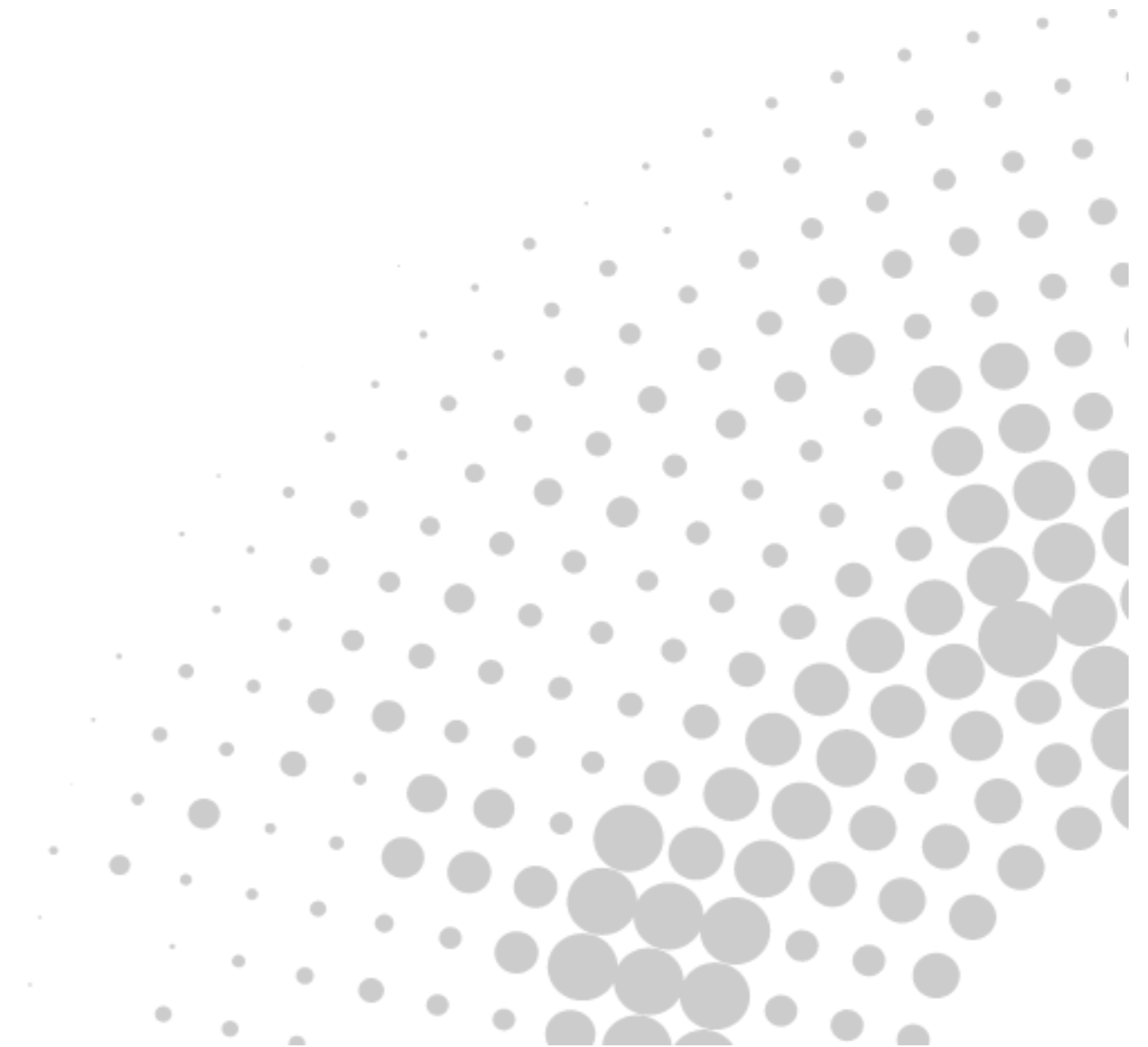


**Compliance Workpapers**  
**Immanuel Super Fund**  
**Financial Year - 2023**



**Fund Details**

<b>Fund Name</b>	Immanuel Super Fund
<b>Contact no</b>	
<b>Financial Year</b>	2023
<b>Established Date</b>	23/07/2013
<b>ABN</b>	37 481 885 364
<b>TFN</b>	949002873
<b>Trustee Type</b>	Corporate
<b>Trustees</b>	Immanuel Super Pty Ltd
<b>ACN</b>	164432286

## Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Investments</b>	0.00	358,168.96	321,786.64	36,382.32	11.31	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Direct Property</b>	0.00	344,215.00	309,215.00	35,000.00	11.32	
Fixture and Fittings - Fortitude Valley	1.00	3,696.00	3,696.00	0.00	0.00	
Low Value Pool	1.00	519.00	519.00	0.00	0.00	
Unit 406, 348 Water Street, Fortitude Valley	1.00	340,000.00	305,000.00	35,000.00	11.48	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	0.00	264.00	408.00	-144.00	35.29	
Lithium Australia Limited	8,000.00	264.00	408.00	-144.00	35.29	<a href="#">WP-1</a>
<b>Shares in Unlisted Companies</b>	0.00	504.70	504.70	0.00	0.00	
Outland Denim	490.00	504.70	504.70	0.00	0.00	<a href="#">WP-1</a>
<b>Units In Listed Unit Trusts</b>	0.00	13,185.26	11,658.94	1,526.32	13.09	
Vanguard All-World Ex-Us Shares Index ETF	30.00	2,440.20	2,172.90	267.30	12.30	<a href="#">WP-1</a>
Vanguard Australian Shares High Yield ETF	38.00	2,569.94	2,382.60	187.34	7.86	<a href="#">WP-1</a>
Vanguard Australian Shares Index ETF	23.00	2,071.61	1,926.25	145.36	7.55	<a href="#">WP-1</a>
Vanguard MSCI Index International Shares (Hedged) ETF	35.00	3,013.85	2,607.50	406.35	15.58	<a href="#">WP-1</a>
Vanguard MSCI Index International Shares ETF	29.00	3,089.66	2,569.69	519.97	20.23	<a href="#">WP-1</a>
<b>Other Assets</b>	0.00	20,901.69	4,136.03	16,765.66	405.36	
<b>Cash At Bank</b>	0.00	20,819.45	1,860.59	18,958.86	1,018.97	
BT Panorama Cash Management Account	0.00	0.00	1,051.38	-1,051.38	100.00	<a href="#">WP-1</a>
Commonwealth Bank Direct Investment Account	0.00	20,819.45	809.21	20,010.24	2,472.81	<a href="#">WP-1</a> <a href="#">WP-2</a>

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Receivables</b>	0.00	82.24	2,275.44	-2,193.20	96.39	
<b>Investment Income Receivable</b>	0.00	82.24	0.00	82.24	100.00	
<b>Distributions</b>	0.00	82.24	0.00	82.24	100.00	
<b>Units In Listed Unit Trusts</b>	0.00	82.24	0.00	82.24	100.00	
Vanguard Australian Shares High Yield ETF	0.00	29.41	0.00	29.41	100.00	
Vanguard Australian Shares Index ETF	0.00	20.45	0.00	20.45	100.00	
Vanguard MSCI Index International Shares ETF	0.00	32.38	0.00	32.38	100.00	
<b>Sundry Debtors</b>	0.00	0.00	2,275.44	-2,275.44	100.00	
Sundry	0.00	0.00	2,275.44	-2,275.44	100.00	
<b>Total Assets</b>	0.00	379,070.65	325,922.67	53,147.98	16.31	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
<b>Borrowings</b>	0.00	229,822.88	234,899.75	-5,076.87	2.16	
<b>Limited Recourse Borrowing Arrangement</b>	0.00	229,822.88	234,899.75	-5,076.87	2.16	
AMP SuperEdge Variable Rate Loan	0.00	0.00	234,899.75	-234,899.75	100.00	<a href="#">WP-1</a>
Loans.com.au	0.00	229,822.88	0.00	229,822.88	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Income Tax Payable</b>	0.00	1,412.47	-205.51	1,617.98	787.30	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a>
<b>Foreign Tax Credits</b>	0.00	-20.77	0.00	-20.77	100.00	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
<b>Units In Listed Unit Trusts</b>	0.00	-20.77	0.00	-20.77	100.00	
Vanguard All-World Ex-Us Shares Index ETF	0.00	-13.20	0.00	-13.20	100.00	
Vanguard Australian Shares Index ETF	0.00	-0.11	0.00	-0.11	100.00	
Vanguard MSCI Index International Shares ETF	0.00	-7.46	0.00	-7.46	100.00	
<b>Franking Credits</b>	0.00	-85.46	0.00	-85.46	100.00	
<b>Units In Listed Unit Trusts</b>	0.00	-85.46	0.00	-85.46	100.00	
Vanguard Australian Shares High Yield ETF	0.00	-53.73	0.00	-53.73	100.00	
Vanguard Australian Shares Index ETF	0.00	-31.73	0.00	-31.73	100.00	
Income Tax Payable	0.00	-160.10	-205.51	45.41	22.10	
Provision for Income Tax	0.00	1,678.80	0.00	1,678.80	100.00	
<b>Total Liabilities</b>	0.00	231,235.35	234,694.24	-3,458.89	1.47	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	147,835.30	91,228.43	56,606.87	62.05	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Anthony Giannecchini</b>	0.00	143,943.48	87,681.99	56,261.49	64.17	
Accumulation	0.00	143,943.48	87,681.99	56,261.49	64.17	
<b>Mrs Sonia Audino</b>	0.00	3,891.82	3,546.44	345.38	9.74	
Accumulation	0.00	3,891.82	3,546.44	345.38	9.74	
<b>Total Member Entitlements</b>	0.00	147,835.30	91,228.43	56,606.87	62.05	

## Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
<b>Investment Gains</b>	42,715.93	10,613.40	32,102.53	302.47	
<b>Increase in Market Value</b>	42,715.93	10,613.40	32,102.53	302.47	<a href="#">WP-1</a>
<b>Direct Property</b>	41,204.00	0.00	41,204.00	100.00	
Fixture and Fittings - Fortitude Valley	442.00	0.00	442.00	100.00	
Low Value Pool	195.00	0.00	195.00	100.00	
Unit 406, 348 Water Street, Fortitude Valley	40,567.00	0.00	40,567.00	100.00	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	-144.00	0.00	-144.00	100.00	
Lithium Australia Limited	-144.00	0.00	-144.00	100.00	
<b>Units In Listed Unit Trusts</b>	1,655.93	0.00	1,655.93	100.00	
Vanguard All-World Ex-Us Shares Index ETF	267.30	0.00	267.30	100.00	
Vanguard Australian Shares High Yield ETF	235.49	0.00	235.49	100.00	
Vanguard Australian Shares Index ETF	145.36	0.00	145.36	100.00	
Vanguard MSCI Index International Shares (Hedged) ETF	406.35	0.00	406.35	100.00	
Vanguard MSCI Index International Shares ETF	601.43	0.00	601.43	100.00	
<b>Investment Income</b>	18,942.09	16,935.74	2,006.35	11.85	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Distributions</b>	364.74	499.50	-134.76	26.98	<a href="#">WP-1</a>
<b>Units In Listed Unit Trusts</b>	364.74	0.00	364.74	100.00	
Vanguard Australian Shares High Yield ETF	183.32	0.00	183.32	100.00	<a href="#">WP-1</a>
Vanguard Australian Shares Index ETF	116.16	0.00	116.16	100.00	<a href="#">WP-1</a>

Income	2023	2022	Change (\$)	Change (%)	
Vanguard MSCI Index International Shares (Hedged) ETF	0.02	0.00	0.02	100.00	<a href="#">WP-1</a>
Vanguard MSCI Index International Shares ETF	65.24	0.00	65.24	100.00	<a href="#">WP-1</a>
Dividends	0.00	69.80	-69.80	100.00	
<b>Foreign Income</b>	43.99	0.00	43.99	100.00	
<b>Foreign Dividend</b>	43.99	0.00	43.99	100.00	
<b>Units In Listed Unit Trusts</b>	43.99	0.00	43.99	100.00	
Vanguard All-World Ex-U.S. Shares Index ETF	43.99	0.00	43.99	100.00	<a href="#">WP-1</a>
<b>Interest</b>	207.19	4.22	202.97	4,809.72	
<b>Cash At Bank</b>	207.19	0.00	207.19	100.00	
BT Panorama Cash Management Account	5.55	0.00	5.55	100.00	
Commonwealth Bank Direct Investment Account	201.64	0.00	201.64	100.00	
<b>Other Rental Related Income</b>	186.17	16,362.22	-16,176.05	98.86	<a href="#">WP-1</a>
<b>Direct Property</b>	186.17	0.00	186.17	100.00	
Unit 406, 348 Water Street, Fortitude Valley	186.17	0.00	186.17	100.00	
<b>Rent</b>	18,140.00	0.00	18,140.00	100.00	<a href="#">WP-1</a>
<b>Direct Property</b>	18,140.00	0.00	18,140.00	100.00	
Unit 406, 348 Water Street, Fortitude Valley	18,140.00	0.00	18,140.00	100.00	
<b>Member Receipts</b>	39,597.83	8,587.59	31,010.24	361.11	
<b>Contributions</b>	39,597.83	8,587.59	31,010.24	361.11	<a href="#">WP-1</a>
<b>Employer</b>	34,595.45	5,837.59	28,757.86	492.63	

Income	2023	2022	Change (\$)	Change (%)	
Mr Anthony Giannecchini	34,595.45	0.00	34,595.45	100.00	
<b>Member</b>	5,002.38	2,750.00	2,252.38	81.90	
Personal Concessional	0.00	2,750.00	-2,750.00	100.00	
<b>Personal Non-Concessional</b>	5,002.38	0.00	5,002.38	100.00	
Mr Anthony Giannecchini	5,002.38	0.00	5,002.38	100.00	
<b>Other Income</b>	0.00	1,828.92	-1,828.92	100.00	
Non-Taxable Income	0.00	1,828.92	-1,828.92	100.00	
<b>Total Income</b>	101,255.85	37,965.65	63,290.20	166.70	
Expenses	2023	2022	Change (\$)	Change (%)	
<b>Member Payments</b>	499.76	1,207.98	-708.22	58.63	
<b>Insurance Premiums</b>	499.76	1,207.98	-708.22	58.63	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mrs Sonia Audino</b>	499.76	0.00	499.76	100.00	
Accumulation	499.76	0.00	499.76	100.00	
<b>Other Expenses</b>	42,470.42	30,923.30	11,547.12	37.34	
Accountancy Fee	3,460.00	5,500.00	-2,040.00	37.09	<a href="#">WP-1</a> <a href="#">WP-2</a>
ASIC Fee	332.00	0.00	332.00	100.00	<a href="#">WP-1</a>
Auditor Fee	630.00	660.00	-30.00	4.55	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Bank Fees</b>	435.00	120.00	315.00	262.50	
<b>Cash At Bank</b>	5.00	0.00	5.00	100.00	



Expenses	2023	2022	Change (\$)	Change (%)	
Commonwealth Bank Direct Investment Account	5.00	0.00	5.00	100.00	
<b>Limited Recourse Borrowing Arrangement</b>	430.00	0.00	430.00	100.00	
AMP SuperEdge Variable Rate Loan	430.00	0.00	430.00	100.00	
Borrowing Costs	2,721.26	0.00	2,721.26	100.00	
<b>Depreciation</b>	6,204.00	837.00	5,367.00	641.22	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Capital Allowances</b>	637.00	837.00	-200.00	23.89	
<b>Direct Property</b>	637.00	0.00	637.00	100.00	
Fixture and Fittings - Fortitude Valley	442.00	0.00	442.00	100.00	
Low Value Pool	195.00	0.00	195.00	100.00	
<b>Capital Works Deduction</b>	5,567.00	0.00	5,567.00	100.00	
<b>Direct Property</b>	5,567.00	0.00	5,567.00	100.00	
Unit 406, 348 Water Street, Fortitude Valley	5,567.00	0.00	5,567.00	100.00	
Fine	174.00	0.00	174.00	100.00	<a href="#">WP-1</a>
<b>Interest Paid</b>	15,804.93	14,090.00	1,714.93	12.17	
<b>Limited Recourse Borrowing Arrangement</b>	15,804.93	0.00	15,804.93	100.00	
AMP SuperEdge Variable Rate Loan	3,787.94	0.00	3,787.94	100.00	<a href="#">WP-1</a>
Loans.com.au	12,016.99	0.00	12,016.99	100.00	
Non-Deductible Expense	440.98	0.00	440.98	100.00	
<b>Property Expenses</b>	12,009.25	9,388.30	2,620.95	27.92	<a href="#">WP-1</a> <a href="#">WP-2</a>

Expenses	2023	2022	Change (\$)	Change (%)	
Advertising	0.00	352.00	-352.00	100.00	
<b>Agents Management Fee</b>	1,396.52	2,068.07	-671.55	32.47	<a href="#">WP-1</a>
<b>Direct Property</b>	1,396.52	0.00	1,396.52	100.00	
Unit 406, 348 Water Street, Fortitude Valley	1,396.52	0.00	1,396.52	100.00	
<b>Council Rates</b>	1,800.80	1,721.70	79.10	4.59	<a href="#">WP-1</a>
<b>Direct Property</b>	1,800.80	0.00	1,800.80	100.00	
Unit 406, 348 Water Street, Fortitude Valley	1,800.80	0.00	1,800.80	100.00	
<b>Legal Fees</b>	1,650.00	0.00	1,650.00	100.00	<a href="#">WP-1</a>
<b>Limited Recourse Borrowing Arrangement</b>	1,650.00	0.00	1,650.00	100.00	
Loans.com.au	1,650.00	0.00	1,650.00	100.00	
<b>Repairs Maintenance</b>	872.58	427.19	445.39	104.26	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Direct Property</b>	872.58	0.00	872.58	100.00	
Unit 406, 348 Water Street, Fortitude Valley	872.58	0.00	872.58	100.00	
<b>Strata Levy Fee</b>	4,280.64	3,929.80	350.84	8.93	<a href="#">WP-1</a>
<b>Direct Property</b>	4,280.64	0.00	4,280.64	100.00	
Unit 406, 348 Water Street, Fortitude Valley	4,280.64	0.00	4,280.64	100.00	
<b>Sundry Expenses</b>	770.88	279.78	491.10	175.53	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a>
<b>Direct Property</b>	770.88	0.00	770.88	100.00	

Expenses	2023	2022	Change (\$)	Change (%)	
Unit 406, 348 Water Street, Fortitude Valley	770.88	0.00	770.88	100.00	
<b>Water Rates</b>	1,237.83	609.76	628.07	103.00	<a href="#">WP-1</a>
<b>Direct Property</b>	1,237.83	0.00	1,237.83	100.00	
Unit 406, 348 Water Street, Fortitude Valley	1,237.83	0.00	1,237.83	100.00	
Regulatory Fees	0.00	328.00	-328.00	100.00	
SMSF Supervisory Levy	259.00	0.00	259.00	100.00	
<b>Total Expenses</b>	42,970.18	32,131.28	10,838.90	33.73	
Income Tax	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	1,678.80	-160.10	1,838.90	1,148.59	<a href="#">WP-1</a> <a href="#">WP-2</a>
Income Tax Expense	1,678.80	-160.10	1,838.90	1,148.59	
<b>Total Income Tax</b>	1,678.80	-160.10	1,838.90	1,148.59	
<b>Net Profit(Loss) Total</b>	56,606.87	5,994.47			

**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	
<b>SECURITY</b>						
LIT	Lithium Australia Limited	0.03	8,000.00	0.03	264.00	
VAS	Vanguard Australian Shares Index ETF	90.07	23.00	90.07	2,071.61	
VEU	Vanguard All-World Ex-US Shares Index ETF	81.34	30.00	81.34	2,440.20	
VGAD	Vanguard MSCI Index International Shares (Hedged) ETF	86.11	35.00	86.11	3,013.85	
VGS	Vanguard MSCI Index International Shares ETF	106.54	29.00	106.54	3,089.66	
VHY	Vanguard Australian Shares High Yield ETF	67.63	38.00	67.63	2,569.94	


## 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		
<i>Mr Anthony Giannecchini (Age: 54 at 30/06/2023)</i>									
Accumulation	Accumulation	87,681.99	0.00	0.00	143,943.48	0.00	0.00		
<i>Mrs Sonia Audino (Age: 52 at 30/06/2023)</i>									
Accumulation	Accumulation	3,546.44	0.00	0.00	3,891.82	0.00	0.00		

**Tax Component Verification (Accumulation)**

		Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Anthony Giannecchini (Age: 54 at 30/06/2023)				
	Accumulation		0.00	5,002.38
Mrs Sonia Audino (Age: 52 at 30/06/2023)				
	Accumulation		2,760.43	2,760.43

## 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
<p>Mr Anthony Giannecchini                      Date of Birth: 26/07/1968 (Age: 53 at 30/06/2023)</p>				
	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)		34,595.45	5,002.38
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		34,595.45	5,002.38
	Amount above caps		0.00	0.00
<p>Mrs Sonia Audino                      Date of Birth: 17/03/1971 (Age: 51 at 30/06/2023)</p>				
	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









## Negative Balance - Good to Go

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

## Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
<b>BT Panorama Cash Management Account</b>						
🚩	25/07/2022	Payment to Immanuel Super Pty Ltd top up CommSec Receipt no. 284158810	1,000.00	0.00	7,543.97	
🚩	29/07/2022	Payment to Immanuel Super Pty Ltd Receipt no. 285550527	2,500.00	0.00	5,043.97	
🚩	29/08/2022	Payment to Immanuel Super Pty Ltd Receipt no. 295143193	5,049.52	0.00	0.00	
<b>Commonwealth Bank Direct Investment Account</b>						
🚩	14/07/2022	Return 14/07/22 Direct Debit 037432 IMMANUEL SUPER P	0.00	774.08	959.29	
🚩	14/07/2022	Direct Debit 037432 IMMANUEL SUPER P	774.08	0.00	180.21	
🚩	25/07/2022	Direct Credit 421520 Immanuel Super F top up CommSec	0.00	1,000.00	1,408.86	
🚩	29/07/2022	Direct Credit 421520 Immanuel Super F	0.00	2,500.00	2,643.99	
🚩	29/08/2022	Direct Credit 421520 Immanuel Super F	0.00	5,049.52	11,288.95	
🚩	27/09/2022	Transfer to other Bank CommBank app Payout gap	331.95	0.00	8,346.16	
🚩	28/09/2022	Return Refer to customer Immanuel Super Fund Payout gap Value Date: 27/09/2022	0.00	331.95	8,678.11	
🚩	28/09/2022	Transfer to other Bank CommBank app Payout topup	200.00	0.00	11,504.30	
🚩	29/09/2022	Return Refer to customer Immanuel Super Fund Payout topup Value Date: 28/09/2022	0.00	200.00	11,704.30	
🚩	31/12/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	100.00	0.00	12,961.94	
🚩	16/01/2023	Direct Credit 441774 AHM 33530291	0.00	100.00	11,805.39	

## Income Comparison

					Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Income Type	Total Income	Franking Credit	Estimated Income	Estimated Franking Credit	
<b>VHY : Vanguard Australian Shares High Yield ETF (ASX:VHY)</b>							
	03/10/2022	Distribution	48.72	0.00	48.72	19.48	
	03/01/2023	Distribution	30.01	0.00	30.01	11.96	
	03/04/2023	Distribution	21.45	0.00	21.45	8.15	
	30/06/2023	Distribution	29.41	0.00	29.41	11.17	
<b>VAS : Vanguard Australian Shares Index ETF (ASX:VAS)</b>							
	03/10/2022	Distribution	33.36	0.00	33.36	12.69	
	03/01/2023	Distribution	17.24	0.00	17.24	6.04	
	03/04/2023	Distribution	13.27	0.00	13.27	4.94	
	30/06/2023	Distribution	20.45	0.00	20.45	7.22	
<b>VGAD : Vanguard MSCI Index International Shares (Hedged) ETF (ASX:VGAD)</b>							
	18/07/2022	Distribution	0.02	0.00	0.00	0.00	

### 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
<b>Member Receipts / Contributions / Employer / Mr Anthony Giannecchini</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/08/2022	Direct Credit 301500 PRECISION CH PASCH2207280005344	0.00	0.00	1,933.75	1,933.75
29/08/2022	Direct Credit 301500 PRECISION CH PASCH2208230005837	0.00	0.00	1,933.75	3,867.50
28/09/2022	Direct Credit 301500 PRECISION CH PASCH2209230004220	0.00	0.00	3,026.19	6,893.69
31/10/2022	Direct Credit 301500 PRECISION CH PASCH2210250013921	0.00	0.00	1,965.42	8,859.11
29/11/2022	Direct Credit 301500 PRECISION CH PASCH2211240005011	0.00	0.00	1,965.42	10,824.53
30/12/2022	Direct Credit 301500 PRECISION CH PASCH2212230005607	0.00	0.00	2,448.42	13,272.95
27/01/2023	Direct Credit 301500 PRECISION CH PASCH2301200022649	0.00	0.00	2,448.42	15,721.37
01/03/2023	Direct Credit 301500 PRECISION CH PASCH2302240006238	0.00	0.00	2,448.42	18,169.79
29/03/2023	Direct Credit 301500 PRECISION CH PASCH2303240004300	0.00	0.00	4,080.40	22,250.19
03/05/2023	Direct Credit 301500 PRECISION CH PASCH2304270018635	0.00	0.00	2,448.42	24,698.61
31/05/2023	Direct Credit 301500 PRECISION CH PASCH2305250008160	0.00	0.00	7,448.42	32,147.03
27/06/2023	Direct Credit 301500 PRECISION CH PASCH2306210017777	0.00	0.00	2,448.42	34,595.45

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	34,595.45
<b>Member Receipts / Contributions / Member / Personal Non-Concessional / Mr Anthony Giannecchini</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Contribution	0.00	0.00	5,002.38	5,002.38
30/06/2023	Closing Balance	0.00	0.00	0.00	5,002.38
<b>Investment Gains / Increase in Market Value / Direct Property / Fixture and Fittings - Fortitude Valley</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	442.00	442.00
30/06/2023	Closing Balance	0.00	0.00	0.00	442.00
<b>Investment Gains / Increase in Market Value / Direct Property / Low Value Pool</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	195.00	195.00
30/06/2023	Closing Balance	0.00	0.00	0.00	195.00
<b>Investment Gains / Increase in Market Value / Direct Property / Unit 406, 348 Water Street, Fortitude Valley</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	40,567.00	40,567.00
30/06/2023	Closing Balance	0.00	0.00	0.00	40,567.00
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Lithium Australia Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	144.00	0.00	144.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	144.00
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	267.30	267.30
30/06/2023	Closing Balance	0.00	0.00	0.00	267.30
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vanguard Australian Shares High Yield ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	235.49	235.49
30/06/2023	Closing Balance	0.00	0.00	0.00	235.49
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	145.36	145.36
30/06/2023	Closing Balance	0.00	0.00	0.00	145.36
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares (Hedged) ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	406.35	406.35
30/06/2023	Closing Balance	0.00	0.00	0.00	406.35
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	601.43	601.43

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	601.43
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard Australian Shares High Yield ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Distribution - Tax Statement	0.00	0.00	20.20	20.20
03/10/2022	VHY AUD EST 1.1961 FRANKED, 30% CTR, 0.0347 CFI, DRP	0.00	0.00	48.72	68.92
03/01/2023	Distribution - Tax Statement	0.00	0.00	12.45	81.37
03/01/2023	VHY AUD EST 0.7340 FRANKED, 30% CTR, 0.0331 CFI, DRP	0.00	0.00	30.01	111.38
03/04/2023	Distribution - Tax Statement	0.00	0.00	8.89	120.27
03/04/2023	VHY AUD EST 0.5001 FRANKED, 30% CTR, 0.028 CFI, DRP	0.00	0.00	21.45	141.72
30/06/2023	Distribution - Tax Statement	0.00	0.00	12.19	153.91
30/06/2023	VHY AUD EST 0.6857 FRANKED, 30% CTR, 0.0829 CFI, DRP	0.00	0.00	29.41	183.32
30/06/2023	Closing Balance	0.00	0.00	0.00	183.32
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Distribution - Tax Statement	0.00	0.00	12.97	12.97
03/10/2022	VAS AUD EST 1.2880 FRANKED, 30% CTR, 0.0369 CFI, DRP	0.00	0.00	33.36	46.33
03/01/2023	Distribution - Tax Statement	0.00	0.00	6.41	52.74

Date	Description	Quantity	Debits	Credits	Balance
03/01/2023	VAS AUD EST 0.6128 FRANKED, 30% CTR, 0.0887 CFI, DRP	0.00	0.00	17.24	69.98
03/04/2023	Distribution - Tax Statement	0.00	0.00	4.98	74.96
03/04/2023	VAS AUD EST 0.5017 FRANKED, 30% CTR, 0.0359 CFI, DRP	0.00	0.00	13.27	88.23
30/06/2023	Distribution - Tax Statement	0.00	0.00	7.48	95.71
30/06/2023	VAS AUD EST 0.7328 FRANKED, 30% CTR, 0.1131 CFI, DRP	0.00	0.00	20.45	116.16
30/06/2023	Closing Balance	0.00	0.00	0.00	116.16
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares (Hedged) ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/07/2022	Direct Credit 358020 VGAD PAYMENT JUL22/00818362	0.00	0.00	0.02	0.02
18/07/2022	Distribution - Tax Statement	0.00	0.00	0.00	0.02
30/06/2023	Closing Balance	0.00	0.00	0.00	0.02
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Distribution - Tax Statement	0.00	0.00	1.30	1.30
03/10/2022	VGS AUD DRP	0.00	0.00	10.10	11.40
03/01/2023	Distribution - Tax Statement	0.00	0.00	1.14	12.54
03/01/2023	VGS AUD DRP	0.00	0.00	8.80	21.34
03/04/2023	Distribution - Tax Statement	0.00	0.00	0.84	22.18



Date	Description	Quantity	Debits	Credits	Balance
03/04/2023	VGS AUD DRP	0.00	0.00	6.50	28.68
30/06/2023	Distribution - Tax Statement	0.00	0.00	4.18	32.86
30/06/2023	VGS AUD DRP	0.00	0.00	32.38	65.24
30/06/2023	Closing Balance	0.00	0.00	0.00	65.24
<b>Investment Income / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/10/2022	VEU USD 0.2613, 15% WHT	0.00	0.00	12.45	12.45
20/01/2023	VEU USD 0.6186, 15% WHT	0.00	0.00	26.48	38.93
20/04/2023	VEU USD 0.115, 15% WHT	0.00	0.00	5.06	43.99
30/06/2023	Closing Balance	0.00	0.00	0.00	43.99
<b>Investment Income / Interest / Cash At Bank / BT Panorama Cash Management Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Interest payment for Cash Management Account	0.00	0.00	1.49	1.49
29/08/2022	Interest payment for Cash Management Account	0.00	0.00	4.06	5.55
30/06/2023	Closing Balance	0.00	0.00	0.00	5.55
<b>Investment Income / Interest / Cash At Bank / Commonwealth Bank Direct Investment Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/09/2022	Credit Interest	0.00	0.00	1.02	1.02
01/10/2022	Credit Interest	0.00	0.00	9.20	10.22

Date	Description	Quantity	Debits	Credits	Balance
01/11/2022	Credit Interest	0.00	0.00	17.20	27.42
01/12/2022	Credit Interest	0.00	0.00	15.39	42.81
01/01/2023	Credit Interest	0.00	0.00	19.67	62.48
01/02/2023	Credit Interest	0.00	0.00	21.86	84.34
01/03/2023	Credit Interest	0.00	0.00	20.20	104.54
01/04/2023	Credit Interest	0.00	0.00	26.64	131.18
01/05/2023	Credit Interest	0.00	0.00	31.67	162.85
01/06/2023	Credit Interest	0.00	0.00	38.79	201.64
30/06/2023	Closing Balance	0.00	0.00	0.00	201.64
<b>Investment Income / Other Rental Related Income / Direct Property / Unit 406, 348 Water Street, Fortitude Valley</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Investment Income	0.00	0.00	186.17	186.17
30/06/2023	Closing Balance	0.00	0.00	0.00	186.17
<b>Investment Income / Rent / Direct Property / Unit 406, 348 Water Street, Fortitude Valley</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Rental Statement	0.00	0.00	18,140.00	18,140.00
30/06/2023	Closing Balance	0.00	0.00	0.00	18,140.00
<b>Member Payments / Insurance Premiums / Mrs Sonia Audino / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
28/03/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	124.94	0.00	124.94
28/04/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	124.94	0.00	249.88
29/05/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	124.94	0.00	374.82
28/06/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	124.94	0.00	499.76
30/06/2023	Closing Balance	0.00	0.00	0.00	499.76
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/03/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	0.00	124.94	124.94
28/03/2023	Insurance Premium Paid	0.00	124.94	0.00	0.00
28/04/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	0.00	124.94	124.94
28/04/2023	Insurance Premium Paid	0.00	124.94	0.00	0.00
29/05/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	0.00	124.94	124.94
29/05/2023	Insurance Premium Paid	0.00	124.94	0.00	0.00
28/06/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	0.00	124.94	124.94
28/06/2023	Insurance Premium Paid	0.00	124.94	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Expenses / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
07/07/2022	MYOB PAYBY SERVICES. NetBank BPAY 848283 44173518113 Immanuel Super	0.00	300.00	0.00	300.00
08/06/2023	MYOB PAYBY SERVICES. NetBank BPAY 848283 93229068610 Invoice 5416	0.00	3,160.00	0.00	3,460.00
30/06/2023	Closing Balance	0.00	0.00	0.00	3,460.00
<b>Other Expenses / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/09/2022	ASIC NetBank BPAY 17301 2291644322862 ASIC W late pay	0.00	56.00	0.00	56.00
24/09/2022	ASIC NetBank BPAY 17301 2291644375670 ASIC W late pay	0.00	276.00	0.00	332.00
30/06/2023	Closing Balance	0.00	0.00	0.00	332.00
<b>Other Expenses / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/06/2023	Transfer To Just SMSF Audits NetBank Inv 51366 Immanuel SMSF Audit	0.00	330.00	0.00	330.00
30/06/2023	Transfer to other Bank NetBank Reference 5437	0.00	300.00	0.00	630.00
30/06/2023	Closing Balance	0.00	0.00	0.00	630.00
<b>Other Expenses / Cash At Bank / Commonwealth Bank Direct Investment Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Unpaid Payment Fee	0.00	5.00	0.00	5.00
30/06/2023	Closing Balance	0.00	0.00	0.00	5.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Expenses / Bank Fees / Limited Recourse Borrowing Arrangement / AMP SuperEdge Variable Rate Loan</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/07/2022	Account Management Fee	0.00	10.00	0.00	10.00
28/08/2022	Account Management Fee	0.00	10.00	0.00	20.00
27/09/2022	Account Management Fee	0.00	10.00	0.00	30.00
05/10/2022	Account Management Fee (For value on 4/10/2022)	0.00	10.00	0.00	40.00
05/10/2022	Discharge Fee	0.00	390.00	0.00	430.00
30/06/2023	Closing Balance	0.00	0.00	0.00	430.00
<b>Other Expenses / Borrowing Costs</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Borrowing Costs - fully amortized	0.00	2,083.60	0.00	2,083.60
06/07/2022	Payment to FirstMac Services Pty Ltd 427968 Receipt no. 274023236	0.00	220.00	0.00	2,303.60
28/09/2022	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	0.00	417.66	0.00	2,721.26
30/06/2023	Closing Balance	0.00	0.00	0.00	2,721.26
<b>Other Expenses / Capital Allowances / Direct Property / Fixture and Fittings - Fortitude Valley</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Property Depreciation	0.00	442.00	0.00	442.00
30/06/2023	Closing Balance	0.00	0.00	0.00	442.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Expenses / Capital Allowances / Direct Property / Low Value Pool</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Property Depreciation	0.00	195.00	0.00	195.00
30/06/2023	Closing Balance	0.00	0.00	0.00	195.00
<b>Other Expenses / Depreciation / Capital Works Deduction / Direct Property / Unit 406, 348 Water Street, Fortitude Valley</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Property Depreciation	0.00	5,567.00	0.00	5,567.00
30/06/2023	Closing Balance	0.00	0.00	0.00	5,567.00
<b>Other Expenses / Fine</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/09/2022	ASIC NetBank BPAY 17301 2291644322862 ASIC W late pay	0.00	87.00	0.00	87.00
24/09/2022	ASIC NetBank BPAY 17301 2291644375670 ASIC W late pay	0.00	87.00	0.00	174.00
30/06/2023	Closing Balance	0.00	0.00	0.00	174.00
<b>Other Expenses / Limited Recourse Borrowing Arrangement / AMP SuperEdge Variable Rate Loan</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/07/2022	Debit Interest to 27/07/2022	0.00	1,055.44	0.00	1,055.44
29/08/2022	Debit Interest to 28/08/2022	0.00	1,233.92	0.00	2,289.36
28/09/2022	Debit Interest to 27/09/2022	0.00	1,237.33	0.00	3,526.69

Date	Description	Quantity	Debits	Credits	Balance
04/10/2022	Debit Interest to 3/10/2022 (For value on 4/10/2022)	0.00	261.25	0.00	3,787.94
30/06/2023	Closing Balance	0.00	0.00	0.00	3,787.94
<b>Other Expenses / Limited Recourse Borrowing Arrangement / Loans.com.au</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/10/2022	Loan Interest	0.00	1,296.88	0.00	1,296.88
30/11/2022	Loan Interest	0.00	1,230.73	0.00	2,527.61
31/12/2022	Loan Interest	0.00	1,309.96	0.00	3,837.57
31/01/2023	Loan Interest	0.00	1,320.85	0.00	5,158.42
28/02/2023	Loan Interest	0.00	1,218.66	0.00	6,377.08
31/03/2023	Loan Interest	0.00	1,396.28	0.00	7,773.36
30/04/2023	Loan Interest	0.00	1,362.77	0.00	9,136.13
31/05/2023	Loan Interest	0.00	1,445.18	0.00	10,581.31
30/06/2023	Loan Interest	0.00	1,435.68	0.00	12,016.99
30/06/2023	Closing Balance	0.00	0.00	0.00	12,016.99
<b>Other Expenses / Non-Deductible Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Fund General Expense	0.00	440.98	0.00	440.98
30/06/2023	Closing Balance	0.00	0.00	0.00	440.98
<b>Other Expenses / Agents Management Fee / Direct Property / Unit 406, 348 Water Street, Fortitude Valley</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Agents Management Fee	0.00	1,396.52	0.00	1,396.52
30/06/2023	Closing Balance	0.00	0.00	0.00	1,396.52
<b>Other Expenses / Property Expenses / Council Rates / Direct Property / Unit 406, 348 Water Street, Fortitude Valley</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Council Rates	0.00	1,800.80	0.00	1,800.80
30/06/2023	Closing Balance	0.00	0.00	0.00	1,800.80
<b>Other Expenses / Property Expenses / Legal Fees / Limited Recourse Borrowing Arrangement / Loans.com.au</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	Transfer to other Bank NetBank File 202208512	0.00	770.00	0.00	770.00
21/09/2022	Transfer to other Bank NetBank File 202208512	0.00	880.00	0.00	1,650.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,650.00
<b>Other Expenses / Property Expenses / Repairs Maintenance / Direct Property / Unit 406, 348 Water Street, Fortitude Valley</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	General Maintenance	0.00	743.58	0.00	743.58
30/06/2023	Repairs Maintenance	0.00	129.00	0.00	872.58
30/06/2023	Closing Balance	0.00	0.00	0.00	872.58
<b>Other Expenses / Property Expenses / Strata Levy Fee / Direct Property / Unit 406, 348 Water Street, Fortitude Valley</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Strata Levy Fee	0.00	4,280.64	0.00	4,280.64
30/06/2023	Closing Balance	0.00	0.00	0.00	4,280.64
<b>Other Expenses / Property Expenses / Sundry Expenses / Direct Property / Unit 406, 348 Water Street, Fortitude Valley</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Admin Fee	0.00	66.00	0.00	66.00
30/06/2023	Buffer Loan	0.00	248.38	0.00	314.38
30/06/2023	EOFY Statement Fee	0.00	44.00	0.00	358.38
30/06/2023	Sundry Expenses	0.00	412.50	0.00	770.88
30/06/2023	Closing Balance	0.00	0.00	0.00	770.88
<b>Other Expenses / Property Expenses / Water Rates / Direct Property / Unit 406, 348 Water Street, Fortitude Valley</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Water Rates	0.00	1,237.83	0.00	1,237.83
30/06/2023	Closing Balance	0.00	0.00	0.00	1,237.83
<b>Other Expenses / SMSF Supervisory Levy</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/07/2022	BPAY payment to TAX OFFICE PAYMENTS Tax Return 2021 Receipt no. 276074434	0.00	259.00	0.00	259.00
30/06/2023	Closing Balance	0.00	0.00	0.00	259.00
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
02/08/2022	Fund Income Tax	0.00	290.06	0.00	290.06
29/08/2022	Fund Income Tax	0.00	290.06	0.00	580.12
28/09/2022	Fund Income Tax	0.00	453.93	0.00	1,034.05
31/10/2022	Fund Income Tax	0.00	294.81	0.00	1,328.86
29/11/2022	Fund Income Tax	0.00	294.81	0.00	1,623.67
30/12/2022	Fund Income Tax	0.00	367.26	0.00	1,990.93
27/01/2023	Fund Income Tax	0.00	367.26	0.00	2,358.19
01/03/2023	Fund Income Tax	0.00	367.26	0.00	2,725.45
28/03/2023	Fund Income Tax	0.00	0.00	18.74	2,706.71
29/03/2023	Fund Income Tax	0.00	612.06	0.00	3,318.77
28/04/2023	Fund Income Tax	0.00	0.00	18.74	3,300.03
03/05/2023	Fund Income Tax	0.00	367.26	0.00	3,667.29
29/05/2023	Fund Income Tax	0.00	0.00	18.74	3,648.55
31/05/2023	Fund Income Tax	0.00	1,117.26	0.00	4,765.81
27/06/2023	Fund Income Tax	0.00	367.26	0.00	5,133.07
28/06/2023	Fund Income Tax	0.00	0.00	18.74	5,114.33
30/06/2023	Fund Income Tax	0.00	0.00	3,435.53	1,678.80
30/06/2023	Closing Balance	0.00	0.00	0.00	1,678.80
<b>Investments - Fixture and Fittings - Fortitude Valley</b>					
01/07/2022	Opening Balance	1.00	0.00	0.00	3,696.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	442.00	0.00	4,138.00
30/06/2023	Property Depreciation	0.00	0.00	442.00	3,696.00
30/06/2023	Closing Balance	1.00	0.00	0.00	3,696.00
<b>Investments - Low Value Pool</b>					
01/07/2022	Opening Balance	1.00	0.00	0.00	519.00
30/06/2023	Market Value Adjustment	0.00	195.00	0.00	714.00
30/06/2023	Property Depreciation	0.00	0.00	195.00	519.00
30/06/2023	Closing Balance	1.00	0.00	0.00	519.00
<b>Investments - Unit 406, 348 Water Street, Fortitude Valley</b>					
01/07/2022	Opening Balance	1.00	0.00	0.00	305,000.00
30/06/2023	Market Value Adjustment	0.00	40,567.00	0.00	345,567.00
30/06/2023	Property Depreciation	0.00	0.00	5,567.00	340,000.00
30/06/2023	Closing Balance	1.00	0.00	0.00	340,000.00
<b>Investments - Lithium Australia Limited</b>					
01/07/2022	Opening Balance	8,000.00	0.00	0.00	408.00
30/06/2023	Market Value Adjustment	0.00	0.00	144.00	264.00
30/06/2023	Closing Balance	8,000.00	0.00	0.00	264.00
<b>Investments - Vanguard All-World Ex-Us Shares Index ETF</b>					
01/07/2022	Opening Balance	30.00	0.00	0.00	2,172.90
30/06/2023	Market Value Adjustment	0.00	267.30	0.00	2,440.20

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	30.00	0.00	0.00	2,440.20
<b>Investments - Vanguard Australian Shares High Yield ETF</b>					
01/07/2022	Opening Balance	38.00	0.00	0.00	2,382.60
18/10/2022	Direct Credit 358020 VHY PAYMENT 22OCT/00800113	0.00	0.00	48.15	2,334.45
30/06/2023	Market Value Adjustment	0.00	235.49	0.00	2,569.94
30/06/2023	Closing Balance	38.00	0.00	0.00	2,569.94
<b>Investments - Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	23.00	0.00	0.00	1,926.25
30/06/2023	Market Value Adjustment	0.00	145.36	0.00	2,071.61
30/06/2023	Closing Balance	23.00	0.00	0.00	2,071.61
<b>Investments - Vanguard MSCI Index International Shares (Hedged) ETF</b>					
01/07/2022	Opening Balance	35.00	0.00	0.00	2,607.50
30/06/2023	Market Value Adjustment	0.00	406.35	0.00	3,013.85
30/06/2023	Closing Balance	35.00	0.00	0.00	3,013.85
<b>Investments - Vanguard MSCI Index International Shares ETF</b>					
01/07/2022	Opening Balance	29.00	0.00	0.00	2,569.69
18/10/2022	Direct Credit 358020 VGS PAYMENT 22OCT/00800186	0.00	0.00	81.46	2,488.23
30/06/2023	Market Value Adjustment	0.00	601.43	0.00	3,089.66
30/06/2023	Closing Balance	29.00	0.00	0.00	3,089.66

Date	Description	Quantity	Debits	Credits	Balance
<b>Cash At Bank - BT Panorama Cash Management Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	1,051.38
06/07/2022	Payment to FirstMac Services Pty Ltd 427968 Receipt no. 274023236	0.00	0.00	220.00	831.38
08/07/2022	BPAY payment to TAX OFFICE PAYMENTS Tax Return 2021 Receipt no. 276074434	0.00	0.00	213.59	617.79
21/07/2022	Direct Credit from MercerSuperTrust, 199054229812288425 Receipt no. 283229226	0.00	7,926.18	0.00	8,543.97
25/07/2022	Payment to Immanuel Super Pty Ltd top up CommSec Receipt no. 284158810	0.00	0.00	1,000.00	7,543.97
29/07/2022	Payment to Immanuel Super Pty Ltd Receipt no. 285550527	0.00	0.00	2,500.00	5,043.97
31/07/2022	Interest payment for Cash Management Account	0.00	1.49	0.00	5,045.46
29/08/2022	Interest payment for Cash Management Account	0.00	4.06	0.00	5,049.52
29/08/2022	Payment to Immanuel Super Pty Ltd Receipt no. 295143193	0.00	0.00	5,049.52	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Cash At Bank - Commonwealth Bank Direct Investment Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	809.21
05/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	324.00	485.21
07/07/2022	MYOB PAYBY SERVICES. NetBank BPAY 848283 44173518113 Immanuel Super	0.00	0.00	300.00	185.21
14/07/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	0.00	774.08	588.87

Date	Description	Quantity	Debits	Credits	Balance
14/07/2022	Return 14/07/22 Direct Debit 037432 IMMANUEL SUPER P	0.00	774.08	0.00	185.21
14/07/2022	Unpaid Payment Fee	0.00	0.00	5.00	180.21
18/07/2022	Direct Credit 358020 VAS PAYMENT JUL22/00927575	0.00	24.67	0.00	204.88
18/07/2022	Direct Credit 358020 VGAD PAYMENT JUL22/00818362	0.00	0.02	0.00	204.90
18/07/2022	Direct Credit 358020 VGS PAYMENT JUL22/00866008	0.00	6.90	0.00	211.80
18/07/2022	Direct Credit 358020 VHY PAYMENT JUL22/00830285	0.00	25.38	0.00	237.18
20/07/2022	Direct Credit 358020 VEU DIVIDEND VEU50/00813600	0.00	17.90	0.00	255.08
21/07/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	153.78	0.00	408.86
25/07/2022	Direct Credit 421520 Immanuel Super F top up CommSec	0.00	1,000.00	0.00	1,408.86
28/07/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	1,718.07
28/07/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	0.00	774.08	943.99
28/07/2022	Transfer to other Bank CommBank app AMP SMSF loan	0.00	0.00	800.00	143.99
29/07/2022	Direct Credit 421520 Immanuel Super F	0.00	2,500.00	0.00	2,643.99
02/08/2022	Direct Credit 301500 PRECISION CH PASCH2207280005344	0.00	1,933.75	0.00	4,577.74
04/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	303.71	0.00	4,881.45

Date	Description	Quantity	Debits	Credits	Balance
11/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	5,190.66
11/08/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	0.00	774.08	4,416.58
18/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	44.75	0.00	4,461.33
18/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	4,770.54
25/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	5,079.75
25/08/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	0.00	774.08	4,305.67
26/08/2022	Direct Credit 421520 BT Portfolio Ser BT217052	0.00	0.01	0.00	4,305.68
29/08/2022	Direct Credit 301500 PRECISION CH PASCH2208230005837	0.00	1,933.75	0.00	6,239.43
29/08/2022	Direct Credit 421520 Immanuel Super F	0.00	5,049.52	0.00	11,288.95
01/09/2022	Credit Interest	0.00	1.02	0.00	11,289.97
01/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	11,599.18
08/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	303.71	0.00	11,902.89
08/09/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	0.00	809.91	11,092.98
15/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	11,402.19
21/09/2022	Transfer to other Bank NetBank File 202208512	0.00	0.00	770.00	10,632.19
21/09/2022	Transfer to other Bank NetBank File 202208512	0.00	0.00	880.00	9,752.19

Date	Description	Quantity	Debits	Credits	Balance
23/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	113.83	0.00	9,866.02
23/09/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	0.00	809.91	9,056.11
24/09/2022	ASIC NetBank BPAY 17301 2291644322862 ASIC W late pay	0.00	0.00	143.00	8,913.11
24/09/2022	ASIC NetBank BPAY 17301 2291644375670 ASIC W late pay	0.00	0.00	363.00	8,550.11
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	32.00	0.00	8,582.11
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	32.00	0.00	8,614.11
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	32.00	0.00	8,646.11
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	32.00	0.00	8,678.11
27/09/2022	Transfer to other Bank CommBank app Payout gap	0.00	0.00	331.95	8,346.16
28/09/2022	Direct Credit 301500 PRECISION CH PASCH2209230004220	0.00	3,026.19	0.00	11,372.35
28/09/2022	Return Refer to customer Immanuel Super Fund Payout gap Value Date: 27/09/2022	0.00	331.95	0.00	11,704.30
28/09/2022	Transfer to other Bank CommBank app Payout topup	0.00	0.00	200.00	11,504.30
29/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	11,813.51
29/09/2022	Return Refer to customer Immanuel Super Fund Payout topup Value Date: 28/09/2022	0.00	200.00	0.00	12,013.51
01/10/2022	Credit Interest	0.00	9.20	0.00	12,022.71
06/10/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	303.71	0.00	12,326.42



Date	Description	Quantity	Debits	Credits	Balance
14/10/2022	Direct Debit 148031 FMC 10210945L49	0.00	0.00	840.14	11,486.28
18/10/2022	Direct Credit 358020 VAS PAYMENT OCT22/00929231	0.00	33.36	0.00	11,519.64
18/10/2022	Direct Credit 358020 VEU DIVIDEND VEU51/00838560	0.00	8.71	0.00	11,528.35
18/10/2022	Direct Credit 358020 VGS PAYMENT 22OCT/00800186	0.00	81.46	0.00	11,609.81
18/10/2022	Direct Credit 358020 VGS PAYMENT OCT22/00866637	0.00	10.10	0.00	11,619.91
18/10/2022	Direct Credit 358020 VHY PAYMENT 22OCT/00800113	0.00	48.15	0.00	11,668.06
18/10/2022	Direct Credit 358020 VHY PAYMENT OCT22/00831922	0.00	48.72	0.00	11,716.78
25/10/2022	MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer	0.00	0.00	100.00	11,616.78
28/10/2022	Direct Debit 148031 FMC 10210945L49	0.00	0.00	840.14	10,776.64
31/10/2022	Direct Credit 301500 PRECISION CH PASCH2210250013921	0.00	1,965.42	0.00	12,742.06
31/10/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	0.00	0.00	100.00	12,642.06
01/11/2022	Credit Interest	0.00	17.20	0.00	12,659.26
11/11/2022	Direct Debit 148031 FMC 10210945L49	0.00	0.00	854.63	11,804.63
11/11/2022	MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer	0.00	0.00	1,500.00	10,304.63
25/11/2022	Direct Debit 148031 FMC 10210945L49	0.00	0.00	854.63	9,450.00
29/11/2022	Direct Credit 301500 PRECISION CH PASCH2211240005011	0.00	1,965.42	0.00	11,415.42

Date	Description	Quantity	Debits	Credits	Balance
30/11/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272	0.00	0.00	100.00	11,315.42
01/12/2022	Credit Interest	0.00	15.39	0.00	11,330.81
01/12/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	298.33	0.00	11,629.14
07/12/2022	Direct Credit 441774 AHM 33530291	0.00	42.00	0.00	11,671.14
08/12/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	303.71	0.00	11,974.85
09/12/2022	Direct Debit 148031 FMC 10210945L49	0.00	0.00	871.84	11,103.01
15/12/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	73.14	0.00	11,176.15
22/12/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	11,485.36
23/12/2022	Direct Debit 148031 FMC 10210945L49	0.00	0.00	871.84	10,613.52
30/12/2022	Direct Credit 301500 PRECISION CH PASCH2212230005607	0.00	2,448.42	0.00	13,061.94
31/12/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	0.00	0.00	100.00	12,961.94
01/01/2023	Credit Interest	0.00	19.67	0.00	12,981.61
03/01/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	13,290.82
05/01/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	303.71	0.00	13,594.53
06/01/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	889.14	12,705.39
10/01/2023	MST SUPER CONT CommBank app BPAY 5 103000000976332272	0.00	0.00	1,000.00	11,705.39

Date	Description	Quantity	Debits	Credits	Balance
16/01/2023	Direct Credit 441774 AHM 33530291	0.00	100.00	0.00	11,805.39
18/01/2023	Direct Credit 358020 VAS PAYMENT JAN23/00928579	0.00	17.24	0.00	11,822.63
18/01/2023	Direct Credit 358020 VGS PAYMENT JAN23/00864870	0.00	8.80	0.00	11,831.43
18/01/2023	Direct Credit 358020 VHY PAYMENT JAN23/00832317	0.00	30.01	0.00	11,861.44
19/01/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	39.22	0.00	11,900.66
19/01/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	41.64	0.00	11,942.30
20/01/2023	Direct Credit 358020 VEU DIVIDEND VEU52/00837199	0.00	18.54	0.00	11,960.84
20/01/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	889.14	11,071.70
27/01/2023	Direct Credit 301500 PRECISION CH PASCH2301200022649	0.00	2,448.42	0.00	13,520.12
27/01/2023	Direct Credit 441774 AHM 33530291	0.00	50.00	0.00	13,570.12
01/02/2023	Credit Interest	0.00	21.86	0.00	13,591.98
03/02/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	889.14	12,702.84
17/02/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	889.14	11,813.70
23/02/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	109.80	0.00	11,923.50
28/02/2023	MST SUPER CONT NetBank BPAY 505966 103000000976332272 tx to Mercer	0.00	0.00	500.00	11,423.50
01/03/2023	Credit Interest	0.00	20.20	0.00	11,443.70

Date	Description	Quantity	Debits	Credits	Balance
01/03/2023	Direct Credit 301500 PRECISION CH PASCH2302240006238	0.00	2,448.42	0.00	13,892.12
03/03/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	906.42	12,985.70
09/03/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	274.26	0.00	13,259.96
16/03/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	346.13	0.00	13,606.09
17/03/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	906.42	12,699.67
23/03/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	60.56	0.00	12,760.23
28/03/2023	Direct Credit 441774 AHM 33530291	0.00	42.00	0.00	12,802.23
28/03/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	0.00	124.94	12,677.29
29/03/2023	Direct Credit 301500 PRECISION CH PASCH2303240004300	0.00	4,080.40	0.00	16,757.69
31/03/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	906.42	15,851.27
01/04/2023	Credit Interest	0.00	26.64	0.00	15,877.91
12/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	236.56	0.00	16,114.47
14/04/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	923.89	15,190.58
19/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	346.13	0.00	15,536.71
20/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	346.13	0.00	15,882.84
20/04/2023	Direct Credit 358020 VAS PAYMENT APR23/00928033	0.00	13.27	0.00	15,896.11

Date	Description	Quantity	Debits	Credits	Balance
20/04/2023	Direct Credit 358020 VEU DIVIDEND VEU53/00836744	0.00	3.54	0.00	15,899.65
20/04/2023	Direct Credit 358020 VGS PAYMENT APR23/00863876	0.00	6.50	0.00	15,906.15
20/04/2023	Direct Credit 358020 VHY PAYMENT APR23/00833184	0.00	21.45	0.00	15,927.60
26/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	70.78	0.00	15,998.38
28/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	346.13	0.00	16,344.51
28/04/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	923.89	15,420.62
28/04/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	0.00	124.94	15,295.68
01/05/2023	Credit Interest	0.00	31.67	0.00	15,327.35
03/05/2023	Direct Credit 301500 PRECISION CH PASCH2304270018635	0.00	2,448.42	0.00	17,775.77
04/05/2023	Direct Credit 002221 MCARE BENEFITS 555190265 IYWQ	0.00	68.90	0.00	17,844.67
04/05/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	340.63	0.00	18,185.30
11/05/2023	Direct Credit 010758 AHM Giveback33530291	0.00	45.30	0.00	18,230.60
11/05/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	346.13	0.00	18,576.73
12/05/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	923.89	17,652.84
26/05/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	923.89	16,728.95
29/05/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	0.00	124.94	16,604.01

Date	Description	Quantity	Debits	Credits	Balance
31/05/2023	Direct Credit 301500 PRECISION CH PASCH2305250008160	0.00	7,448.42	0.00	24,052.43
01/06/2023	Credit Interest	0.00	38.79	0.00	24,091.22
08/06/2023	MYOB PAYBY SERVICES. NetBank BPAY 848283 93229068610 Invoice 5416	0.00	0.00	3,160.00	20,931.22
09/06/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	941.40	19,989.82
23/06/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	941.40	19,048.42
24/06/2023	Transfer To Just SMSF Audits NetBank Inv 51366 Immanuel SMSF Audit	0.00	0.00	330.00	18,718.42
27/06/2023	Direct Credit 301500 PRECISION CH PASCH2306210017777	0.00	2,448.42	0.00	21,166.84
28/06/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	0.00	124.94	21,041.90
29/06/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	77.55	0.00	21,119.45
30/06/2023	Transfer to other Bank NetBank Reference 5437	0.00	0.00	300.00	20,819.45
30/06/2023	Closing Balance	0.00	0.00	0.00	20,819.45
<b>Other Assets - Unsettled Trades / Acquisitions / Limited Recourse Borrowing Arrangement / AMP SuperEdge Variable Rate Loan</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Payment Direct Debit	0.00	0.00	774.08	774.08
14/07/2022	Payment Direct Debit	0.00	774.08	0.00	0.00
15/07/2022	Dishonour of Payment Direct Debit (For value on 14/07/2022)	0.00	0.00	774.08	774.08

Date	Description	Quantity	Debits	Credits	Balance
15/07/2022	Dishonour of Payment Direct Debit (For value on 14/07/2022)	0.00	774.08	0.00	0.00
27/07/2022	Account Management Fee	0.00	0.00	10.00	10.00
27/07/2022	Account Management Fee	0.00	10.00	0.00	0.00
28/07/2022	Debit Interest to 27/07/2022	0.00	0.00	1,055.44	1,055.44
28/07/2022	Debit Interest to 27/07/2022	0.00	1,055.44	0.00	0.00
28/07/2022	Direct Entry Credit Item Ref: AMP SMSF loan CBA	0.00	0.00	800.00	800.00
28/07/2022	Direct Entry Credit Item Ref: AMP SMSF loan CBA	0.00	800.00	0.00	0.00
28/07/2022	Payment Direct Debit	0.00	0.00	774.08	774.08
28/07/2022	Payment Direct Debit	0.00	774.08	0.00	0.00
11/08/2022	Payment Direct Debit	0.00	0.00	774.08	774.08
11/08/2022	Payment Direct Debit	0.00	774.08	0.00	0.00
25/08/2022	Payment Direct Debit	0.00	0.00	774.08	774.08
25/08/2022	Payment Direct Debit	0.00	774.08	0.00	0.00
28/08/2022	Account Management Fee	0.00	0.00	10.00	10.00
28/08/2022	Account Management Fee	0.00	10.00	0.00	0.00
29/08/2022	Debit Interest to 28/08/2022	0.00	0.00	1,233.92	1,233.92
29/08/2022	Debit Interest to 28/08/2022	0.00	1,233.92	0.00	0.00
08/09/2022	Payment Direct Debit	0.00	0.00	809.91	809.91
08/09/2022	Payment Direct Debit	0.00	809.91	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/09/2022	Payment Direct Debit	0.00	0.00	809.91	809.91
23/09/2022	Payment Direct Debit	0.00	809.91	0.00	0.00
27/09/2022	Account Management Fee	0.00	0.00	10.00	10.00
27/09/2022	Account Management Fee	0.00	10.00	0.00	0.00
28/09/2022	Debit Interest to 27/09/2022	0.00	0.00	1,237.33	1,237.33
28/09/2022	Debit Interest to 27/09/2022	0.00	1,237.33	0.00	0.00
04/10/2022	Debit Interest to 3/10/2022 (For value on 4/10/2022)	0.00	0.00	261.25	261.25
04/10/2022	Debit Interest to 3/10/2022 (For value on 4/10/2022)	0.00	261.25	0.00	0.00
05/10/2022	Account Management Fee (For value on 4/10/2022)	0.00	0.00	10.00	10.00
05/10/2022	Account Management Fee (For value on 4/10/2022)	0.00	10.00	0.00	0.00
05/10/2022	Discharge Fee	0.00	0.00	390.00	390.00
05/10/2022	Discharge Fee	0.00	390.00	0.00	0.00
05/10/2022	Pay out balance to close account (For value on 4/10/2022)	0.00	0.00	234,375.63	234,375.63
05/10/2022	Pay out balance to close account (For value on 4/10/2022)	0.00	234,375.63	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Limited Recourse Borrowing Arrangement / Loans.com.au</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
28/09/2022	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	0.00	0.00	417.66	417.66
28/09/2022	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	0.00	235,000.00	0.00	234,582.34
05/10/2022	Credit from Pexa171498192d05 From: Pexa228356816d06 Ref: 427968 Surplus	0.00	0.00	206.71	234,375.63
05/10/2022	Credit from Pexa171498192d05 From: Pexa228356816d06 Ref: 427968 Surplus	0.00	206.71	0.00	234,582.34
05/10/2022	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	0.00	0.00	206.71	234,375.63
05/10/2022	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	0.00	0.00	234,375.63	0.00
11/10/2022	Arrears Adjustment Permanent Principal Reduction	0.00	0.00	206.71	206.71
11/10/2022	Arrears Adjustment Permanent Principal Reduction	0.00	206.71	0.00	0.00
11/10/2022	Debit For Permanent Principal Reduction	0.00	0.00	206.71	206.71
11/10/2022	Debit For Permanent Principal Reduction	0.00	206.71	0.00	0.00
14/10/2022	Credit from 067167 32520902	0.00	0.00	840.14	840.14
14/10/2022	Credit from 067167 32520902	0.00	840.14	0.00	0.00
28/10/2022	Credit from 067167 32520902	0.00	0.00	840.14	840.14
28/10/2022	Credit from 067167 32520902	0.00	840.14	0.00	0.00
31/10/2022	Loan Interest	0.00	0.00	1,296.88	1,296.88
31/10/2022	Loan Interest	0.00	1,296.88	0.00	0.00
11/11/2022	Credit from 067167 32520902	0.00	0.00	854.63	854.63

Date	Description	Quantity	Debits	Credits	Balance
11/11/2022	Credit from 067167 32520902	0.00	854.63	0.00	0.00
25/11/2022	Credit from 067167 32520902	0.00	0.00	854.63	854.63
25/11/2022	Credit from 067167 32520902	0.00	854.63	0.00	0.00
30/11/2022	Loan Interest	0.00	0.00	1,230.73	1,230.73
30/11/2022	Loan Interest	0.00	1,230.73	0.00	0.00
09/12/2022	Credit from 067167 32520902	0.00	0.00	871.84	871.84
09/12/2022	Credit from 067167 32520902	0.00	871.84	0.00	0.00
23/12/2022	Credit from 067167 32520902	0.00	0.00	871.84	871.84
23/12/2022	Credit from 067167 32520902	0.00	871.84	0.00	0.00
31/12/2022	Loan Interest	0.00	0.00	1,309.96	1,309.96
31/12/2022	Loan Interest	0.00	1,309.96	0.00	0.00
06/01/2023	Credit from 067167 32520902	0.00	0.00	889.14	889.14
06/01/2023	Credit from 067167 32520902	0.00	889.14	0.00	0.00
20/01/2023	Credit from 067167 32520902	0.00	0.00	889.14	889.14
20/01/2023	Credit from 067167 32520902	0.00	889.14	0.00	0.00
31/01/2023	Loan Interest	0.00	0.00	1,320.85	1,320.85
31/01/2023	Loan Interest	0.00	1,320.85	0.00	0.00
03/02/2023	Credit from 067167 32520902	0.00	0.00	889.14	889.14
03/02/2023	Credit from 067167 32520902	0.00	889.14	0.00	0.00
17/02/2023	Credit from 067167 32520902	0.00	0.00	889.14	889.14

Date	Description	Quantity	Debits	Credits	Balance
17/02/2023	Credit from 067167 32520902	0.00	889.14	0.00	0.00
28/02/2023	Loan Interest	0.00	0.00	1,218.66	1,218.66
28/02/2023	Loan Interest	0.00	1,218.66	0.00	0.00
03/03/2023	Credit from 067167 32520902	0.00	0.00	906.42	906.42
03/03/2023	Credit from 067167 32520902	0.00	906.42	0.00	0.00
17/03/2023	Credit from 067167 32520902	0.00	0.00	906.42	906.42
17/03/2023	Credit from 067167 32520902	0.00	906.42	0.00	0.00
31/03/2023	Credit from 067167 32520902	0.00	0.00	906.42	906.42
31/03/2023	Credit from 067167 32520902	0.00	906.42	0.00	0.00
31/03/2023	Loan Interest	0.00	0.00	1,396.28	1,396.28
31/03/2023	Loan Interest	0.00	1,396.28	0.00	0.00
14/04/2023	Credit from 067167 32520902	0.00	0.00	923.89	923.89
14/04/2023	Credit from 067167 32520902	0.00	923.89	0.00	0.00
28/04/2023	Credit from 067167 32520902	0.00	0.00	923.89	923.89
28/04/2023	Credit from 067167 32520902	0.00	923.89	0.00	0.00
30/04/2023	Loan Interest	0.00	0.00	1,362.77	1,362.77
30/04/2023	Loan Interest	0.00	1,362.77	0.00	0.00
12/05/2023	Credit from 067167 32520902	0.00	0.00	923.89	923.89
12/05/2023	Credit from 067167 32520902	0.00	923.89	0.00	0.00
26/05/2023	Credit from 067167 32520902	0.00	0.00	923.89	923.89

Date	Description	Quantity	Debits	Credits	Balance
26/05/2023	Credit from 067167 32520902	0.00	923.89	0.00	0.00
31/05/2023	Loan Interest	0.00	0.00	1,445.18	1,445.18
31/05/2023	Loan Interest	0.00	1,445.18	0.00	0.00
09/06/2023	Credit from 067167 32520902	0.00	0.00	941.40	941.40
09/06/2023	Credit from 067167 32520902	0.00	941.40	0.00	0.00
23/06/2023	Credit from 067167 32520902	0.00	0.00	941.40	941.40
23/06/2023	Credit from 067167 32520902	0.00	941.40	0.00	0.00
30/06/2023	Loan Interest	0.00	0.00	1,435.68	1,435.68
30/06/2023	Loan Interest	0.00	1,435.68	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Sundry Creditor</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/07/2022	Incorrect rollover	0.00	0.00	7,926.18	7,926.18
21/07/2022	Incorrect rollover	0.00	7,926.18	0.00	0.00
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	32.00	32.00
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	32.00	64.00
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	32.00	96.00
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	32.00	128.00
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	32.00	0.00	96.00
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	32.00	0.00	64.00

Date	Description	Quantity	Debits	Credits	Balance
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	32.00	0.00	32.00
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	32.00	0.00	0.00
25/10/2022	MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer	0.00	0.00	100.00	100.00
25/10/2022	MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer	0.00	100.00	0.00	0.00
31/10/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	0.00	0.00	100.00	100.00
31/10/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	0.00	100.00	0.00	0.00
11/11/2022	MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer	0.00	0.00	1,500.00	1,500.00
11/11/2022	MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer	0.00	1,500.00	0.00	0.00
30/11/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272	0.00	0.00	100.00	100.00
30/11/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272	0.00	100.00	0.00	0.00
07/12/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	42.00	42.00
07/12/2022	Direct Credit 441774 AHM 33530291	0.00	42.00	0.00	0.00
31/12/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	0.00	0.00	100.00	100.00
31/12/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	0.00	100.00	0.00	0.00
10/01/2023	MST SUPER CONT CommBank app BPAY 5 103000000976332272	0.00	0.00	1,000.00	1,000.00

Date	Description	Quantity	Debits	Credits	Balance
10/01/2023	MST SUPER CONT CommBank app BPAY 5 103000000976332272	0.00	1,000.00	0.00	0.00
16/01/2023	Direct Credit 441774 AHM 33530291	0.00	0.00	100.00	100.00
16/01/2023	Direct Credit 441774 AHM 33530291	0.00	100.00	0.00	0.00
27/01/2023	Direct Credit 441774 AHM 33530291	0.00	0.00	50.00	50.00
27/01/2023	Direct Credit 441774 AHM 33530291	0.00	50.00	0.00	0.00
28/02/2023	MST SUPER CONT NetBank BPAY 505966 103000000976332272 tx to Mercer	0.00	0.00	500.00	500.00
28/02/2023	MST SUPER CONT NetBank BPAY 505966 103000000976332272 tx to Mercer	0.00	500.00	0.00	0.00
28/03/2023	Direct Credit 441774 AHM 33530291	0.00	0.00	42.00	42.00
28/03/2023	Direct Credit 441774 AHM 33530291	0.00	42.00	0.00	0.00
04/05/2023	Direct Credit 002221 MCARE BENEFITS 555190265 IYWQ	0.00	0.00	68.90	68.90
04/05/2023	Direct Credit 002221 MCARE BENEFITS 555190265 IYWQ	0.00	68.90	0.00	0.00
11/05/2023	Direct Credit 010758 AHM Giveback33530291	0.00	0.00	45.30	45.30
11/05/2023	Direct Credit 010758 AHM Giveback33530291	0.00	45.30	0.00	0.00
30/06/2023	Contribution	0.00	0.00	5,002.38	5,002.38
30/06/2023	Contribution	0.00	5,002.38	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard Australian Shares High Yield ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
03/10/2022	VHY AUD EST 1.1961 FRANKED, 30% CTR, 0.0347 CFI, DRP	0.00	48.72	0.00	48.72
18/10/2022	VHY AUD EST 1.1961 FRANKED, 30% CTR, 0.0347 CFI, DRP	0.00	0.00	48.72	0.00
03/01/2023	VHY AUD EST 0.7340 FRANKED, 30% CTR, 0.0331 CFI, DRP	0.00	30.01	0.00	30.01
18/01/2023	VHY AUD EST 0.7340 FRANKED, 30% CTR, 0.0331 CFI, DRP	0.00	0.00	30.01	0.00
03/04/2023	VHY AUD EST 0.5001 FRANKED, 30% CTR, 0.028 CFI, DRP	0.00	21.45	0.00	21.45
20/04/2023	VHY AUD EST 0.5001 FRANKED, 30% CTR, 0.028 CFI, DRP	0.00	0.00	21.45	0.00
30/06/2023	VHY AUD EST 0.6857 FRANKED, 30% CTR, 0.0829 CFI, DRP	0.00	29.41	0.00	29.41
30/06/2023	Closing Balance	0.00	0.00	0.00	29.41
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	VAS AUD EST 1.2880 FRANKED, 30% CTR, 0.0369 CFI, DRP	0.00	33.36	0.00	33.36
18/10/2022	VAS AUD EST 1.2880 FRANKED, 30% CTR, 0.0369 CFI, DRP	0.00	0.00	33.36	0.00
03/01/2023	VAS AUD EST 0.6128 FRANKED, 30% CTR, 0.0887 CFI, DRP	0.00	17.24	0.00	17.24
18/01/2023	VAS AUD EST 0.6128 FRANKED, 30% CTR, 0.0887 CFI, DRP	0.00	0.00	17.24	0.00
03/04/2023	VAS AUD EST 0.5017 FRANKED, 30% CTR, 0.0359 CFI, DRP	0.00	13.27	0.00	13.27

Date	Description	Quantity	Debits	Credits	Balance
20/04/2023	VAS AUD EST 0.5017 FRANKED, 30% CTR, 0.0359 CFI, DRP	0.00	0.00	13.27	0.00
30/06/2023	VAS AUD EST 0.7328 FRANKED, 30% CTR, 0.1131 CFI, DRP	0.00	20.45	0.00	20.45
30/06/2023	Closing Balance	0.00	0.00	0.00	20.45
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares (Hedged) ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/07/2022	Direct Credit 358020 VGAD PAYMENT JUL22/00818362	0.00	0.00	0.02	0.02
18/07/2022	Direct Credit 358020 VGAD PAYMENT JUL22/00818362	0.00	0.02	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	VGS AUD DRP	0.00	10.10	0.00	10.10
18/10/2022	VGS AUD DRP	0.00	0.00	10.10	0.00
03/01/2023	VGS AUD DRP	0.00	8.80	0.00	8.80
18/01/2023	VGS AUD DRP	0.00	0.00	8.80	0.00
03/04/2023	VGS AUD DRP	0.00	6.50	0.00	6.50
20/04/2023	VGS AUD DRP	0.00	0.00	6.50	0.00
30/06/2023	VGS AUD DRP	0.00	32.38	0.00	32.38
30/06/2023	Closing Balance	0.00	0.00	0.00	32.38



Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Receivables / Investment Income Receivable / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/10/2022	VEU USD 0.2613, 15% WHT	0.00	0.00	8.71	8.71
18/10/2022	VEU USD 0.2613, 15% WHT	0.00	8.71	0.00	0.00
20/01/2023	VEU USD 0.6186, 15% WHT	0.00	0.00	18.54	18.54
20/01/2023	VEU USD 0.6186, 15% WHT	0.00	18.54	0.00	0.00
20/04/2023	VEU USD 0.115, 15% WHT	0.00	0.00	3.54	3.54
20/04/2023	VEU USD 0.115, 15% WHT	0.00	3.54	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / BT Panorama Cash Management Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Interest payment for Cash Management Account	0.00	0.00	1.49	1.49
31/07/2022	Interest payment for Cash Management Account	0.00	1.49	0.00	0.00
29/08/2022	Interest payment for Cash Management Account	0.00	0.00	4.06	4.06
29/08/2022	Interest payment for Cash Management Account	0.00	4.06	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Commonwealth Bank Direct Investment Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/09/2022	Credit Interest	0.00	0.00	1.02	1.02
01/09/2022	Credit Interest	0.00	1.02	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	9.20	9.20
01/10/2022	Credit Interest	0.00	9.20	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	17.20	17.20
01/11/2022	Credit Interest	0.00	17.20	0.00	0.00
01/12/2022	Credit Interest	0.00	0.00	15.39	15.39
01/12/2022	Credit Interest	0.00	15.39	0.00	0.00
01/01/2023	Credit Interest	0.00	0.00	19.67	19.67
01/01/2023	Credit Interest	0.00	19.67	0.00	0.00
01/02/2023	Credit Interest	0.00	0.00	21.86	21.86
01/02/2023	Credit Interest	0.00	21.86	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	20.20	20.20
01/03/2023	Credit Interest	0.00	20.20	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	26.64	26.64
01/04/2023	Credit Interest	0.00	26.64	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	31.67	31.67
01/05/2023	Credit Interest	0.00	31.67	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	38.79	38.79
01/06/2023	Credit Interest	0.00	38.79	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Other Rental Related Income / Direct Property / Unit 406, 348 Water Street, Fortitude Valley</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/06/2023	Investment Income	0.00	0.00	77.55	77.55
30/06/2023	Investment Income	0.00	0.00	108.62	186.17
30/06/2023	Investment Income	0.00	186.17	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Rent / Direct Property / Unit 406, 348 Water Street, Fortitude Valley</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/07/2022	Rental Income/Disbursements Received	0.00	0.00	153.78	153.78
28/07/2022	Rental Income/Disbursements Received	0.00	0.00	309.21	462.99
04/08/2022	Rental Income/Disbursements Received	0.00	0.00	303.71	766.70
11/08/2022	Rental Income/Disbursements Received	0.00	0.00	309.21	1,075.91
18/08/2022	Rental Income/Disbursements Received	0.00	0.00	44.75	1,120.66
18/08/2022	Rental Income/Disbursements Received	0.00	0.00	309.21	1,429.87
25/08/2022	Rental Income/Disbursements Received	0.00	0.00	309.21	1,739.08
01/09/2022	Rental Income/Disbursements Received	0.00	0.00	309.21	2,048.29
08/09/2022	Rental Income/Disbursements Received	0.00	0.00	303.71	2,352.00
15/09/2022	Rental Income/Disbursements Received	0.00	0.00	309.21	2,661.21
23/09/2022	Rental Income/Disbursements Received	0.00	0.00	113.83	2,775.04

Date	Description	Quantity	Debits	Credits	Balance
29/09/2022	Rental Income/Disbursements Received	0.00	0.00	309.21	3,084.25
06/10/2022	Rental Income/Disbursements Received	0.00	0.00	303.71	3,387.96
01/12/2022	Rental Income/Disbursements Received	0.00	0.00	298.33	3,686.29
08/12/2022	Rental Income/Disbursements Received	0.00	0.00	303.71	3,990.00
15/12/2022	Rental Income/Disbursements Received	0.00	0.00	73.14	4,063.14
22/12/2022	Rental Income/Disbursements Received	0.00	0.00	309.21	4,372.35
03/01/2023	Rental Income/Disbursements Received	0.00	0.00	309.21	4,681.56
05/01/2023	Rental Income/Disbursements Received	0.00	0.00	303.71	4,985.27
19/01/2023	Rental Income/Disbursements Received	0.00	0.00	39.22	5,024.49
19/01/2023	Rental Income/Disbursements Received	0.00	0.00	41.64	5,066.13
23/02/2023	Rental Income/Disbursements Received	0.00	0.00	109.80	5,175.93
09/03/2023	Rental Income/Disbursements Received	0.00	0.00	274.26	5,450.19
16/03/2023	Rental Income/Disbursements Received	0.00	0.00	346.13	5,796.32
23/03/2023	Rental Income/Disbursements Received	0.00	0.00	60.56	5,856.88
12/04/2023	Rental Income/Disbursements Received	0.00	0.00	236.56	6,093.44
19/04/2023	Rental Income/Disbursements Received	0.00	0.00	346.13	6,439.57
20/04/2023	Rental Income/Disbursements Received	0.00	0.00	346.13	6,785.70
26/04/2023	Rental Income/Disbursements Received	0.00	0.00	70.78	6,856.48
28/04/2023	Rental Income/Disbursements Received	0.00	0.00	346.13	7,202.61
04/05/2023	Rental Income/Disbursements Received	0.00	0.00	340.63	7,543.24

Date	Description	Quantity	Debits	Credits	Balance
11/05/2023	Rental Income/Disbursements Received	0.00	0.00	346.13	7,889.37
30/06/2023	Rental Income/Disbursements Received	0.00	108.62	0.00	7,780.75
30/06/2023	Rental Statement	0.00	7,780.75	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr Anthony Giannecchini</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/08/2022	Contribution Received	0.00	0.00	1,933.75	1,933.75
02/08/2022	Direct Credit 301500 PRECISION CH PASCH2207280005344	0.00	1,933.75	0.00	0.00
29/08/2022	Contribution Received	0.00	0.00	1,933.75	1,933.75
29/08/2022	Direct Credit 301500 PRECISION CH PASCH2208230005837	0.00	1,933.75	0.00	0.00
28/09/2022	Contribution Received	0.00	0.00	3,026.19	3,026.19
28/09/2022	Direct Credit 301500 PRECISION CH PASCH2209230004220	0.00	3,026.19	0.00	0.00
31/10/2022	Contribution Received	0.00	0.00	1,965.42	1,965.42
31/10/2022	Direct Credit 301500 PRECISION CH PASCH2210250013921	0.00	1,965.42	0.00	0.00
29/11/2022	Contribution Received	0.00	0.00	1,965.42	1,965.42
29/11/2022	Direct Credit 301500 PRECISION CH PASCH2211240005011	0.00	1,965.42	0.00	0.00
30/12/2022	Contribution Received	0.00	0.00	2,448.42	2,448.42

Date	Description	Quantity	Debits	Credits	Balance
30/12/2022	Direct Credit 301500 PRECISION CH PASCH2212230005607	0.00	2,448.42	0.00	0.00
27/01/2023	Contribution Received	0.00	0.00	2,448.42	2,448.42
27/01/2023	Direct Credit 301500 PRECISION CH PASCH2301200022649	0.00	2,448.42	0.00	0.00
01/03/2023	Contribution Received	0.00	0.00	2,448.42	2,448.42
01/03/2023	Direct Credit 301500 PRECISION CH PASCH2302240006238	0.00	2,448.42	0.00	0.00
29/03/2023	Contribution Received	0.00	0.00	4,080.40	4,080.40
29/03/2023	Direct Credit 301500 PRECISION CH PASCH2303240004300	0.00	4,080.40	0.00	0.00
03/05/2023	Contribution Received	0.00	0.00	2,448.42	2,448.42
03/05/2023	Direct Credit 301500 PRECISION CH PASCH2304270018635	0.00	2,448.42	0.00	0.00
31/05/2023	Contribution Received	0.00	0.00	7,448.42	7,448.42
31/05/2023	Direct Credit 301500 PRECISION CH PASCH2305250008160	0.00	7,448.42	0.00	0.00
27/06/2023	Contribution Received	0.00	0.00	2,448.42	2,448.42
27/06/2023	Direct Credit 301500 PRECISION CH PASCH2306210017777	0.00	2,448.42	0.00	0.00
30/06/2023	Contribution	0.00	5,002.38	0.00	5,002.38
30/06/2023	Contribution Received	0.00	0.00	5,002.38	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Other Assets - Receivables / Capital Return Receivable / Units In Listed Unit Trusts / Vanguard Australian Shares High Yield ETF**

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/10/2022	Direct Credit 358020 VHY PAYMENT 22OCT/00800113	0.00	0.00	48.15	48.15
18/10/2022	Direct Credit 358020 VHY PAYMENT 22OCT/00800113	0.00	48.15	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Capital Return Receivable / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/10/2022	Direct Credit 358020 VGS PAYMENT 22OCT/00800186	0.00	0.00	81.46	81.46
18/10/2022	Direct Credit 358020 VGS PAYMENT 22OCT/00800186	0.00	81.46	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Sundry Debtors / Sundry</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	2,275.44
01/07/2022	Pre-Paid Expenses	0.00	0.00	2,083.60	191.84
05/07/2022	Distributions Receivable	0.00	0.00	191.84	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/07/2022	MYOB PAYBY SERVICES. NetBank BPAY 848283 44173518113 Immanuel Super	0.00	0.00	300.00	300.00

Date	Description	Quantity	Debits	Credits	Balance
07/07/2022	MYOB PAYBY SERVICES. NetBank BPAY 848283 44173518113 Immanuel Super	0.00	300.00	0.00	0.00
08/06/2023	MYOB PAYBY SERVICES. NetBank BPAY 848283 93229068610 Invoice 5416	0.00	0.00	3,160.00	3,160.00
08/06/2023	MYOB PAYBY SERVICES. NetBank BPAY 848283 93229068610 Invoice 5416	0.00	3,160.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/09/2022	ASIC NetBank BPAY 17301 2291644322862 ASIC W late pay	0.00	0.00	56.00	56.00
24/09/2022	ASIC NetBank BPAY 17301 2291644322862 ASIC W late pay	0.00	56.00	0.00	0.00
24/09/2022	ASIC NetBank BPAY 17301 2291644375670 ASIC W late pay	0.00	0.00	276.00	276.00
24/09/2022	ASIC NetBank BPAY 17301 2291644375670 ASIC W late pay	0.00	276.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/06/2023	Transfer To Just SMSF Audits NetBank Inv 51366 Immanuel SMSF Audit	0.00	0.00	330.00	330.00
24/06/2023	Transfer To Just SMSF Audits NetBank Inv 51366 Immanuel SMSF Audit	0.00	330.00	0.00	0.00
30/06/2023	Transfer to other Bank NetBank Reference 5437	0.00	0.00	300.00	300.00



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Transfer to other Bank NetBank Reference 5437	0.00	300.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Cash At Bank / Commonwealth Bank Direct Investment Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Unpaid Payment Fee	0.00	0.00	5.00	5.00
14/07/2022	Unpaid Payment Fee	0.00	5.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Bank Fees / Limited Recourse Borrowing Arrangement / AMP SuperEdge Variable Rate Loan</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/07/2022	Account Management Fee	0.00	0.00	10.00	10.00
27/07/2022	Account Management Fee	0.00	10.00	0.00	0.00
28/08/2022	Account Management Fee	0.00	0.00	10.00	10.00
28/08/2022	Account Management Fee	0.00	10.00	0.00	0.00
27/09/2022	Account Management Fee	0.00	0.00	10.00	10.00
27/09/2022	Account Management Fee	0.00	10.00	0.00	0.00
05/10/2022	Account Management Fee (For value on 4/10/2022)	0.00	0.00	10.00	10.00
05/10/2022	Account Management Fee (For value on 4/10/2022)	0.00	10.00	0.00	0.00
05/10/2022	Discharge Fee	0.00	0.00	390.00	390.00
05/10/2022	Discharge Fee	0.00	390.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Borrowing Costs</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Borrowing Costs - fully amortized	0.00	0.00	2,083.60	2,083.60
01/07/2022	Borrowing Costs - fully amortized	0.00	2,083.60	0.00	0.00
06/07/2022	Payment to FirstMac Services Pty Ltd 427968 Receipt no. 274023236	0.00	0.00	220.00	220.00
06/07/2022	Payment to FirstMac Services Pty Ltd 427968 Receipt no. 274023236	0.00	220.00	0.00	0.00
28/09/2022	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	0.00	0.00	417.66	417.66
28/09/2022	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	0.00	417.66	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Fine</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/09/2022	ASIC NetBank BPAY 17301 2291644322862 ASIC W late pay	0.00	0.00	87.00	87.00
24/09/2022	ASIC NetBank BPAY 17301 2291644322862 ASIC W late pay	0.00	87.00	0.00	0.00
24/09/2022	ASIC NetBank BPAY 17301 2291644375670 ASIC W late pay	0.00	0.00	87.00	87.00
24/09/2022	ASIC NetBank BPAY 17301 2291644375670 ASIC W late pay	0.00	87.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Creditors and Accruals / Interest Paid / Limited Recourse Borrowing Arrangement / AMP SuperEdge Variable Rate Loan</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/07/2022	Debit Interest to 27/07/2022	0.00	0.00	1,055.44	1,055.44
28/07/2022	Debit Interest to 27/07/2022	0.00	1,055.44	0.00	0.00
29/08/2022	Debit Interest to 28/08/2022	0.00	0.00	1,233.92	1,233.92
29/08/2022	Debit Interest to 28/08/2022	0.00	1,233.92	0.00	0.00
28/09/2022	Debit Interest to 27/09/2022	0.00	0.00	1,237.33	1,237.33
28/09/2022	Debit Interest to 27/09/2022	0.00	1,237.33	0.00	0.00
04/10/2022	Debit Interest to 3/10/2022 (For value on 4/10/2022)	0.00	0.00	261.25	261.25
04/10/2022	Debit Interest to 3/10/2022 (For value on 4/10/2022)	0.00	261.25	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Interest Paid / Limited Recourse Borrowing Arrangement / Loans.com.au</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/10/2022	Loan Interest	0.00	0.00	1,296.88	1,296.88
31/10/2022	Loan Interest	0.00	1,296.88	0.00	0.00
30/11/2022	Loan Interest	0.00	0.00	1,230.73	1,230.73
30/11/2022	Loan Interest	0.00	1,230.73	0.00	0.00
31/12/2022	Loan Interest	0.00	0.00	1,309.96	1,309.96
31/12/2022	Loan Interest	0.00	1,309.96	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/01/2023	Loan Interest	0.00	0.00	1,320.85	1,320.85
31/01/2023	Loan Interest	0.00	1,320.85	0.00	0.00
28/02/2023	Loan Interest	0.00	0.00	1,218.66	1,218.66
28/02/2023	Loan Interest	0.00	1,218.66	0.00	0.00
31/03/2023	Loan Interest	0.00	0.00	1,396.28	1,396.28
31/03/2023	Loan Interest	0.00	1,396.28	0.00	0.00
30/04/2023	Loan Interest	0.00	0.00	1,362.77	1,362.77
30/04/2023	Loan Interest	0.00	1,362.77	0.00	0.00
31/05/2023	Loan Interest	0.00	0.00	1,445.18	1,445.18
31/05/2023	Loan Interest	0.00	1,445.18	0.00	0.00
30/06/2023	Loan Interest	0.00	0.00	1,435.68	1,435.68
30/06/2023	Loan Interest	0.00	1,435.68	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Non-Deductible Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Fund General Expense	0.00	440.98	0.00	440.98
31/07/2022	Fund General Expense	0.00	0.00	440.98	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Legal Fees / Limited Recourse Borrowing Arrangement / Loans.com.au</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
21/09/2022	Transfer to other Bank NetBank File 202208512	0.00	0.00	770.00	770.00
21/09/2022	Transfer to other Bank NetBank File 202208512	0.00	0.00	880.00	1,650.00
21/09/2022	Transfer to other Bank NetBank File 202208512	0.00	770.00	0.00	880.00
21/09/2022	Transfer to other Bank NetBank File 202208512	0.00	880.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Sundry Liabilities / Sundry Creditor</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/07/2022	Incorrect rollover	0.00	0.00	7,926.18	7,926.18
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	32.00	7,958.18
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	32.00	7,990.18
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	32.00	8,022.18
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	32.00	8,054.18
25/10/2022	MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer	0.00	100.00	0.00	7,954.18
31/10/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	0.00	100.00	0.00	7,854.18
11/11/2022	MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer	0.00	1,500.00	0.00	6,354.18
30/11/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272	0.00	100.00	0.00	6,254.18
07/12/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	42.00	6,296.18

Date	Description	Quantity	Debits	Credits	Balance
31/12/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	0.00	100.00	0.00	6,196.18
10/01/2023	MST SUPER CONT CommBank app BPAY 5 103000000976332272	0.00	1,000.00	0.00	5,196.18
16/01/2023	Direct Credit 441774 AHM 33530291	0.00	0.00	100.00	5,296.18
27/01/2023	Direct Credit 441774 AHM 33530291	0.00	0.00	50.00	5,346.18
28/02/2023	MST SUPER CONT NetBank BPAY 505966 103000000976332272 tx to Mercer	0.00	500.00	0.00	4,846.18
28/03/2023	Direct Credit 441774 AHM 33530291	0.00	0.00	42.00	4,888.18
04/05/2023	Direct Credit 002221 MCARE BENEFITS 555190265 IYWQ	0.00	0.00	68.90	4,957.08
11/05/2023	Direct Credit 010758 AHM Giveback33530291	0.00	0.00	45.30	5,002.38
30/06/2023	Contribution	0.00	5,002.38	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Borrowings / Limited Recourse Borrowing Arrangement / AMP SuperEdge Variable Rate Loan</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	234,899.75
14/07/2022	Payment Direct Debit	0.00	774.08	0.00	234,125.67
15/07/2022	Dishonour of Payment Direct Debit (For value on 14/07/2022)	0.00	0.00	774.08	234,899.75
27/07/2022	Account Management Fee	0.00	0.00	10.00	234,909.75
28/07/2022	Debit Interest to 27/07/2022	0.00	0.00	1,055.44	235,965.19
28/07/2022	Direct Entry Credit Item Ref: AMP SMSF loan CBA	0.00	800.00	0.00	235,165.19

Date	Description	Quantity	Debits	Credits	Balance
28/07/2022	Payment Direct Debit	0.00	774.08	0.00	234,391.11
11/08/2022	Payment Direct Debit	0.00	774.08	0.00	233,617.03
25/08/2022	Payment Direct Debit	0.00	774.08	0.00	232,842.95
28/08/2022	Account Management Fee	0.00	0.00	10.00	232,852.95
29/08/2022	Debit Interest to 28/08/2022	0.00	0.00	1,233.92	234,086.87
08/09/2022	Payment Direct Debit	0.00	809.91	0.00	233,276.96
23/09/2022	Payment Direct Debit	0.00	809.91	0.00	232,467.05
27/09/2022	Account Management Fee	0.00	0.00	10.00	232,477.05
28/09/2022	Debit Interest to 27/09/2022	0.00	0.00	1,237.33	233,714.38
04/10/2022	Debit Interest to 3/10/2022 (For value on 4/10/2022)	0.00	0.00	261.25	233,975.63
05/10/2022	Account Management Fee (For value on 4/10/2022)	0.00	0.00	10.00	233,985.63
05/10/2022	Discharge Fee	0.00	0.00	390.00	234,375.63
05/10/2022	Pay out balance to close account (For value on 4/10/2022)	0.00	234,375.63	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Borrowings / Limited Recourse Borrowing Arrangement / Loans.com.au</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/09/2022	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	0.00	0.00	235,000.00	235,000.00
05/10/2022	Credit from Pexa171498192d05 From: Pexa228356816d06 Ref: 427968 Surplus	0.00	206.71	0.00	234,793.29

Date	Description	Quantity	Debits	Credits	Balance
11/10/2022	Arrears Adjustment Permanent Principal Reduction	0.00	206.71	0.00	234,586.58
11/10/2022	Debit For Permanent Principal Reduction	0.00	0.00	206.71	234,793.29
14/10/2022	Credit from 067167 32520902	0.00	840.14	0.00	233,953.15
28/10/2022	Credit from 067167 32520902	0.00	840.14	0.00	233,113.01
31/10/2022	Loan Interest	0.00	0.00	1,296.88	234,409.89
11/11/2022	Credit from 067167 32520902	0.00	854.63	0.00	233,555.26
25/11/2022	Credit from 067167 32520902	0.00	854.63	0.00	232,700.63
30/11/2022	Loan Interest	0.00	0.00	1,230.73	233,931.36
09/12/2022	Credit from 067167 32520902	0.00	871.84	0.00	233,059.52
23/12/2022	Credit from 067167 32520902	0.00	871.84	0.00	232,187.68
31/12/2022	Loan Interest	0.00	0.00	1,309.96	233,497.64
06/01/2023	Credit from 067167 32520902	0.00	889.14	0.00	232,608.50
20/01/2023	Credit from 067167 32520902	0.00	889.14	0.00	231,719.36
31/01/2023	Loan Interest	0.00	0.00	1,320.85	233,040.21
03/02/2023	Credit from 067167 32520902	0.00	889.14	0.00	232,151.07
17/02/2023	Credit from 067167 32520902	0.00	889.14	0.00	231,261.93
28/02/2023	Loan Interest	0.00	0.00	1,218.66	232,480.59
03/03/2023	Credit from 067167 32520902	0.00	906.42	0.00	231,574.17
17/03/2023	Credit from 067167 32520902	0.00	906.42	0.00	230,667.75



Date	Description	Quantity	Debits	Credits	Balance
31/03/2023	Credit from 067167 32520902	0.00	906.42	0.00	229,761.33
31/03/2023	Loan Interest	0.00	0.00	1,396.28	231,157.61
14/04/2023	Credit from 067167 32520902	0.00	923.89	0.00	230,233.72
28/04/2023	Credit from 067167 32520902	0.00	923.89	0.00	229,309.83
30/04/2023	Loan Interest	0.00	0.00	1,362.77	230,672.60
12/05/2023	Credit from 067167 32520902	0.00	923.89	0.00	229,748.71
26/05/2023	Credit from 067167 32520902	0.00	923.89	0.00	228,824.82
31/05/2023	Loan Interest	0.00	0.00	1,445.18	230,270.00
09/06/2023	Credit from 067167 32520902	0.00	941.40	0.00	229,328.60
23/06/2023	Credit from 067167 32520902	0.00	941.40	0.00	228,387.20
30/06/2023	Loan Interest	0.00	0.00	1,435.68	229,822.88
30/06/2023	Closing Balance	0.00	0.00	0.00	229,822.88
<b>Income Tax Suspense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/07/2022	BPAY payment to TAX OFFICE PAYMENTS Tax Return 2021 Receipt no. 276074434	0.00	0.00	213.59	213.59
08/07/2022	BPAY payment to TAX OFFICE PAYMENTS Tax Return 2021 Receipt no. 276074434	0.00	213.59	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Income Tax Payable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	205.51

Date	Description	Quantity	Debits	Credits	Balance
08/07/2022	BPAY payment to TAX OFFICE PAYMENTS Tax Return 2021 Receipt no. 276074434	0.00	0.00	45.41	160.10
30/06/2023	Closing Balance	0.00	0.00	0.00	160.10
<b>Income Tax Payable / Provision for Income Tax</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/08/2022	Tax Effect Of Income	0.00	0.00	290.06	290.06
29/08/2022	Tax Effect Of Income	0.00	0.00	290.06	580.12
28/09/2022	Tax Effect Of Income	0.00	0.00	453.93	1,034.05
31/10/2022	Tax Effect Of Income	0.00	0.00	294.81	1,328.86
29/11/2022	Tax Effect Of Income	0.00	0.00	294.81	1,623.67
30/12/2022	Tax Effect Of Income	0.00	0.00	367.26	1,990.93
27/01/2023	Tax Effect Of Income	0.00	0.00	367.26	2,358.19
01/03/2023	Tax Effect Of Income	0.00	0.00	367.26	2,725.45
28/03/2023	Tax Effect Of Income	0.00	18.74	0.00	2,706.71
29/03/2023	Tax Effect Of Income	0.00	0.00	612.06	3,318.77
28/04/2023	Tax Effect Of Income	0.00	18.74	0.00	3,300.03
03/05/2023	Tax Effect Of Income	0.00	0.00	367.26	3,667.29
29/05/2023	Tax Effect Of Income	0.00	18.74	0.00	3,648.55
31/05/2023	Tax Effect Of Income	0.00	0.00	1,117.26	4,765.81
27/06/2023	Tax Effect Of Income	0.00	0.00	367.26	5,133.07

Date	Description	Quantity	Debits	Credits	Balance
28/06/2023	Tax Effect Of Income	0.00	18.74	0.00	5,114.33
30/06/2023	Tax Effect Of Income	0.00	3,435.53	0.00	1,678.80
30/06/2023	Closing Balance	0.00	0.00	0.00	1,678.80
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Vanguard Australian Shares High Yield ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Distribution - Tax Statement	0.00	20.20	0.00	20.20
03/01/2023	Distribution - Tax Statement	0.00	12.45	0.00	32.65
03/04/2023	Distribution - Tax Statement	0.00	8.89	0.00	41.54
30/06/2023	Distribution - Tax Statement	0.00	12.19	0.00	53.73
30/06/2023	Closing Balance	0.00	0.00	0.00	53.73
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Distribution - Tax Statement	0.00	12.95	0.00	12.95
03/01/2023	Distribution - Tax Statement	0.00	6.36	0.00	19.31
03/04/2023	Distribution - Tax Statement	0.00	4.97	0.00	24.28
30/06/2023	Distribution - Tax Statement	0.00	7.45	0.00	31.73
30/06/2023	Closing Balance	0.00	0.00	0.00	31.73
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard All-World Ex-US Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/10/2022	VEU USD 0.2613, 15% WHT	0.00	3.74	0.00	3.74

Date	Description	Quantity	Debits	Credits	Balance
20/01/2023	VEU USD 0.6186, 15% WHT	0.00	7.94	0.00	11.68
20/04/2023	VEU USD 0.115, 15% WHT	0.00	1.52	0.00	13.20
30/06/2023	Closing Balance	0.00	0.00	0.00	13.20
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Distribution - Tax Statement	0.00	0.02	0.00	0.02
03/01/2023	Distribution - Tax Statement	0.00	0.05	0.00	0.07
03/04/2023	Distribution - Tax Statement	0.00	0.01	0.00	0.08
30/06/2023	Distribution - Tax Statement	0.00	0.03	0.00	0.11
30/06/2023	Closing Balance	0.00	0.00	0.00	0.11
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Distribution - Tax Statement	0.00	1.30	0.00	1.30
03/01/2023	Distribution - Tax Statement	0.00	1.14	0.00	2.44
03/04/2023	Distribution - Tax Statement	0.00	0.84	0.00	3.28
30/06/2023	Distribution - Tax Statement	0.00	4.18	0.00	7.46
30/06/2023	Closing Balance	0.00	0.00	0.00	7.46
<b>Fund Suspense / BT Panorama Cash Management Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
06/07/2022	Payment to FirstMac Services Pty Ltd 427968 Receipt no. 274023236	0.00	0.00	220.00	220.00
06/07/2022	Payment to FirstMac Services Pty Ltd 427968 Receipt no. 274023236	0.00	220.00	0.00	0.00
08/07/2022	BPAY payment to TAX OFFICE PAYMENTS Tax Return 2021 Receipt no. 276074434	0.00	0.00	213.59	213.59
08/07/2022	BPAY payment to TAX OFFICE PAYMENTS Tax Return 2021 Receipt no. 276074434	0.00	213.59	0.00	0.00
21/07/2022	Direct Credit from MercerSuperTrust, 199054229812288425 Receipt no. 283229226	0.00	0.00	7,926.18	7,926.18
21/07/2022	Direct Credit from MercerSuperTrust, 199054229812288425 Receipt no. 283229226	0.00	7,926.18	0.00	0.00
25/07/2022	Payment to Immanuel Super Pty Ltd top up CommSec Receipt no. 284158810	0.00	0.00	1,000.00	1,000.00
25/07/2022	Payment to Immanuel Super Pty Ltd top up CommSec Receipt no. 284158810	0.00	1,000.00	0.00	0.00
29/07/2022	Payment to Immanuel Super Pty Ltd Receipt no. 285550527	0.00	0.00	2,500.00	2,500.00
29/07/2022	Payment to Immanuel Super Pty Ltd Receipt no. 285550527	0.00	2,500.00	0.00	0.00
31/07/2022	Interest payment for Cash Management Account	0.00	0.00	1.49	1.49
31/07/2022	Interest payment for Cash Management Account	0.00	1.49	0.00	0.00
29/08/2022	Interest payment for Cash Management Account	0.00	0.00	4.06	4.06
29/08/2022	Interest payment for Cash Management Account	0.00	4.06	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/08/2022	Payment to Immanuel Super Pty Ltd Receipt no. 295143193	0.00	0.00	5,049.52	5,049.52
29/08/2022	Payment to Immanuel Super Pty Ltd Receipt no. 295143193	0.00	5,049.52	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Commonwealth Bank Direct Investment Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	440.98	440.98
05/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	191.84	0.00	249.14
05/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	324.00	0.00	74.86
07/07/2022	MYOB PAYBY SERVICES. NetBank BPAY 848283 44173518113 Immanuel Super	0.00	0.00	300.00	225.14
07/07/2022	MYOB PAYBY SERVICES. NetBank BPAY 848283 44173518113 Immanuel Super	0.00	300.00	0.00	74.86
14/07/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	0.00	774.08	699.22
14/07/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	774.08	0.00	74.86
14/07/2022	Return 14/07/22 Direct Debit 037432 IMMANUEL SUPER P	0.00	0.00	774.08	699.22
14/07/2022	Unpaid Payment Fee	0.00	0.00	5.00	704.22
14/07/2022	Unpaid Payment Fee	0.00	5.00	0.00	699.22
15/07/2022	Return 14/07/22 Direct Debit 037432 IMMANUEL SUPER P	0.00	774.08	0.00	74.86

Date	Description	Quantity	Debits	Credits	Balance
18/07/2022	Direct Credit 358020 VAS PAYMENT JUL22/00927575	0.00	0.00	24.67	50.19
18/07/2022	Direct Credit 358020 VAS PAYMENT JUL22/00927575	0.00	24.67	0.00	74.86
18/07/2022	Direct Credit 358020 VGAD PAYMENT JUL22/00818362	0.00	0.00	0.02	74.84
18/07/2022	Direct Credit 358020 VGAD PAYMENT JUL22/00818362	0.00	0.02	0.00	74.86
18/07/2022	Direct Credit 358020 VGS PAYMENT JUL22/00866008	0.00	0.00	6.90	67.96
18/07/2022	Direct Credit 358020 VGS PAYMENT JUL22/00866008	0.00	6.90	0.00	74.86
18/07/2022	Direct Credit 358020 VHY PAYMENT JUL22/00830285	0.00	0.00	25.38	49.48
18/07/2022	Direct Credit 358020 VHY PAYMENT JUL22/00830285	0.00	25.38	0.00	74.86
18/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	6.90	67.96
18/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	24.67	43.29
18/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	25.38	17.91
20/07/2022	Direct Credit 358020 VEU DIVIDEND VEU50/00813600	0.00	0.00	17.90	0.01
20/07/2022	Direct Credit 358020 VEU DIVIDEND VEU50/00813600	0.00	17.90	0.00	17.91
20/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	17.90	0.01

Date	Description	Quantity	Debits	Credits	Balance
21/07/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	153.78	153.77
21/07/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	153.78	0.00	0.01
25/07/2022	Direct Credit 421520 Immanuel Super F top up CommSec	0.00	0.00	1,000.00	999.99
25/07/2022	Direct Credit 421520 Immanuel Super F top up CommSec	0.00	1,000.00	0.00	0.01
28/07/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	309.21	309.20
28/07/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	0.01
28/07/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	0.00	774.08	774.07
28/07/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	774.08	0.00	0.01
28/07/2022	Transfer to other Bank CommBank app AMP SMSF loan	0.00	0.00	800.00	799.99
28/07/2022	Transfer to other Bank CommBank app AMP SMSF loan	0.00	800.00	0.00	0.01
29/07/2022	Direct Credit 421520 Immanuel Super F	0.00	0.00	2,500.00	2,499.99
29/07/2022	Direct Credit 421520 Immanuel Super F	0.00	2,500.00	0.00	0.01
02/08/2022	Direct Credit 301500 PRECISION CH PASCH2207280005344	0.00	0.00	1,933.75	1,933.74
02/08/2022	Direct Credit 301500 PRECISION CH PASCH2207280005344	0.00	1,933.75	0.00	0.01
04/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	303.71	303.70



Date	Description	Quantity	Debits	Credits	Balance
04/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	303.71	0.00	0.01
11/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	309.21	309.20
11/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	0.01
11/08/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	0.00	774.08	774.07
11/08/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	774.08	0.00	0.01
18/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	44.75	44.74
18/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	309.21	353.95
18/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	44.75	0.00	309.20
18/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	0.01
25/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	309.21	309.20
25/08/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	0.01
25/08/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	0.00	774.08	774.07
25/08/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	774.08	0.00	0.01
26/08/2022	Direct Credit 421520 BT Portfolio Ser BT217052	0.00	0.00	0.01	0.00
26/08/2022	Direct Credit 421520 BT Portfolio Ser BT217052	0.00	0.01	0.00	0.01

Date	Description	Quantity	Debits	Credits	Balance
26/08/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	0.01	0.00
29/08/2022	Direct Credit 301500 PRECISION CH PASCH2208230005837	0.00	0.00	1,933.75	1,933.75
29/08/2022	Direct Credit 301500 PRECISION CH PASCH2208230005837	0.00	1,933.75	0.00	0.00
29/08/2022	Direct Credit 421520 Immanuel Super F	0.00	0.00	5,049.52	5,049.52
29/08/2022	Direct Credit 421520 Immanuel Super F	0.00	5,049.52	0.00	0.00
01/09/2022	Credit Interest	0.00	0.00	1.02	1.02
01/09/2022	Credit Interest	0.00	1.02	0.00	0.00
01/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	309.21	309.21
01/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	0.00
08/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	303.71	303.71
08/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	303.71	0.00	0.00
08/09/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	0.00	809.91	809.91
08/09/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	809.91	0.00	0.00
15/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	309.21	309.21
15/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	0.00
21/09/2022	Transfer to other Bank NetBank File 202208512	0.00	0.00	770.00	770.00

Date	Description	Quantity	Debits	Credits	Balance
21/09/2022	Transfer to other Bank NetBank File 202208512	0.00	0.00	880.00	1,650.00
21/09/2022	Transfer to other Bank NetBank File 202208512	0.00	770.00	0.00	880.00
21/09/2022	Transfer to other Bank NetBank File 202208512	0.00	880.00	0.00	0.00
23/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	113.83	113.83
23/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	113.83	0.00	0.00
23/09/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	0.00	809.91	809.91
23/09/2022	Direct Debit 037432 IMMANUEL SUPER P	0.00	809.91	0.00	0.00
24/09/2022	ASIC NetBank BPAY 17301 2291644322862 ASIC W late pay	0.00	0.00	56.00	56.00
24/09/2022	ASIC NetBank BPAY 17301 2291644322862 ASIC W late pay	0.00	0.00	87.00	143.00
24/09/2022	ASIC NetBank BPAY 17301 2291644322862 ASIC W late pay	0.00	143.00	0.00	0.00
24/09/2022	ASIC NetBank BPAY 17301 2291644375670 ASIC W late pay	0.00	0.00	87.00	87.00
24/09/2022	ASIC NetBank BPAY 17301 2291644375670 ASIC W late pay	0.00	0.00	276.00	363.00
24/09/2022	ASIC NetBank BPAY 17301 2291644375670 ASIC W late pay	0.00	363.00	0.00	0.00
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	32.00	32.00
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	32.00	64.00
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	32.00	96.00

Date	Description	Quantity	Debits	Credits	Balance
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	32.00	128.00
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	32.00	0.00	96.00
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	32.00	0.00	64.00
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	32.00	0.00	32.00
27/09/2022	Direct Credit 441774 AHM 33530291	0.00	32.00	0.00	0.00
27/09/2022	Transfer to other Bank CommBank app Payout gap	0.00	331.95	0.00	331.95
28/09/2022	Direct Credit 301500 PRECISION CH PASCH2209230004220	0.00	0.00	3,026.19	2,694.24
28/09/2022	Direct Credit 301500 PRECISION CH PASCH2209230004220	0.00	3,026.19	0.00	331.95
28/09/2022	Return Refer to customer Immanuel Super Fund Payout gap Value Date: 27/09/2022	0.00	0.00	331.95	0.00
28/09/2022	Return Refer to customer Immanuel Super Fund Payout gap Value Date: 27/09/2022	0.00	331.95	0.00	331.95
28/09/2022	Transfer to other Bank CommBank app Payout gap	0.00	0.00	331.95	0.00
28/09/2022	Transfer to other Bank CommBank app Payout topup	0.00	200.00	0.00	200.00
29/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	309.21	109.21
29/09/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	200.00
29/09/2022	Return Refer to customer Immanuel Super Fund Payout topup Value Date: 28/09/2022	0.00	0.00	200.00	0.00
29/09/2022	Return Refer to customer Immanuel Super Fund Payout topup Value Date: 28/09/2022	0.00	200.00	0.00	200.00

Date	Description	Quantity	Debits	Credits	Balance
29/09/2022	Transfer to other Bank CommBank app Payout topup	0.00	0.00	200.00	0.00
01/10/2022	Credit Interest	0.00	0.00	9.20	9.20
01/10/2022	Credit Interest	0.00	9.20	0.00	0.00
06/10/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	303.71	303.71
06/10/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	303.71	0.00	0.00
14/10/2022	Direct Debit 148031 FMC 10210945L49	0.00	0.00	840.14	840.14
14/10/2022	Direct Debit 148031 FMC 10210945L49	0.00	840.14	0.00	0.00
18/10/2022	Direct Credit 358020 VAS PAYMENT OCT22/00929231	0.00	0.00	33.36	33.36
18/10/2022	Direct Credit 358020 VAS PAYMENT OCT22/00929231	0.00	33.36	0.00	0.00
18/10/2022	Direct Credit 358020 VEU DIVIDEND VEU51/00838560	0.00	0.00	8.71	8.71
18/10/2022	Direct Credit 358020 VEU DIVIDEND VEU51/00838560	0.00	8.71	0.00	0.00
18/10/2022	Direct Credit 358020 VGS PAYMENT 22OCT/00800186	0.00	0.00	81.46	81.46
18/10/2022	Direct Credit 358020 VGS PAYMENT 22OCT/00800186	0.00	81.46	0.00	0.00
18/10/2022	Direct Credit 358020 VGS PAYMENT OCT22/00866637	0.00	0.00	10.10	10.10
18/10/2022	Direct Credit 358020 VGS PAYMENT OCT22/00866637	0.00	10.10	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
18/10/2022	Direct Credit 358020 VHY PAYMENT 22OCT/00800113	0.00	0.00	48.15	48.15
18/10/2022	Direct Credit 358020 VHY PAYMENT 22OCT/00800113	0.00	48.15	0.00	0.00
18/10/2022	Direct Credit 358020 VHY PAYMENT OCT22/00831922	0.00	0.00	48.72	48.72
18/10/2022	Direct Credit 358020 VHY PAYMENT OCT22/00831922	0.00	48.72	0.00	0.00
25/10/2022	MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer	0.00	0.00	100.00	100.00
25/10/2022	MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer	0.00	100.00	0.00	0.00
28/10/2022	Direct Debit 148031 FMC 10210945L49	0.00	0.00	840.14	840.14
28/10/2022	Direct Debit 148031 FMC 10210945L49	0.00	840.14	0.00	0.00
31/10/2022	Direct Credit 301500 PRECISION CH PASCH2210250013921	0.00	0.00	1,965.42	1,965.42
31/10/2022	Direct Credit 301500 PRECISION CH PASCH2210250013921	0.00	1,965.42	0.00	0.00
31/10/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	0.00	0.00	100.00	100.00
31/10/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	0.00	100.00	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	17.20	17.20
01/11/2022	Credit Interest	0.00	17.20	0.00	0.00
11/11/2022	Direct Debit 148031 FMC 10210945L49	0.00	0.00	854.63	854.63
11/11/2022	Direct Debit 148031 FMC 10210945L49	0.00	854.63	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
11/11/2022	MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer	0.00	0.00	1,500.00	1,500.00
11/11/2022	MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer	0.00	1,500.00	0.00	0.00
25/11/2022	Direct Debit 148031 FMC 10210945L49	0.00	0.00	854.63	854.63
25/11/2022	Direct Debit 148031 FMC 10210945L49	0.00	854.63	0.00	0.00
29/11/2022	Direct Credit 301500 PRECISION CH PASCH2211240005011	0.00	0.00	1,965.42	1,965.42
29/11/2022	Direct Credit 301500 PRECISION CH PASCH2211240005011	0.00	1,965.42	0.00	0.00
30/11/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272	0.00	0.00	100.00	100.00
30/11/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272	0.00	100.00	0.00	0.00
01/12/2022	Credit Interest	0.00	0.00	15.39	15.39
01/12/2022	Credit Interest	0.00	15.39	0.00	0.00
01/12/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	298.33	298.33
01/12/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	298.33	0.00	0.00
07/12/2022	Direct Credit 441774 AHM 33530291	0.00	0.00	42.00	42.00
07/12/2022	Direct Credit 441774 AHM 33530291	0.00	42.00	0.00	0.00
08/12/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	303.71	303.71
08/12/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	303.71	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
09/12/2022	Direct Debit 148031 FMC 10210945L49	0.00	0.00	871.84	871.84
09/12/2022	Direct Debit 148031 FMC 10210945L49	0.00	871.84	0.00	0.00
15/12/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	73.14	73.14
15/12/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	73.14	0.00	0.00
22/12/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	309.21	309.21
22/12/2022	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	0.00
23/12/2022	Direct Debit 148031 FMC 10210945L49	0.00	0.00	871.84	871.84
23/12/2022	Direct Debit 148031 FMC 10210945L49	0.00	871.84	0.00	0.00
30/12/2022	Direct Credit 301500 PRECISION CH PASCH2212230005607	0.00	0.00	2,448.42	2,448.42
30/12/2022	Direct Credit 301500 PRECISION CH PASCH2212230005607	0.00	2,448.42	0.00	0.00
31/12/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	0.00	0.00	100.00	100.00
31/12/2022	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	0.00	100.00	0.00	0.00
01/01/2023	Credit Interest	0.00	0.00	19.67	19.67
01/01/2023	Credit Interest	0.00	19.67	0.00	0.00
03/01/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	309.21	309.21
03/01/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	309.21	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
05/01/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	303.71	303.71
05/01/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	303.71	0.00	0.00
06/01/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	889.14	889.14
06/01/2023	Direct Debit 148031 FMC 10210945L49	0.00	889.14	0.00	0.00
10/01/2023	MST SUPER CONT CommBank app BPAY 5 103000000976332272	0.00	0.00	1,000.00	1,000.00
10/01/2023	MST SUPER CONT CommBank app BPAY 5 103000000976332272	0.00	1,000.00	0.00	0.00
16/01/2023	Direct Credit 441774 AHM 33530291	0.00	0.00	100.00	100.00
16/01/2023	Direct Credit 441774 AHM 33530291	0.00	100.00	0.00	0.00
18/01/2023	Direct Credit 358020 VAS PAYMENT JAN23/00928579	0.00	0.00	17.24	17.24
18/01/2023	Direct Credit 358020 VAS PAYMENT JAN23/00928579	0.00	17.24	0.00	0.00
18/01/2023	Direct Credit 358020 VGS PAYMENT JAN23/00864870	0.00	0.00	8.80	8.80
18/01/2023	Direct Credit 358020 VGS PAYMENT JAN23/00864870	0.00	8.80	0.00	0.00
18/01/2023	Direct Credit 358020 VHY PAYMENT JAN23/00832317	0.00	0.00	30.01	30.01
18/01/2023	Direct Credit 358020 VHY PAYMENT JAN23/00832317	0.00	30.01	0.00	0.00
19/01/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	39.22	39.22

Date	Description	Quantity	Debits	Credits	Balance
19/01/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	41.64	80.86
19/01/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	39.22	0.00	41.64
19/01/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	41.64	0.00	0.00
20/01/2023	Direct Credit 358020 VEU DIVIDEND VEU52/00837199	0.00	0.00	18.54	18.54
20/01/2023	Direct Credit 358020 VEU DIVIDEND VEU52/00837199	0.00	18.54	0.00	0.00
20/01/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	889.14	889.14
20/01/2023	Direct Debit 148031 FMC 10210945L49	0.00	889.14	0.00	0.00
27/01/2023	Direct Credit 301500 PRECISION CH PASCH2301200022649	0.00	0.00	2,448.42	2,448.42
27/01/2023	Direct Credit 301500 PRECISION CH PASCH2301200022649	0.00	2,448.42	0.00	0.00
27/01/2023	Direct Credit 441774 AHM 33530291	0.00	0.00	50.00	50.00
27/01/2023	Direct Credit 441774 AHM 33530291	0.00	50.00	0.00	0.00
01/02/2023	Credit Interest	0.00	0.00	21.86	21.86
01/02/2023	Credit Interest	0.00	21.86	0.00	0.00
03/02/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	889.14	889.14
03/02/2023	Direct Debit 148031 FMC 10210945L49	0.00	889.14	0.00	0.00
17/02/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	889.14	889.14
17/02/2023	Direct Debit 148031 FMC 10210945L49	0.00	889.14	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/02/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	109.80	109.80
23/02/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	109.80	0.00	0.00
28/02/2023	MST SUPER CONT NetBank BPAY 505966 103000000976332272 tx to Mercer	0.00	0.00	500.00	500.00
28/02/2023	MST SUPER CONT NetBank BPAY 505966 103000000976332272 tx to Mercer	0.00	500.00	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	20.20	20.20
01/03/2023	Credit Interest	0.00	20.20	0.00	0.00
01/03/2023	Direct Credit 301500 PRECISION CH PASCH2302240006238	0.00	0.00	2,448.42	2,448.42
01/03/2023	Direct Credit 301500 PRECISION CH PASCH2302240006238	0.00	2,448.42	0.00	0.00
03/03/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	906.42	906.42
03/03/2023	Direct Debit 148031 FMC 10210945L49	0.00	906.42	0.00	0.00
09/03/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	274.26	274.26
09/03/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	274.26	0.00	0.00
16/03/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	346.13	346.13
16/03/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	346.13	0.00	0.00
17/03/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	906.42	906.42
17/03/2023	Direct Debit 148031 FMC 10210945L49	0.00	906.42	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/03/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	60.56	60.56
23/03/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	60.56	0.00	0.00
28/03/2023	Direct Credit 441774 AHM 33530291	0.00	0.00	42.00	42.00
28/03/2023	Direct Credit 441774 AHM 33530291	0.00	42.00	0.00	0.00
28/03/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	0.00	124.94	124.94
28/03/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	124.94	0.00	0.00
29/03/2023	Direct Credit 301500 PRECISION CH PASCH2303240004300	0.00	0.00	4,080.40	4,080.40
29/03/2023	Direct Credit 301500 PRECISION CH PASCH2303240004300	0.00	4,080.40	0.00	0.00
31/03/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	906.42	906.42
31/03/2023	Direct Debit 148031 FMC 10210945L49	0.00	906.42	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	26.64	26.64
01/04/2023	Credit Interest	0.00	26.64	0.00	0.00
12/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	236.56	236.56
12/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	236.56	0.00	0.00
14/04/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	923.89	923.89
14/04/2023	Direct Debit 148031 FMC 10210945L49	0.00	923.89	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
19/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	346.13	346.13
19/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	346.13	0.00	0.00
20/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	346.13	346.13
20/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	346.13	0.00	0.00
20/04/2023	Direct Credit 358020 VAS PAYMENT APR23/00928033	0.00	0.00	13.27	13.27
20/04/2023	Direct Credit 358020 VAS PAYMENT APR23/00928033	0.00	13.27	0.00	0.00
20/04/2023	Direct Credit 358020 VEU DIVIDEND VEU53/00836744	0.00	0.00	3.54	3.54
20/04/2023	Direct Credit 358020 VEU DIVIDEND VEU53/00836744	0.00	3.54	0.00	0.00
20/04/2023	Direct Credit 358020 VGS PAYMENT APR23/00863876	0.00	0.00	6.50	6.50
20/04/2023	Direct Credit 358020 VGS PAYMENT APR23/00863876	0.00	6.50	0.00	0.00
20/04/2023	Direct Credit 358020 VHY PAYMENT APR23/00833184	0.00	0.00	21.45	21.45
20/04/2023	Direct Credit 358020 VHY PAYMENT APR23/00833184	0.00	21.45	0.00	0.00
26/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	70.78	70.78
26/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	70.78	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
28/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	346.13	346.13
28/04/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	346.13	0.00	0.00
28/04/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	923.89	923.89
28/04/2023	Direct Debit 148031 FMC 10210945L49	0.00	923.89	0.00	0.00
28/04/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	0.00	124.94	124.94
28/04/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	124.94	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	31.67	31.67
01/05/2023	Credit Interest	0.00	31.67	0.00	0.00
03/05/2023	Direct Credit 301500 PRECISION CH PASCH2304270018635	0.00	0.00	2,448.42	2,448.42
03/05/2023	Direct Credit 301500 PRECISION CH PASCH2304270018635	0.00	2,448.42	0.00	0.00
04/05/2023	Direct Credit 002221 MCARE BENEFITS 555190265 IYWQ	0.00	0.00	68.90	68.90
04/05/2023	Direct Credit 002221 MCARE BENEFITS 555190265 IYWQ	0.00	68.90	0.00	0.00
04/05/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	340.63	340.63
04/05/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	340.63	0.00	0.00
11/05/2023	Direct Credit 010758 AHM Giveback33530291	0.00	0.00	45.30	45.30
11/05/2023	Direct Credit 010758 AHM Giveback33530291	0.00	45.30	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
11/05/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	346.13	346.13
11/05/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	346.13	0.00	0.00
12/05/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	923.89	923.89
12/05/2023	Direct Debit 148031 FMC 10210945L49	0.00	923.89	0.00	0.00
26/05/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	923.89	923.89
26/05/2023	Direct Debit 148031 FMC 10210945L49	0.00	923.89	0.00	0.00
29/05/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	0.00	124.94	124.94
29/05/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	124.94	0.00	0.00
31/05/2023	Direct Credit 301500 PRECISION CH PASCH2305250008160	0.00	0.00	7,448.42	7,448.42
31/05/2023	Direct Credit 301500 PRECISION CH PASCH2305250008160	0.00	7,448.42	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	38.79	38.79
01/06/2023	Credit Interest	0.00	38.79	0.00	0.00
08/06/2023	MYOB PAYBY SERVICES. NetBank BPAY 848283 93229068610 Invoice 5416	0.00	0.00	3,160.00	3,160.00
08/06/2023	MYOB PAYBY SERVICES. NetBank BPAY 848283 93229068610 Invoice 5416	0.00	3,160.00	0.00	0.00
09/06/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	941.40	941.40
09/06/2023	Direct Debit 148031 FMC 10210945L49	0.00	941.40	0.00	0.00
23/06/2023	Direct Debit 148031 FMC 10210945L49	0.00	0.00	941.40	941.40

Date	Description	Quantity	Debits	Credits	Balance
23/06/2023	Direct Debit 148031 FMC 10210945L49	0.00	941.40	0.00	0.00
24/06/2023	Transfer To Just SMSF Audits NetBank Inv 51366 Immanuel SMSF Audit	0.00	0.00	330.00	330.00
24/06/2023	Transfer To Just SMSF Audits NetBank Inv 51366 Immanuel SMSF Audit	0.00	330.00	0.00	0.00
27/06/2023	Direct Credit 301500 PRECISION CH PASCH2306210017777	0.00	0.00	2,448.42	2,448.42
27/06/2023	Direct Credit 301500 PRECISION CH PASCH2306210017777	0.00	2,448.42	0.00	0.00
28/06/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	0.00	124.94	124.94
28/06/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	124.94	0.00	0.00
29/06/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	0.00	77.55	77.55
29/06/2023	Direct Credit 342203 Zai LREQ 406/348 Water	0.00	77.55	0.00	0.00
30/06/2023	Transfer to other Bank NetBank Reference 5437	0.00	0.00	300.00	300.00
30/06/2023	Transfer to other Bank NetBank Reference 5437	0.00	300.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Entitlement Accounts / Mr Anthony Giannecchini / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	87,681.99
02/08/2022	Contribution Tax Withheld	0.00	290.06	0.00	87,391.93
02/08/2022	Direct Credit 301500 PRECISION CH PASCH2207280005344	0.00	0.00	1,933.75	89,325.68



Date	Description	Quantity	Debits	Credits	Balance
29/08/2022	Contribution Tax Withheld	0.00	290.06	0.00	89,035.62
29/08/2022	Direct Credit 301500 PRECISION CH PASCH2208230005837	0.00	0.00	1,933.75	90,969.37
28/09/2022	Contribution Tax Withheld	0.00	453.93	0.00	90,515.44
28/09/2022	Direct Credit 301500 PRECISION CH PASCH2209230004220	0.00	0.00	3,026.19	93,541.63
31/10/2022	Contribution Tax Withheld	0.00	294.81	0.00	93,246.82
31/10/2022	Direct Credit 301500 PRECISION CH PASCH2210250013921	0.00	0.00	1,965.42	95,212.24
29/11/2022	Contribution Tax Withheld	0.00	294.81	0.00	94,917.43
29/11/2022	Direct Credit 301500 PRECISION CH PASCH2211240005011	0.00	0.00	1,965.42	96,882.85
30/12/2022	Contribution Tax Withheld	0.00	367.26	0.00	96,515.59
30/12/2022	Direct Credit 301500 PRECISION CH PASCH2212230005607	0.00	0.00	2,448.42	98,964.01
27/01/2023	Contribution Tax Withheld	0.00	367.26	0.00	98,596.75
27/01/2023	Direct Credit 301500 PRECISION CH PASCH2301200022649	0.00	0.00	2,448.42	101,045.17
01/03/2023	Contribution Tax Withheld	0.00	367.26	0.00	100,677.91
01/03/2023	Direct Credit 301500 PRECISION CH PASCH2302240006238	0.00	0.00	2,448.42	103,126.33
29/03/2023	Contribution Tax Withheld	0.00	612.06	0.00	102,514.27
29/03/2023	Direct Credit 301500 PRECISION CH PASCH2303240004300	0.00	0.00	4,080.40	106,594.67
03/05/2023	Contribution Tax Withheld	0.00	367.26	0.00	106,227.41

Date	Description	Quantity	Debits	Credits	Balance
03/05/2023	Direct Credit 301500 PRECISION CH PASCH2304270018635	0.00	0.00	2,448.42	108,675.83
31/05/2023	Contribution Tax Withheld	0.00	1,117.26	0.00	107,558.57
31/05/2023	Direct Credit 301500 PRECISION CH PASCH2305250008160	0.00	0.00	7,448.42	115,006.99
27/06/2023	Contribution Tax Withheld	0.00	367.26	0.00	114,639.73
27/06/2023	Direct Credit 301500 PRECISION CH PASCH2306210017777	0.00	0.00	2,448.42	117,088.15
30/06/2023	Contribution	0.00	0.00	5,002.38	122,090.53
30/06/2023	Contribution Tax	0.00	0.03	0.00	122,090.50
30/06/2023	Income Taxes Allocated	0.00	0.00	3,318.55	125,409.05
30/06/2023	Investment Profit or Loss	0.00	0.00	18,534.43	143,943.48
30/06/2023	Closing Balance	0.00	0.00	0.00	143,943.48
<b>Member Entitlement Accounts / Mrs Sonia Audino / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	3,546.44
28/03/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	124.94	0.00	3,421.50
28/03/2023	Tax Effect of Direct Member Expenses	0.00	0.00	18.74	3,440.24
28/04/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	124.94	0.00	3,315.30
28/04/2023	Tax Effect of Direct Member Expenses	0.00	0.00	18.74	3,334.04
29/05/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	124.94	0.00	3,209.10

Date	Description	Quantity	Debits	Credits	Balance
29/05/2023	Tax Effect of Direct Member Expenses	0.00	0.00	18.74	3,227.84
28/06/2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	0.00	124.94	0.00	3,102.90
28/06/2023	Tax Effect of Direct Member Expenses	0.00	0.00	18.74	3,121.64
30/06/2023	Income Taxes Allocated	0.00	0.00	117.01	3,238.65
30/06/2023	Investment Profit or Loss	0.00	0.00	653.17	3,891.82
30/06/2023	Closing Balance	0.00	0.00	0.00	3,891.82

## Permanent Documents

[OCR\\_Immanuel Super Trust Deed.pdf](#)

[20230329 SMSF Investment Strategy Immanuel Super Fund \(SIGNED\).pdf](#)

[Immanuel Super Pty Ltd\\_ASIC Extract.pdf](#)

## Prior Year Documents

[2022 Financial Statement - Immanuel SF \(SIGNED\).pdf](#)

[AUDIT\\_REPORT.PDF](#)

[Immanuel Super Fund 2022 ITR \(SIGNED\).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](http://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)**

Immanuel Super 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 067167

Fund account number 32520902

Fund account name

Immanuel Super Pty Ltd ATF Immanuel Super Fund

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.

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  Day Month Year 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	<b>D1</b> \$ <input type="text" value="102"/> -00	Net foreign income	<b>D</b> \$ <input type="text" value="102"/> -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** \$ -00

\*Unfranked dividend amount **J** \$ -00

\*Franked dividend amount **K** \$ -00

\*Dividend franking credit **L** \$ -00

\*Gross trust distributions **M** \$ -00

**Assessable contributions (R1 plus R2 plus R3 less R6)**

**R** \$ -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** \$ -00

\*Assessable income due to changed tax status of fund **T** \$ -00

**Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)**

**U** \$ -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** \$ -00 Loss

Exempt current pension income **Y** \$ -00

**TOTAL ASSESSABLE INCOME (W less Y)** **V** \$ -00 Loss

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	<b>A1</b> \$ <input type="text" value="15804"/> -00	<b>A2</b> \$ <input type="text" value="0"/> -00	
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00	<b>B2</b> \$ <input type="text" value="0"/> -00	
Capital works expenditure	<b>D1</b> \$ <input type="text" value="5567"/> -00	<b>D2</b> \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="637"/> -00	<b>E2</b> \$ <input type="text" value="0"/> -00	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="499"/> -00	<b>F2</b> \$ <input type="text" value="0"/> -00	
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="630"/> -00	<b>H2</b> \$ <input type="text" value="0"/> -00	
Investment expenses	<b>I1</b> \$ <input type="text" value="15165"/> -00	<b>I2</b> \$ <input type="text" value="0"/> -00	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="3792"/> -00	<b>J2</b> \$ <input type="text" value="440"/> -00	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00	<b>U2</b> \$ <input type="text" value="0"/> -00	
Other amounts	<b>L1</b> \$ <input type="text" value="259"/> -00 <input type="text" value="0"/> Code	<b>L2</b> \$ <input type="text" value="174"/> -00 <input type="text" value="0"/> Code	
Tax losses deducted	<b>M1</b> \$ <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	<b>A \$</b>	<input type="text" value="11192"/>	<b>-00</b>
		<i>(an amount must be included even if it is zero)</i>	
#Tax on taxable income	<b>T1 \$</b>	<input type="text" value="1678.80"/>	
		<i>(an amount must be included even if it is zero)</i>	
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<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	<b>C1 \$</b>	<input type="text" value="20.77"/>	
Rebates and tax offsets	<b>C2 \$</b>	<input type="text"/>	
Non-refundable non-carry forward tax offsets	<b>C \$</b>	<input type="text" value="20.77"/>	
		<i>(C1 plus C2)</i>	

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

Early stage venture capital limited partnership tax offset	<b>D1 \$</b>	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2 \$</b>	<input type="text" value="0"/>	
Early stage investor tax offset	<b>D3 \$</b>	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	<b>D4 \$</b>	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets	<b>D \$</b>	<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	<b>E1 \$</b>	<input type="text" value="85.46"/>	
No-TFN tax offset	<b>E2 \$</b>	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3 \$</b>	<input type="text"/>	
Exploration credit tax offset	<b>E4 \$</b>	<input type="text"/>	
Refundable tax offsets	<b>E \$</b>	<input type="text" value="85.46"/>	
		<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 \$**

Credit for tax withheld – where ABN or TFN not quoted (non-individual)

**H3 \$**

Credit for TFN amounts withheld from payments from closely held trusts

**H5 \$**

Credit for interest on no-TFN tax offset

**H6 \$**

Credit for foreign resident capital gains withholding amounts

**H8 \$**

**Eligible credits**

**H \$**   
*(H2 plus H3 plus H5 plus H6 plus H8)*

**#Tax offset refunds**  
 (Remainder of refundable tax offsets)

**I \$**   
*(unused amount from label E – an amount must be included even if it is zero)*

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

**AMOUNT DUE OR REFUNDABLE**  
 A positive amount at **S** is what you owe, while a negative amount is refundable to you.

**S \$**   
*(T5 plus G less H less I less K plus L less M plus N)*

#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 \$**  **-00**

Net capital losses carried forward to later income years **V \$**  **-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.

Day Month Year

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

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** \$

**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.

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**  (Day Month Year)

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

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** \$

Loss

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** \$ -00  
 Unlisted trusts **B** \$ -00  
 Insurance policy **C** \$ -00  
 Other managed investments **D** \$ -00

**15b Australian direct investments**

**Limited recourse borrowing arrangements**  
 Australian residential real property  
**J1** \$ -00  
 Australian non-residential real property  
**J2** \$ -00  
 Overseas real property  
**J3** \$ -00  
 Australian shares  
**J4** \$ -00  
 Overseas shares  
**J5** \$ -00  
 Other  
**J6** \$ -00  
 Property count  
**J7**

Cash and term deposits **E** \$ -00  
 Debt securities **F** \$ -00  
 Loans **G** \$ -00  
 Listed shares **H** \$ -00  
 Unlisted shares **I** \$ -00  
 Limited recourse borrowing arrangements **J** \$ -00  
 Non-residential real property **K** \$ -00  
 Residential real property **L** \$ -00  
 Collectables and personal use assets **M** \$ -00  
 Other assets **O** \$ -00

**15c Other investments**

Crypto-Currency **N** \$ -00

**15d Overseas direct investments**

Overseas shares **P** \$ -00  
 Overseas non-residential real property **Q** \$ -00  
 Overseas residential real property **R** \$ -00  
 Overseas managed investments **S** \$ -00  
 Other overseas assets **T** \$ -00

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$ -00  
 (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  \$ -00

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	<b>V1</b> \$ <input type="text" value="229822"/> -00	
Permissible temporary borrowings	<b>V2</b> \$ <input type="text"/> -00	
Other borrowings	<b>V3</b> \$ <input type="text"/> -00	
	Borrowings	<b>V</b> \$ <input type="text" value="229822"/> -00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)	<b>W</b> \$ <input type="text" value="147835"/> -00	
Reserve accounts	<b>X</b> \$ <input type="text" value="0"/> -00	
Other liabilities	<b>Y</b> \$ <input type="text" value="1412"/> -00	
<b>TOTAL LIABILITIES</b>	<b>Z</b> \$ <input type="text" value="379069"/> -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](http://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

**Immanuel Super Fund**  
**Investment Revaluation as at 30 June 2023**

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Bank</b>					
LRBA2      Loans.com.au				(229,822.88)	
<b>Bank Total</b>				<b>(229,822.88)</b>	
<b>Listed Securities Market</b>					
LIT      Lithium Australia Limited (ASX:LIT)	30 Jun 2023	0.03300	8,000.00000	264.00	(144.00)
VAS      Vanguard Australian Shares Index ETF (ASX:VAS)	30 Jun 2023	90.07000	23.00000	2,071.61	145.36
VEU      Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)	30 Jun 2023	81.34000	30.00000	2,440.20	267.30
VGAD      Vanguard MSCI Index International Shares (Hedged) ETF (ASX:VGAD)	30 Jun 2023	86.11000	35.00000	3,013.85	406.35
VGS      Vanguard MSCI Index International Shares ETF (ASX:VGS)	30 Jun 2023	106.54000	29.00000	3,089.66	601.43
VHY      Vanguard Australian Shares High Yield ETF (ASX:VHY)	30 Jun 2023	67.63000	38.00000	2,569.94	235.49
<b>Listed Securities Market Total</b>				<b>13,449.26</b>	<b>1,511.93</b>
<b>Property Direct Market</b>					
F&F      Fixture and Fittings - Fortitude Valley	30 Jun 2022	3,696.00000	1.00000	3,696.00	442.00
LVP      Low Value Pool	30 Jun 2022	519.00000	1.00000	519.00	195.00
PROPERTY      Unit 406, 348 Water Street, Fortitude Valley	30 Jun 2023	340,000.00000	1.00000	340,000.00	40,567.00
<b>Property Direct Market Total</b>				<b>344,215.00</b>	<b>41,204.00</b>
<b>Unlisted Market</b>					
OUTDEN      Outland Denim			490.00000	504.70	0.00
<b>Unlisted Market Total</b>				<b>504.70</b>	<b>0.00</b>
<b>Fund Total</b>				<b>128,346.08</b>	<b>42,715.93</b>

**Immanuel Super Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2022 to 30 June 2023**

Payment Date	Income Type	Ledger Data			Announcement Data					
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
<b>Cash At Bank</b>										
<b>BT.CMA: BT Panorama Cash Management Account</b>										
31/07/2022	Interest	1.49	0.00							
29/08/2022	Interest	4.06	0.00							
		5.55	0.00							
<b>CDIA: Commonwealth Bank Direct Investment Account</b>										
01/09/2022	Interest	1.02	0.00							
01/10/2022	Interest	9.20	0.00							
01/11/2022	Interest	17.20	0.00							
01/12/2022	Interest	15.39	0.00							
01/01/2023	Interest	19.67	0.00							
01/02/2023	Interest	21.86	0.00							
01/03/2023	Interest	20.20	0.00							
01/04/2023	Interest	26.64	0.00							
01/05/2023	Interest	31.67	0.00							
01/06/2023	Interest	38.79	0.00							
		201.64	0.00							
<b>Total</b>		<b>207.19</b>	<b>0.00</b>							
<b>Units In Listed Unit Trusts</b>										
<b>VAS: Vanguard Australian Shares Index ETF (ASX:VAS)</b>										
03/10/2022	Distribution	33.36	0.00	*	23	0	1.4506	33.36	12.69	
03/01/2023	Distribution	17.24	0.00	*	23	0	0.7497	17.24	6.04	
03/04/2023	Distribution	13.27	0.00	*	23	0	0.5770	13.27	4.94	
30/06/2023	Distribution	20.45	0.00	*	23	0	0.8890	20.45	7.22	
		84.32	0.00					84.32	30.89	
<b>VEU: Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)</b>										
18/10/2022	Foreign Income	12.45	3.74	*	30	0	0.3526	12.45	1.87	
20/01/2023	Foreign Income	26.48	7.94	*	30	0	0.7503	26.48	3.97	
20/04/2023	Foreign Income	5.06	1.52	*	30	0	0.1435	5.06	0.76	
		43.99	13.20					43.99	6.60	
<b>VGAD: Vanguard MSCI Index International Shares (Hedged) ETF (ASX:VGAD)</b>										
18/07/2022	Distribution	0.02	0.00	*						
		0.02	0.00							
<b>VGS: Vanguard MSCI Index International Shares ETF (ASX:VGS)</b>										
03/10/2022	Distribution	10.10	0.00		29	0	0.3483	10.10	0.00	
03/01/2023	Distribution	8.80	0.00		29	0	0.3035	8.80	0.00	
03/04/2023	Distribution	6.50	0.00		29	0	0.2242	6.50	0.00	
30/06/2023	Distribution	32.38	0.00		29	0	1.1166	32.38	0.00	
		57.78	0.00					57.78	0.00	
<b>VHY: Vanguard Australian Shares High Yield ETF (ASX:VHY)</b>										
03/10/2022	Distribution	48.72	0.00	*	38	0	1.2822	48.72	19.48	
03/01/2023	Distribution	30.01	0.00	*	38	0	0.7896	30.01	11.96	
03/04/2023	Distribution	21.45	0.00	*	38	0	0.5643	21.45	8.15	
30/06/2023	Distribution	29.41	0.00	*	38	0	0.7740	29.41	11.17	
		129.59	0.00					129.59	50.76	

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

**Immanuel Super 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+	
<b>Total</b>		<b>315.70</b>	<b>13.20</b>					<b>315.68</b>	<b>88.25</b>	

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

## Immanuel Super Fund

### Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

<b>Operating Statement Profit vs. Provision for Income Tax</b>		<b>2023</b>
		<b>\$</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>58,285.67</b>
<b><u>ADD:</u></b>		
Non-Deductible Expenses		614.98
Non-Taxable Income		18.90
Taxable Capital Gains		20.00
Rounding		0.24
<b><u>LESS:</u></b>		
Increase in Market Value		42,715.93
Distributed Capital Gains		29.48
Non-Taxable Contributions		5,002.38
<b>Taxable Income or Loss</b>		<b>11,192.00</b>
	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	11,192.00	1,678.80
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
<b>Provision for Income Tax</b>		<b>1,678.80</b>

### Provision for Income Tax vs. Income Tax Expense

<b>Provision for Income Tax</b>	<b>1,678.80</b>
<b>Income Tax Expense</b>	<b>1,678.80</b>

### Provision for Income Tax vs. Income Tax Payable

<b>Provision for Income Tax</b>	<b>1,678.80</b>
<b><u>LESS:</u></b>	
Franking Credits	85.46
Foreign Tax Credits	20.77
<b>Income Tax Payable (Receivable)</b>	<b>1,572.57</b>

### Exempt Current Pension Income Settings

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

**Immanuel Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
			<b>Section B</b>	
<b>Income</b>				
<b>Net Capital Gain</b>				
Gross Capital Gain - Distributed Capital Gains from Trusts	As Per Investment Disposals CGT Report	30 Jun 2023	A	29.00
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	(9.00)
<b>Total Net Capital Gain</b>			<b>A</b>	<b>20.00</b>
<b>Gross Rent and Other Leasing &amp; Hiring Income</b>				
Investment Income	PROPERTY: Unit 406, 348 Water Street, Fortitude Valley	30 Jun 2023	B	186.17
Rental Income/Disbursements Received	PROPERTY: Unit 406, 348 Water Street, Fortitude Valley	30 Jun 2023	B	18,140.00
<i>Less Rounding</i>			B	(0.17)
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>18,326.00</b>
<b>Gross Interest</b>				
Interest payment for Cash Management Account	BT.CMA: BT Panorama Cash Management Account	31 Jul 2022	C	1.49
Interest payment for Cash Management Account	BT.CMA: BT Panorama Cash Management Account	29 Aug 2022	C	4.06
Credit Interest	CDIA: Commonwealth Bank Direct Investment Account	01 Sep 2022	C	1.02
Credit Interest	CDIA: Commonwealth Bank Direct Investment Account	01 Oct 2022	C	9.20
Credit Interest	CDIA: Commonwealth Bank Direct Investment Account	01 Nov 2022	C	17.20
Credit Interest	CDIA: Commonwealth Bank Direct Investment Account	01 Dec 2022	C	15.39
Credit Interest	CDIA: Commonwealth Bank Direct Investment Account	01 Jan 2023	C	19.67
Credit Interest	CDIA: Commonwealth Bank Direct Investment Account	01 Feb 2023	C	21.86
Credit Interest	CDIA: Commonwealth Bank Direct Investment Account	01 Mar 2023	C	20.20
Credit Interest	CDIA: Commonwealth Bank Direct Investment Account	01 Apr 2023	C	26.64
Credit Interest	CDIA: Commonwealth Bank Direct Investment Account	01 May 2023	C	31.67
Credit Interest	CDIA: Commonwealth Bank Direct Investment Account	01 Jun 2023	C	38.79
<i>Less Rounding</i>			C	(0.19)
<b>Total Gross Interest</b>			<b>C</b>	<b>207.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Net Foreign Income</b>				
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Oct 2022	D	0.46
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Jan 2023	D	0.62
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Apr 2023	D	0.35

**Immanuel Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	D	0.61
VEU USD 0.2613, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	18 Oct 2022	D	12.45
VEU USD 0.6186, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	20 Jan 2023	D	26.48
VEU USD 0.115, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	20 Apr 2023	D	5.06
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Oct 2022	D	9.74
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Jan 2023	D	8.50
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Apr 2023	D	6.28
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	30 Jun 2023	D	31.26
Distribution - Tax Statement	VHY: Vanguard Australian Shares High Yield ETF	03 Oct 2022	D	0.43
Distribution - Tax Statement	VHY: Vanguard Australian Shares High Yield ETF	03 Jan 2023	D	0.27
Distribution - Tax Statement	VHY: Vanguard Australian Shares High Yield ETF	03 Apr 2023	D	0.19
Distribution - Tax Statement	VHY: Vanguard Australian Shares High Yield ETF	30 Jun 2023	D	0.26
<i>Less Rounding</i>			D	(0.96)
<b>Total Net Foreign Income</b>			<b>D</b>	<b>102.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>0.00</b>
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>0.00</b>
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>0.00</b>
<b>Gross Trust Distributions</b>				
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Oct 2022	M	11.76
VAS AUD EST 1.2880 FRANKED, 30% CTR, 0.0369 CFI, DRP	VAS: Vanguard Australian Shares Index ETF	03 Oct 2022	M	33.36
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Jan 2023	M	5.66
VAS AUD EST 0.6128 FRANKED, 30% CTR, 0.0887 CFI, DRP	VAS: Vanguard Australian Shares Index ETF	03 Jan 2023	M	17.24
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Apr 2023	M	4.15
VAS AUD EST 0.5017 FRANKED, 30% CTR, 0.0359 CFI, DRP	VAS: Vanguard Australian Shares Index ETF	03 Apr 2023	M	13.27
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	M	7.44
VAS AUD EST 0.7328 FRANKED, 30% CTR, 0.1131 CFI, DRP	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	M	20.45
Direct Credit 358020 VGAD PAYMENT JUL22/00818362	VGAD: Vanguard MSCI Index International Shares (Hedged) ETF	18 Jul 2022	M	0.02
Distribution - Tax Statement	VGAD: Vanguard MSCI Index International Shares (Hedged) ETF	18 Jul 2022	M	0.00
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Oct 2022	M	(9.96)
VGS AUD DRP	VGS: Vanguard MSCI Index International Shares ETF	03 Oct 2022	M	10.10
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Jan 2023	M	(8.69)

**Immanuel Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
VGS AUD DRP	VGS: Vanguard MSCI Index International Shares ETF	03 Jan 2023	M	8.80
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Apr 2023	M	(6.42)
VGS AUD DRP	VGS: Vanguard MSCI Index International Shares ETF	03 Apr 2023	M	6.50
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	30 Jun 2023	M	(31.95)
VGS AUD DRP	VGS: Vanguard MSCI Index International Shares ETF	30 Jun 2023	M	32.38
Distribution - Tax Statement	VHY: Vanguard Australian Shares High Yield ETF	03 Oct 2022	M	19.36
VHY AUD EST 1.1961 FRANKED, 30% CTR, 0.0347 CFI, DRP	VHY: Vanguard Australian Shares High Yield ETF	03 Oct 2022	M	48.72
Distribution - Tax Statement	VHY: Vanguard Australian Shares High Yield ETF	03 Jan 2023	M	11.93
VHY AUD EST 0.7340 FRANKED, 30% CTR, 0.0331 CFI, DRP	VHY: Vanguard Australian Shares High Yield ETF	03 Jan 2023	M	30.01
Distribution - Tax Statement	VHY: Vanguard Australian Shares High Yield ETF	03 Apr 2023	M	8.52
VHY AUD EST 0.5001 FRANKED, 30% CTR, 0.028 CFI, DRP	VHY: Vanguard Australian Shares High Yield ETF	03 Apr 2023	M	21.45
Distribution - Tax Statement	VHY: Vanguard Australian Shares High Yield ETF	30 Jun 2023	M	11.68
VHY AUD EST 0.6857 FRANKED, 30% CTR, 0.0829 CFI, DRP	VHY: Vanguard Australian Shares High Yield ETF	30 Jun 2023	M	29.41
<i>Less Rounding</i>			M	(0.19)
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>295.00</b>
<b>Assessable Employer Contributions</b>				
Direct Credit 301500 PRECISION CH PASCH2207280005344	1: Anthony Giannecchini	02 Aug 2022	R1	1,933.75
Direct Credit 301500 PRECISION CH PASCH2208230005837	1: Anthony Giannecchini	29 Aug 2022	R1	1,933.75
Direct Credit 301500 PRECISION CH PASCH2209230004220	1: Anthony Giannecchini	28 Sep 2022	R1	3,026.19
Direct Credit 301500 PRECISION CH PASCH2210250013921	1: Anthony Giannecchini	31 Oct 2022	R1	1,965.42
Direct Credit 301500 PRECISION CH PASCH2211240005011	1: Anthony Giannecchini	29 Nov 2022	R1	1,965.42
Direct Credit 301500 PRECISION CH PASCH2212230005607	1: Anthony Giannecchini	30 Dec 2022	R1	2,448.42
Direct Credit 301500 PRECISION CH PASCH2301200022649	1: Anthony Giannecchini	27 Jan 2023	R1	2,448.42
Direct Credit 301500 PRECISION CH PASCH2302240006238	1: Anthony Giannecchini	01 Mar 2023	R1	2,448.42
Direct Credit 301500 PRECISION CH PASCH2303240004300	1: Anthony Giannecchini	29 Mar 2023	R1	4,080.40
Direct Credit 301500 PRECISION CH PASCH2304270018635	1: Anthony Giannecchini	03 May 2023	R1	2,448.42
Direct Credit 301500 PRECISION CH PASCH2305250008160	1: Anthony Giannecchini	31 May 2023	R1	7,448.42
Direct Credit 301500 PRECISION CH PASCH2306210017777	1: Anthony Giannecchini	27 Jun 2023	R1	2,448.42
<i>Less Rounding</i>			R1	(0.45)
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>34,595.00</b>
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>0.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>



**Immanuel Super Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Assessable Contributions</b>			<b>R</b>	<b>34,595.00</b>
<b>Total Other Income</b>			<b>S</b>	<b>0.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>0.00</b>
<b>Total Assessable Income</b>				<b>53,545.00</b>

**Deductions**

**Section C**

**Interest Expenses within Australia**

Debit Interest to 27/07/2022	LRBA: AMP SuperEdge Variable Rate Loan	28 Jul 2022	A	1,055.44
Debit Interest to 28/08/2022	LRBA: AMP SuperEdge Variable Rate Loan	29 Aug 2022	A	1,233.92
Debit Interest to 27/09/2022	LRBA: AMP SuperEdge Variable Rate Loan	28 Sep 2022	A	1,237.33
Debit Interest to 3/10/2022 (For value on 4/10/2022)	LRBA: AMP SuperEdge Variable Rate Loan	04 Oct 2022	A	261.25
Loan Interest	LRBA2: Loans.com.au	31 Oct 2022	A	1,296.88
Loan Interest	LRBA2: Loans.com.au	30 Nov 2022	A	1,230.73
Loan Interest	LRBA2: Loans.com.au	31 Dec 2022	A	1,309.96
Loan Interest	LRBA2: Loans.com.au	31 Jan 2023	A	1,320.85
Loan Interest	LRBA2: Loans.com.au	28 Feb 2023	A	1,218.66
Loan Interest	LRBA2: Loans.com.au	31 Mar 2023	A	1,396.28
Loan Interest	LRBA2: Loans.com.au	30 Apr 2023	A	1,362.77
Loan Interest	LRBA2: Loans.com.au	31 May 2023	A	1,445.18
Loan Interest	LRBA2: Loans.com.au	30 Jun 2023	A	1,435.68
<i>Less Rounding</i>			A	(0.93)

**Total Interest Expenses within Australia**

**A 15,804.00**

**Total Interest Expenses Overseas**

**B 0.00**

**Capital Works Deductions**

Property Depreciation	PROPERTY: Unit 406, 348 Water Street, Fortitude Valley	30 Jun 2023	D	5,567.00
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**Total Capital Works Deductions**

**D 5,567.00**

**Deduction for Decline in Value of Depreciating Assets**

Property Depreciation	F&F: Fixture and Fittings - Fortitude Valley	30 Jun 2023	E	442.00
Property Depreciation	LVP: Low Value Pool	30 Jun 2023	E	195.00

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

**E 637.00**

**Death or Disability Premiums**

Direct Debit 219313 ZURICH AUST LTD 6127561 35	2: Sonia Audino	28 Mar 2023	F	124.94
Direct Debit 219313 ZURICH AUST LTD 6127561 35	2: Sonia Audino	28 Apr 2023	F	124.94
Direct Debit 219313 ZURICH AUST LTD 6127561 35	2: Sonia Audino	29 May 2023	F	124.94
Direct Debit 219313 ZURICH AUST LTD 6127561 35	2: Sonia Audino	28 Jun 2023	F	124.94
<i>Less Rounding</i>			F	(0.76)

**Total Death or Disability Premiums**

**F 499.00**

**Total Death Benefit Increase**

**G 0.00**

**Approved Auditor Fee**

Transfer To Just SMSF Audits NetBank Inv 51366 Immanuel SMSF Audit		24 Jun 2023	H	330.00
Transfer to other Bank NetBank Reference 5437		30 Jun 2023	H	300.00

**Immanuel Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>630.00</b>
<b>Investment Expenses</b>				
Borrowing Costs - fully amortized		01 Jul 2022	I	2,083.60
Payment to FirstMac Services Pty Ltd 427968 Receipt no. 274023236		06 Jul 2022	I	220.00
Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account		28 Sep 2022	I	417.66
Unpaid Payment Fee	CDIA: Commonwealth Bank Direct Investment Account	14 Jul 2022	I	5.00
Account Management Fee	LRBA: AMP SuperEdge Variable Rate Loan	27 Jul 2022	I	10.00
Account Management Fee	LRBA: AMP SuperEdge Variable Rate Loan	28 Aug 2022	I	10.00
Account Management Fee	LRBA: AMP SuperEdge Variable Rate Loan	27 Sep 2022	I	10.00
Account Management Fee (For value on 4/10/2022)	LRBA: AMP SuperEdge Variable Rate Loan	05 Oct 2022	I	10.00
Discharge Fee	LRBA: AMP SuperEdge Variable Rate Loan	05 Oct 2022	I	390.00
Transfer to other Bank NetBank File 202208512	LRBA2: Loans.com.au	21 Sep 2022	I	770.00
Transfer to other Bank NetBank File 202208512	LRBA2: Loans.com.au	21 Sep 2022	I	880.00
Admin Fee	PROPERTY: Unit 406, 348 Water Street, Fortitude Valley	30 Jun 2023	I	66.00
Agents Management Fee	PROPERTY: Unit 406, 348 Water Street, Fortitude Valley	30 Jun 2023	I	1,396.52
Buffer Loan	PROPERTY: Unit 406, 348 Water Street, Fortitude Valley	30 Jun 2023	I	248.38
Council Rates	PROPERTY: Unit 406, 348 Water Street, Fortitude Valley	30 Jun 2023	I	1,800.80
EOFY Statement Fee	PROPERTY: Unit 406, 348 Water Street, Fortitude Valley	30 Jun 2023	I	44.00
General Maintenance	PROPERTY: Unit 406, 348 Water Street, Fortitude Valley	30 Jun 2023	I	743.58
Repairs Maintenance	PROPERTY: Unit 406, 348 Water Street, Fortitude Valley	30 Jun 2023	I	129.00
Strata Levy Fee	PROPERTY: Unit 406, 348 Water Street, Fortitude Valley	30 Jun 2023	I	4,280.64
Sundry Expenses	PROPERTY: Unit 406, 348 Water Street, Fortitude Valley	30 Jun 2023	I	412.50
Water Rates	PROPERTY: Unit 406, 348 Water Street, Fortitude Valley	30 Jun 2023	I	1,237.83
Less Rounding			I	(0.51)
<b>Total Investment Expenses</b>			<b>I</b>	<b>15,165.00</b>
<b>Management and Administration Expenses</b>				
MYOB PAYBY SERVICES. NetBank BPAY 848283 44173518113 Immanuel Super		07 Jul 2022	J	300.00
ASIC NetBank BPAY 17301 2291644322862 ASIC W late pay		24 Sep 2022	J	56.00
ASIC NetBank BPAY 17301 2291644375670 ASIC W late pay		24 Sep 2022	J	276.00
MYOB PAYBY SERVICES. NetBank BPAY 848283 93229068610 Invoice 5416		08 Jun 2023	J	3,160.00
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>3,792.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Other Deductions</b>				
BPAY payment to TAX OFFICE PAYMENTS Tax Return 2021 Receipt no. 276074434		08 Jul 2022	L	259.00
<b>Total Other Deductions</b>			<b>L</b>	<b>259.00</b>

**Immanuel Super Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>42,353.00</b>
<b>Taxable Income or Loss</b>		(V - N)	<b>O</b>	<b>11,192.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	1,678.80
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
<b>Total Gross Tax</b>				<b>1,678.80</b>

**Credit: Foreign Tax Income Offset**

Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Oct 2022	C1	0.02
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Jan 2023	C1	0.05
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Apr 2023	C1	0.01
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	C1	0.03
VEU USD 0.2613, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	18 Oct 2022	C1	3.74
VEU USD 0.6186, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	20 Jan 2023	C1	7.94
VEU USD 0.115, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	20 Apr 2023	C1	1.52
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Oct 2022	C1	1.30
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Jan 2023	C1	1.14
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Apr 2023	C1	0.84
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	30 Jun 2023	C1	4.18

<b>Total Credit: Foreign Tax Income Offset</b>			<b>C1</b>	<b>20.77</b>
<b>Total Credit: Rebates and Tax Offset</b>			<b>C2</b>	<b>0.00</b>
<b>Rebates and Offsets</b>			<b>C</b>	<b>20.77</b>
<b>SUBTOTAL</b>				<b>1,658.03</b>

**Credit: Refundable Franking Credits**

Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Oct 2022	E1	12.95
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Jan 2023	E1	6.36
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Apr 2023	E1	4.97
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	E1	7.45
Distribution - Tax Statement	VHY: Vanguard Australian Shares High Yield ETF	03 Oct 2022	E1	20.20
Distribution - Tax Statement	VHY: Vanguard Australian Shares High Yield ETF	03 Jan 2023	E1	12.45
Distribution - Tax Statement	VHY: Vanguard Australian Shares High Yield ETF	03 Apr 2023	E1	8.89
Distribution - Tax Statement	VHY: Vanguard Australian Shares High Yield ETF	30 Jun 2023	E1	12.19

**Immanuel Super Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Credit: Refundable Franking Credits			E1	85.46
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
<b>Total Eligible Credits</b>				<b>0.00</b>
<b>Net Tax Payable</b>				<b>1,572.57</b>
Total PAYG Instalments Raised			K	0.00
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
<b>Total Amount Due / (Refundable)</b>				<b>1,831.57</b>

## Immanuel Super Fund

### Members Summary Report - For the period 01/07/2022 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	
<b>Mr Anthony Giannecchini</b>											
Unit 9 Forrest Avenue East Perth WA 6004											
Accumulation <b>Accumulation</b>	87,681.99	39,597.83	0.00	18,534.43	0.00	(1,870.77)	0.00	0.00	0.00	0.00	143,943.48
	87,681.99	39,597.83	0.00	18,534.43	0.00	(1,870.77)	0.00	0.00	0.00	0.00	143,943.48
<b>Mrs Sonia Audino</b>											
Unit 9 Forrest Avenue East Perth WA 6004											
Accumulation <b>Accumulation</b>	3,546.44	0.00	0.00	653.17	0.00	191.97	0.00	(499.76)	0.00	0.00	3,891.82
	3,546.44	0.00	0.00	653.17	0.00	191.97	0.00	(499.76)	0.00	0.00	3,891.82
	91,228.43	39,597.83	0.00	19,187.60	0.00	(1,678.80)	0.00	(499.76)	0.00	0.00	147,835.30

**Immanuel Super 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 (%)
<b><u>Bank</u></b>								
Commonwealth Bank Direct Investment Account				20,819.45	20,819.45			13.96%
Loans.com.au				(229,822.88)	(229,822.88)			(154.07)%
				<b>(209,003.43)</b>	<b>(209,003.43)</b>			<b>(140.12)%</b>
<b><u>Listed Securities Market</u></b>								
Lithium Australia Limited (ASX:LIT)	8,000.00000	0.1287	0.0330	1,029.95	264.00	(765.95)	(74.37)%	0.18%
Vanguard Australian Shares Index ETF (ASX:VAS)	23.00000	87.2022	90.0700	2,005.65	2,071.61	65.96	3.29%	1.39%
Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)	30.00000	67.9983	81.3400	2,039.95	2,440.20	400.25	19.62%	1.64%
Vanguard MSCI Index International Shares (Hedged) ETF (ASX:VGAD)	35.00000	67.4454	86.1100	2,360.59	3,013.85	653.26	27.67%	2.02%
Vanguard MSCI Index International Shares ETF (ASX:VGS)	29.00000	69.6286	106.5400	2,019.23	3,089.66	1,070.43	53.01%	2.07%
Vanguard Australian Shares High Yield ETF (ASX:VHY)	38.00000	54.8105	67.6300	2,082.80	2,569.94	487.14	23.39%	1.72%
				<b>11,538.17</b>	<b>13,449.26</b>	<b>1,911.09</b>	<b>16.56%</b>	<b>9.02%</b>
<b><u>Property Direct Market</u></b>								
Fixture and Fittings - Fortitude Valley	1.00000	9,596.8000	3,696.0000	9,596.80	3,696.00	(5,900.80)	(61.49)%	2.48%
Low Value Pool	1.00000	7,466.3100	519.0000	7,466.31	519.00	(6,947.31)	(93.05)%	0.35%
Unit 406, 348 Water Street, Fortitude Valley	1.00000	371,133.7600	340,000.0000	371,133.76	340,000.00	(31,133.76)	(8.39)%	227.93%
				<b>388,196.87</b>	<b>344,215.00</b>	<b>(43,981.87)</b>	<b>(11.33)%</b>	<b>230.76%</b>
<b><u>Unlisted Market</u></b>								
Outland Denim	490.00000	1.0300	1.0300	504.70	504.70	0.00	0.00%	0.34%
				<b>504.70</b>	<b>504.70</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.34%</b>

**Immanuel Super 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 (%)
				191,236.31	149,165.53	(42,070.78)	(22.00)%	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.

**Immanuel Super 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						
<b><u>Bank</u></b>														
BT Panorama Cash Management Account														
5.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.55	0.00	0.00	0.00	0.00
Commonwealth Bank Direct Investment Account														
201.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	201.64	0.00	0.00	0.00	0.00
<b>207.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>207.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Listed Securities Market</u></b>														
Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)														
30.79	0.00	13.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.99	0.00	0.00	0.00	0.00
Vanguard Australian Shares High Yield ETF (ASX:VHY)														
129.59	53.73	0.00	0.00	0.00	(1.47)	0.00	2.56	0.00	0.00	182.23	0.00	1.28	0.00	1.28
Vanguard Australian Shares Index ETF (ASX:VAS)														
84.32	31.73	0.11	0.00	0.00	0.79	0.00	0.00	0.00	0.00	115.37	0.00	0.00	0.00	0.00
Vanguard MSCI Index International Shares (Hedged) ETF (ASX:VGAD)														
0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00
Vanguard MSCI Index International Shares ETF (ASX:VGS)														
57.78	0.00	7.46	0.00	0.00	(18.22)	0.00	26.92	0.00	0.00	56.54	0.00	13.46	0.00	13.46
<b>302.50</b>	<b>85.46</b>	<b>20.77</b>	<b>0.00</b>	<b>0.00</b>	<b>(18.90)</b>	<b>0.00</b>	<b>29.48</b>	<b>0.00</b>	<b>0.00</b>	<b>398.15</b>	<b>0.00</b>	<b>14.74</b>	<b>0.00</b>	<b>14.74</b>
<b><u>Property Direct Market</u></b>														
Unit 406, 348 Water Street, Fortitude Valley														
18,326.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,326.17	0.00	0.00	0.00	0.00
<b>18,326.17</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>18,326.17</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



**Immanuel Super 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					
18,835.86	85.46	20.77	0.00	0.00	(18.90)	0.00	29.48	0.00	18,931.51	0.00	14.74	0.00	14.74

\* 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.

**Immanuel Super Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2022 to 30 June 2023**

Net Distribution	Australian Income			Other Non-Assessable Amounts				Foreign Income			Capital Gains				AMIT	Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax	
<b><i>Listed Securities Market</i></b>																	
Vanguard Australian Shares Index ETF (ASX:VAS)																	
84.32	81.60	31.73	0.00	0.79	0.00	0.00	0.00	1.93	0.11	0.00	0.00	0.00	0.00	(0.79)	116.16	113.33	
Vanguard MSCI Index International Shares (Hedged) ETF (ASX:VGAD)																	
0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.02	
Vanguard MSCI Index International Shares ETF (ASX:VGS)																	
57.78	0.76	0.00	0.00	(18.22)	0.00	0.00	0.00	48.32	7.46	13.46	13.46	0.00	0.00	18.22	65.24	0.76	
Vanguard Australian Shares High Yield ETF (ASX:VHY)																	
129.59	127.35	53.73	0.00	(1.47)	0.00	0.00	0.00	1.15	0.00	1.28	1.28	0.00	0.00	1.47	183.32	181.08	
<b>271.71</b>	<b>209.73</b>	<b>85.46</b>	<b>0.00</b>	<b>(18.90)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>51.40</b>	<b>7.57</b>	<b>14.74</b>	<b>14.74</b>	<b>0.00</b>	<b>0.00</b>	<b>18.90</b>	<b>364.74</b>	<b>295.19</b>	
<b>271.71</b>	<b>209.73</b>	<b>85.46</b>	<b>0.00</b>	<b>(18.90)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>51.40</b>	<b>7.57</b>	<b>14.74</b>	<b>14.74</b>	<b>0.00</b>	<b>0.00</b>	<b>18.90</b>	<b>364.74</b>	<b>295.19</b>	

**Immanuel Super Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2022 to 30 June 2023**

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income		Capital Gains				AMIT	Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting

**Reconciliation**

	Australian Income		Other Non-Assessable Amounts			Foreign Income		Capital Gains				Gross Distribution	
	NPP Income	Franking Credits	Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	209.73	85.46	(18.90)	-	-	51.40	7.57	14.74	14.74	-	-	364.74	-
Gross Tax Distribution	209.73	85.46	-	-	-	-	-	-	-	-	-	-	295.19
Net Foreign Income	-	-	-	-	-	51.40	7.57	-	-	-	-	-	58.97
Net Distributed Capital Gain	-	-	-	-	-	-	-	29.48	N/A	-	-	-	29.48

**Immanuel Super Fund**  
**Fund ABN: 37 481 885 364**  
**Rental Property Schedule**  
**For the Period From 1 July 2022 to 30 June 2023**

**Property Account Name**      **Fixture and Fittings - Fortitude Valley**  
**Property Type**                **Residential**  
**Address of the Property**      **Furniture and Fittings - Fortitude Valley**  
    **Australia**

Description	Tax Return Label	Amount	Prior Year
<b>Expenses</b>			
Capital Allowances	E	442.00	0.00
<b>Total Expenses</b>		<u>442.00</u>	<u>0.00</u>
<b>Net Rent</b>		<u><u>(442.00)</u></u>	<u><u>0.00</u></u>

**Immanuel Super Fund**  
**Fund ABN: 37 481 885 364**  
**Rental Property Schedule**  
**For the Period From 1 July 2022 to 30 June 2023**

**Property Account Name**      **Low Value Pool**  
Property Type                  Residential  
Address of the Property        Low Value Pool  
   Australia

<b>Description</b>	<b>Tax Return Label</b>	<b>Amount</b>	<b>Prior Year</b>
<b>Expenses</b>			
Capital Allowances	E	195.00	0.00
<b>Total Expenses</b>		<u><b>195.00</b></u>	<u><b>0.00</b></u>
<b>Net Rent</b>		<u><u><b>(195.00)</b></u></u>	<u><u><b>0.00</b></u></u>

**Immanuel Super Fund**  
**Fund ABN: 37 481 885 364**  
**Rental Property Schedule**  
**For the Period From 1 July 2022 to 30 June 2023**

**Property Account Name**      **Unit 406, 348 Water Street, Fortitude Valley**  
Property Type                      Residential  
Address of the Property        Central Village 406/348 WATER STREET  
   FORTITUDE VALLEY, QLD 4006  
   Australia

Description	Tax Return Label	Amount	Prior Year
<b>Income</b>			
Other Rental Related Income	B	186.17	0.00
Rent from Property	B	18,140.00	0.00
<b>Gross Rent</b>		<b>18,326.17</b>	<b>0.00</b>
<b>Expenses</b>			
Agents Management Fee	I	1,396.52	0.00
Capital Work Deduction	D	5,567.00	0.00
Council Rates	I	1,800.80	0.00
Repairs Maintenance	I	872.58	0.00
Strata Levy Fee	I	4,280.64	0.00
Sundry Expenses	I	770.88	0.00
Water Rates	I	1,237.83	0.00
<b>Total Expenses</b>		<b>15,926.25</b>	<b>0.00</b>
<b>Net Rent</b>		<b>2,399.92</b>	<b>0.00</b>

# Immanuel Super Fund

## Depreciation Worksheet

For the Period 1 July 2022 to 30 June 2023

Property Description:

Property Type:

Property Address:

Description of Assets	Purchase Date	Original Cost	Opening Written Down Value	Balancing Adjustment Events				Decline In Value			Closing Written Down Value
				Disposal Date	Termination Value	Assessable	Deductible	Rate	Method	Decline In Value	
<b>Property Total</b>											

Key:

DV: Diminishing Value Method

PC: Prime Cost Method

LV: Low value pool ( year 2 or 3)

LV Y1: Low value pool - year 1

N/A: Non-depreciable asset

\*: Capital work deduction

**Total Capital Allowance**  
**Total Capital Work Deductions**

**Immanuel Super Fund**  
(ABN: 37 481 885 364)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 9 Forrest Avenue East Perth, WA 6004
Member	Date of Birth: 26 July 1968
Number: 1	Date Joined Fund: 23 July 2013
Mr Anthony Francis Giannecchini	Eligible Service Date: 1 July 2000
	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**

<b>Withdrawal Benefit</b> as at 1 Jul 2022	
Accumulation	87,681.99
<b>Total</b> as at 1 Jul 2022	<b>87,681.99</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	
Accumulation	143,943.48
<b>Total</b> as at 30 Jun 2023	<b>143,943.48</b>

**Your Tax Components**

Tax Free	5,002.38
Taxable - Taxed	138,941.10
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	143,943.48
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail Immanuel Super Fund, Unit 9 47 Forrest Avenue, East Perth WA 6004



**Immanuel Super Fund**  
(ABN: 37 481 885 364)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: Unit 9 Forrest Avenue East Perth, WA 6004
<b>Member</b> Number: 1	Date of Birth: 26 July 1968
<b>Mr Anthony Francis Giannecchini</b>	Date Joined Fund: 23 July 2013
<b>Accumulation Account</b>	Eligible Service Date: 1 July 2000
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 23 July 2013

Your Account Summary		Your Tax Components	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>87,681.99</b>	Tax Free	3.4752 % 5,002.38
<u>Increases to your account:</u>		Taxable - Taxed	138,941.10
Employer Contributions	34,595.45	Taxable - Untaxed	-
Member Contributions	5,002.38	<b>Your Preservation Components</b>	
Share Of Net Fund Income	18,534.43	Preserved	143,943.48
Tax on Net Fund Income	3,318.55	Restricted Non Preserved	-
<u>Total Increases</u>	<u>61,450.81</u>	Unrestricted Non Preserved	-
<u>Decreases to your account:</u>		<b>Your Insurance Benefits</b>	
Contributions Tax	5,189.32	No insurance details have been recorded	
<u>Total Decreases</u>	<u>5,189.32</u>	<b>Your Beneficiaries</b>	
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>143,943.48</u></b>	No beneficiary details have been recorded	

**For Enquiries:**  
mail Immanuel Super Fund, Unit 9 47 Forrest Avenue, East Perth WA 6004



**Trustee**

The Trustee of the Fund is as follows:

Immanuel Super Pty Ltd

The directors of the Trustee company are:

Sonia Audino and  
Anthony Giannecchini

**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

.....  
Sonia Audino  
Director - Immanuel Super Pty Ltd

.....  
Anthony Giannecchini  
Director - Immanuel Super Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail Immanuel Super Fund, Unit 9 47 Forrest Avenue, East Perth WA 6004

**Immanuel Super Fund**  
 (ABN: 37 481 885 364)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 9 Forrest Avenue East Perth, WA 6004
Member Number: 2	Date of Birth: 17 March 1971
Mrs Sonia Alma Audino	Date Joined Fund: 23 July 2013
	Eligible Service Date: 1 July 2000
	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	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	
Accumulation	3,546.44
<b>Total</b> as at 1 Jul 2022	<b>3,546.44</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	
Accumulation	3,891.82
<b>Total</b> as at 30 Jun 2023	<b>3,891.82</b>

Your Tax Components	
Tax Free	2,760.43
Taxable - Taxed	1,131.39
Taxable - Untaxed	-

Your Preservation Components	
Preserved	3,891.82
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	3,891.82	-	3,891.82
On TPD	3,891.82	126,000.00	129,891.82
Salary Cont		-	

**Your Beneficiaries**  
No beneficiary details have been recorded

**For Enquiries:**  
mail Immanuel Super Fund, Unit 9 47 Forrest Avenue, East Perth WA 6004

**Immanuel Super Fund**  
(ABN: 37 481 885 364)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
<b>1 July 2022 - 30 June 2023</b>	Residential Address: Unit 9 Forrest Avenue East Perth, WA 6004
<b>Member</b> Number: 2	Date of Birth: 17 March 1971
<b>Mrs Sonia Alma Audino</b>	Date Joined Fund: 23 July 2013
<b>Accumulation Account</b>	Eligible Service Date: 1 July 2000
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 23 July 2013

<b>Your Account Summary</b>	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>3,546.44</b>
<i>Increases to your account:</i>	
Share Of Net Fund Income	653.17
Tax Effect Of Direct Member Expenses	74.96
Tax on Net Fund Income	117.01
<b><u>Total Increases</u></b>	<b>845.14</b>
<i>Decreases to your account:</i>	
Member Insurance Premiums	499.76
<b><u>Total Decreases</u></b>	<b>499.76</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b>3,891.82</b>

<b>Your Tax Components</b>		
Tax Free	70.9290 %	2,760.43
Taxable - Taxed		1,131.39
Taxable - Untaxed		-

<b>Your Preservation Components</b>	
Preserved	3,891.82
Restricted Non Preserved	-
Unrestricted Non Preserved	-

<b>Your Insurance Benefits</b>			
	<b>Balance</b>	<b>Insurance</b>	<b>Total Benefit</b>
On Death	3,891.82	-	3,891.82
On TPD	3,891.82	126,000.00	129,891.82
Salary Cont		-	

**Your Beneficiaries**  
No beneficiary details have been recorded

**For Enquiries:**  
mail Immanuel Super Fund, Unit 9 47 Forrest Avenue, East Perth WA 6004



**Trustee**

The Trustee of the Fund is as follows:

Immanuel Super Pty Ltd

The directors of the Trustee company are:

Sonia Audino and  
Anthony Giannecchini

**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

.....  
Sonia Audino  
Director - Immanuel Super Pty Ltd

.....  
Anthony Giannecchini  
Director - Immanuel Super Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail Immanuel Super Fund, Unit 9 47 Forrest Avenue, East Perth WA 6004

**Immanuel Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mr Anthony Giannecchini**

**Date of Birth:** 26 Jul 1968  
**Age:** 54 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Prior Year Contributions** **Non-Concessional**  
The 'Bring Forward Rule' was NOT triggered in the previous 2 years  
3-year cap in effect from previous years N/A  
**Total non-concessional contributions in previous 2 years** **N/A**

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	102,500.00	0.00
Contributions made (to this fund)	4	34,595.45	5,002.38
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		34,595.45	5,002.38
Amount above caps	5	0.00	0.00
Available		95,404.55	104,997.62

**Notes**

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	34,595.45
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>34,595.45</b>
<b>NonConcessional</b>	Personal	5,002.38
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>5,002.38</b>
<b>Other</b>	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
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

**Immanuel Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mr Anthony Giannecchini**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
02/08/2022	Employer Mandated	1,933.75			manual
29/08/2022	Employer Mandated	1,933.75			manual
28/09/2022	Employer Mandated	3,026.19			manual
31/10/2022	Employer Mandated	1,965.42			manual
29/11/2022	Employer Mandated	1,965.42			manual
30/12/2022	Employer Mandated	2,448.42			manual
27/01/2023	Employer Mandated	2,448.42			manual
01/03/2023	Employer Mandated	2,448.42			manual
29/03/2023	Employer Mandated	4,080.40			manual
03/05/2023	Employer Mandated	2,448.42			manual
31/05/2023	Employer Mandated	7,448.42			manual
27/06/2023	Employer Mandated	2,448.42			manual
30/06/2023	Personal		5,002.38		manual
<b>Totals:</b>		<b>34,595.45</b>	<b>5,002.38</b>		

**Immanuel Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mrs Sonia Audino**

**Date of Birth:** 17 Mar 1971  
**Age:** 52 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
The 'Bring Forward Rule' was NOT triggered in the previous 2 years			N/A
3-year cap in effect from previous years			N/A
Total non-concessional contributions in previous 2 years			N/A
<b>Current Year Contributions</b>		<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	102,500.00	0.00
Contributions made (to this fund)	4	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	5	0.00	0.00
Available		130,000.00	110,000.00

**Notes**

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional



**Immanuel Super 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
<b><u>Bank</u></b>										
AMP SuperEdge Variable Rate Loan		(234,899.75)		239,891.77		4,992.02	0.00		0.00	0.00
BT Panorama Cash Management Account		1,051.38		7,931.73		8,983.11	0.00		0.00	0.00
Commonwealth Bank Direct Investment Account		809.21		53,520.49		33,510.25	0.00		20,819.45	20,819.45
Loans.com.au		0.00		17,400.82		247,223.70	0.00		(229,822.88)	(229,822.88)
		<u>(233,039.16)</u>		<u>318,744.81</u>		<u>294,709.08</u>	<u>0.00</u>		<u>(209,003.43)</u>	<u>(209,003.43)</u>
<b><u>Listed Securities Market</u></b>										
Lithium Australia Limited (ASX:LIT)	8,000.00	1,029.95	0.00	0.00	0.00	0.00	0.00	8,000.00	1,029.95	264.00
Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)	30.00	2,039.95	0.00	0.00	0.00	0.00	0.00	30.00	2,039.95	2,440.20
Vanguard Australian Shares High Yield ETF (ASX:VHY)	38.00	2,130.95	0.00	0.00	0.00	48.15	0.00	38.00	2,082.80	2,569.94
Vanguard Australian Shares Index ETF (ASX:VAS)	23.00	2,005.65	0.00	0.00	0.00	0.00	0.00	23.00	2,005.65	2,071.61
Vanguard MSCI Index International Shares (Hedged) ETF (ASX:VGAD)	35.00	2,360.59	0.00	0.00	0.00	0.00	0.00	35.00	2,360.59	3,013.85
Vanguard MSCI Index International Shares ETF (ASX:VGS)	29.00	2,100.69	0.00	0.00	0.00	81.46	0.00	29.00	2,019.23	3,089.66
		<u>11,667.78</u>		<u>0.00</u>		<u>129.61</u>	<u>0.00</u>		<u>11,538.17</u>	<u>13,449.26</u>
<b><u>Property Direct Market</u></b>										
Fixture and Fittings - Fortitude Valley	1.00	10,038.80	0.00	0.00	0.00	442.00	0.00	1.00	9,596.80	3,696.00
Low Value Pool	1.00	7,661.31	0.00	0.00	0.00	195.00	0.00	1.00	7,466.31	519.00
Unit 406, 348 Water Street, Fortitude Valley	1.00	376,700.76	0.00	0.00	0.00	5,567.00	0.00	1.00	371,133.76	340,000.00

**Immanuel Super 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
		394,400.87		0.00		6,204.00	0.00		388,196.87	344,215.00
<b><i>Unlisted Market</i></b>										
Outland Denim	490.00	504.70	0.00	0.00	0.00	0.00	0.00	490.00	504.70	504.70
		504.70		0.00		0.00	0.00		504.70	504.70
<b>Fund Total</b>		<b>173,534.19</b>		<b>318,744.81</b>		<b>301,042.69</b>	<b>0.00</b>		<b>191,236.31</b>	<b>149,165.53</b>



# OneCare 2022/2023 INSURANCE PREMIUM SUMMARY

Policy number  
**77824593**

Dear Policy Owner,

### Important information for your 2022/2023 tax return

To help you prepare your income tax return for the year ending 30 June 2023, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

Life Insured	Cover Type	Total Premium Paid	Portion of total premium paid for income benefit/s
Sonia Audino	TPD Cover (Working)	\$499.76	-

### What does this mean for me?

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

### We're here to help?

If you have any questions or would like further information, please:

- Log into [My OnePath Life](#) to access your policy information
- Go to [onepath.com.au/EOFYFAQ](https://onepath.com.au/EOFYFAQ)
- Contact your financial adviser Mina Cao on 1300 346 837.
- Call Customer Care on 133 667, weekdays 08:30am to 06:00pm (AEST)

Yours sincerely,

Brendan Norton  
Head of Customer & Adviser Experience  
Life & Investments

Zurich Australia Limited ABN 92 000 010 195 AFSL 232510

# Bruno & Associates

PO BOX 182  
MARLESTON SA 5033  
office@bruno-associates.com.au  
https://www.bruno-associates.com.au/  
ABN: 30 162 130 672



## Tax invoice

Invoice number  
5437

Issue date  
26/06/2023

Due date  
03/07/2023

### Bill to

Anthony Giannecchini & Sonia Audino  
Apartment 9, 47 Forrest Avenue  
EAST PERTH WA 6004  
Australia

### Ship to

Anthony Giannecchini & Sonia Audino  
Apartment 9, 47 Forrest Avenue  
EAST PERTH WA 6004  
Australia

Description	Tax	Amount (\$) including tax
Annual Company Secretarial Duties for: - Immanuel Super Pty Ltd	GST	150.00
Annual Company Secretarial Duties for: - Immanuel Super Investments Pty Ltd	GST	150.00
	Tax	\$27.27
	Total Amount (inc. tax)	\$300.00
	Total paid	\$0.00
	<b>Balance due</b>	<b>\$300.00</b>


## View your invoice online

[Click here to view](#)

## How to pay

Due date: 03/07/2023

### BPAY®

 **Biller Code: 848283**  
**Ref: 44231819505**

**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](http://www.bpay.com.au)

Any payment must be for the exact amount of this invoice and be made by the due date. Otherwise, any amount paid will not be accepted and will be returned.

### Pay Online

Scan the QR code or click the link to view this invoice online.



Pay now

### Bank deposit via EFT

**Bank** NATIONAL AUSTRALIA BANK  
**Name** BRUNO & ASSOCIATES  
**BSB** 085221  
**AC#** 203774153  
**Ref#** 5437

# TAX INVOICE

Bruno & Associates  
Address Not Provided

**Invoice Date**  
22 Jun 2023

**Invoice Number**  
51366

**Reference**  
Immanuel 2022

**ABN**  
28 794 727 040

Just SMSF Audits  
302/32 Warleigh Grove  
Brighton VIC 3186  
Australia  
Phone: 1300 007 673  
Website:  
justsmsfaudits.com.au



Description	Quantity	Unit Price	GST	Amount AUD
Audit Fee - Immanuel Super Fund	1.00	300.00	10%	300.00
Financial and compliance audit for the financial year ended 30 June 2022.				
			Subtotal	300.00
			TOTAL GST 10%	30.00
			<b>TOTAL AUD</b>	<b>330.00</b>

**Due Date: 27 Jun 2023**

Direct Deposit Details:  
Account name - Just SMSF Audits  
BSB - 083668  
Account number - 131832480

PLEASE USE THE INVOICE NUMBER AS REFERENCE WHEN MAKING PAYMENT.

Sorry, we do not accept payment by cheque.



Australian Government  
Australian Taxation Office

**Agent** SMSF AUSTRALIA PTY LTD  
**Client** THE TRUSTEE FOR IMMANUEL  
SUPER FUND  
**ABN** 37 481 885 364  
**TFN** 949 002 873

## Activity statement 001

---

<b>Date generated</b>	21 December 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

0 results found - from 21 December 2021 to 21 December 2023 sorted by processed date ordered newest to oldest

# Bruno & Associates

PO BOX 182  
MARLESTON SA 5033  
office@bruno-associates.com.au  
https://www.bruno-associates.com.au/  
ABN: 30 162 130 672



## Tax invoice

Invoice number  
5416

Issue date  
08/06/2023

Due date  
15/06/2023

### Bill to

Anthony Giannecchini & Sonia Audino  
Apartment 9, 47 Forrest Avenue  
EAST PERTH WA 6004  
Australia

### Ship to

Anthony Giannecchini & Sonia Audino  
Apartment 9, 47 Forrest Avenue  
EAST PERTH WA 6004  
Australia

Description	Tax	Amount (\$) including tax
Preparation of Financial Statements & Income Tax Return for the year ended 30th June 2022 for: - Immanuel Super Fund	GST	3,160.00
Including Correspondence with Auditor regarding Annual Audit		
	Tax	\$287.27
	Total Amount (inc. tax)	\$3,160.00
	Total paid	\$0.00
	<b>Balance due</b>	<b>\$3,160.00</b>


## View your invoice online

[Click here to view](#)

## How to pay

Due date: 15/06/2023

### BPAY®



**Biller Code: 848283**  
**Ref: 93229068610**

**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](http://www.bpay.com.au)

Any payment must be for the exact amount of this invoice and be made by the due date. Otherwise, any amount paid will not be accepted and will be returned.

### Credit card

Scan the QR code or click the link to view this invoice online.



Pay now

### Bank deposit via EFT

**Bank** NATIONAL AUSTRALIA BANK  
**Name** BRUNO & ASSOCIATES  
**BSB** 085221  
**AC#** 203774153  
**Ref#** 5416



# Payment Details

Generated 07.11.2023



**For**

Anthony Giannecchini  
Forrest Avenue  
Perth, WA, 6004  
AUS

**Birchal Financial Services Pty Ltd**

Level 2, Podium East, Rialto  
525 Collins Street  
Melbourne VIC 3000

<b>Payment Date</b>	22.07.2021	<b>Amount Paid (AUD)</b>	\$504.70
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Issuer	Investment Reference	Payment Reference	Shareholder Name	Total Shares	Shares Value (AUD)
Outland Denim Pty Ltd	669618162112364547	100014191909949	The Trustee for Immanuel	€ 490	\$504.70





W I L D E  
A N D  
W O O L L A R D

Level 3, Kings Row Office Park  
52 McDougall Street  
Milton QLD 4064

PO Box 1275  
Milton QLD 4064

T (07) 3368 3050  
F (07) 3369 8840

E mail@wwbrisbane.com

[www.wildeandwoollard.com](http://www.wildeandwoollard.com)

ABN 32 010 539 170

# TAX DEPRECIATION AND CAPITAL ALLOWANCE REPORT FOR IMMANUEL SUPER INVESTMENTS PTY LTD ATF IMMANUEL SUPER PTY LTD ATF IMMANUEL SUPER FUND



FOR  
UNIT 406  
CAMBRIDGE - CENTRAL VILLAGE  
WATER STREET  
FORTITUDE VALLEY  
DECEMBER 2014

Quantity Surveyors | Construction Cost Managers | Tax Depreciation Consultants | Asset and Facilities Management

DIRECTORS | Richard Crone | John Waterworth | Gavin Brady | Thomas Wilson | ASSOCIATE | Paul Tate

ASSOCIATED OFFICES Adelaide, Canberra, Melbourne, Perth, Sydney and Jakarta

PROPRIETOR Wilde and Woollard (QLD) Pty Ltd



**TAX DEPRECIATION AND CAPITAL ALLOWANCE REPORT  
UNIT 406, CAMBRIDGE - CENTRAL VILLAGE, WATER STREET, FORTITUDE VALLEY**

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**TAX DEPRECIATION AND CAPITAL ALLOWANCE REPORT**  
**UNIT 406, CAMBRIDGE - CENTRAL VILLAGE, WATER STREET, FORTITUDE VALLEY**

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**BASIS OF REPORT**

This report is based on the following information:

a)	Purchase Price:	<b>\$389,000</b>
	Additional Inclusions:	
	- Blinds	<b>\$1,760</b>
	<b>Total:</b>	<b>\$390,760</b>

b) Construction Completion / Settlement Date: **28 November 2014**

The 1st Year Claim is the amount of Depreciation available in the first year between the date of purchase and end of the financial year, except in relation to low value plant.

c) Construction cost, drawings and photographs taken at site visit: **4 September 2014**

d) Land Content: **\$20,606**

e) Owners' Classification: **Non Small Business Taxpayer**

f) The rate of depreciation of plant and articles has been based on the effective life of the items of plant. For non-business and non-small business taxpayers accelerated depreciation rates are applicable under the diminished value method for plant acquired on or after 10 May 2006.

g) Items of plant that have a value of less than \$1,000 are allocated to a low-value pool. This extends to include plant that has been depreciated previously using the diminishing value method to a written down value of less than \$1,000. The first year pool value is claimed at 18.75% regardless of purchase date. This pool then continues to be depreciated using the diminishing value method at 37.5% with an assumed effective life of 4 years.

h) Non-eligible items include demolition, site clearance, bulk earthworks, landscaping costs and the land component.

i) Goods and Services Tax (GST) has been taken into account and has been incorporated into the total costs of all articles of plant to the property.

**UNIT 406  
CAMBRIDGE - CENTRAL VILLAGE  
WATER STREET  
FORTITUDE VALLEY  
FOR IMMANUEL SUPER INVESTMENTS PTY LTD ATF IMMANUEL SUPER PTY LTD ATF  
IMMANUEL SUPER FUND**

**PRIME COST METHOD**

Capital Expenditure Incurred Upon Plant and Articles for Depreciation Purposes December-2014

Item	Total Cost	Effective Life in Years	Rate %	28/11/14 to 30/06/2015 Claim Yr 1 (\$)	Written Down Value at End of Yr 1 (\$)	1/07/15 to 30/06/2016 Claim Yr 2 (\$)	Written Down Value at End of Yr 2 (\$)
Air Conditioning Plant	7,920	10	10	464	7,456	792	6,664
Blinds	1,760	10	10	Pool	Pool	Pool	Pool
Carpets	943	10	10	Pool	Pool	Pool	Pool
Carpets Common	365	10	10	Pool	Pool	Pool	Pool
Artificial Turf <300	17	10	100	17	-	-	-
Entry Mats <300	15	10	100	15	-	-	-
Electrical Machinery							
- Common Exhaust Plant	703	20	5	Pool	Pool	Pool	Pool
- Amenities Exhaust	611	20	5	Pool	Pool	Pool	Pool
- Fans	741	5	20	Pool	Pool	Pool	Pool
- Auto Door Openers <300	90	10	100	90	-	-	-
- Shutter Motor <300	9	10	100	9	-	-	-
- Gate Motor <300	13	10	100	13	-	-	-
- Refuse Compactor	310	10	10	Pool	Pool	Pool	Pool
Electrical Appliances							
- Rangehood	396	12	8.3	Pool	Pool	Pool	Pool
- Cooktop	882	12	8.3	Pool	Pool	Pool	Pool
- Wall Oven	1,425	12	8.3	70	1,355	119	1,236
- Dishwasher	1,069	10	10	63	1,006	107	899
- Clothes Dryer	668	10	10	Pool	Pool	Pool	Pool
- Microwave	500	10	10	Pool	Pool	Pool	Pool
Fire Services							
- Warning Equipment	655	12	8.3	Pool	Pool	Pool	Pool
- Fire Hoses <300	217	10	100	217	-	-	-
- Fire Extinguishers <300	170	15	100	170	-	-	-
- Detectors	488	20	5	Pool	Pool	Pool	Pool
- FIP <300	258	12	100	258	-	-	-
- Pressurisation	723	20	5	Pool	Pool	Pool	Pool
- Fire Pumps Diesel	978	25	4	Pool	Pool	Pool	Pool
- Sprinkler Pump Diesel	361	25	4	Pool	Pool	Pool	Pool
- Jacking Pumps <300	97	25	100	97	-	-	-
- Sprinkler Pump Electric <300	155	25	100	155	-	-	-
Furniture							
- BBQ <300	82	10	100	82	-	-	-
- Outdoor Furniture - Common <300	150	5	100	150	-	-	-
- Indoor Furniture - Common <300	33	13.3	100	33	-	-	-
Hot Water Installation	441	12	8.3	Pool	Pool	Pool	Pool
Lift Installation							
- Lifts	3,762	30	3.3	74	3,688	125	3,563
Security							
- Access Control <300	258	5	100	258	-	-	-
- Intercom	455	5	20	Pool	Pool	Pool	Pool
- CCTV	310	4	25	Pool	Pool	Pool	Pool
Swimming Pool Plant							
- Filtration and Pumps <300	65	12	100	65	-	-	-
- Pool Cleaning Equipment <300	3	12	100	3	-	-	-
Concrete Water Tank	516	30	3.3	Pool	Pool	Pool	Pool
Water Pumps	383	20	5	Pool	Pool	Pool	Pool
Fountain Pumps <300	7	20	100	7	-	-	-
Sub-total	29,004			2,310	13,505	1,143	12,362
Low Value Pool (Refer to Notes)		4	37.5	2,473	10,716	4,019	6,697
Amount of Construction Cost Available for Residential Building Allowance and for Structural Improvement Allowance	222,669		2.5	3,264	219,405	5,567	213,838
Amount of Cost NOT Available For Any Form of Allowance	139,087						
<b>TOTAL</b>	<b>390,760</b>			<b>8,047</b>		<b>10,729</b>	

"Pool" indicates that the plant cost was less than \$1,000, and the value has been allocated to the low value pool.

**UNIT 406  
CAMBRIDGE - CENTRAL VILLAGE  
WATER STREET  
FORTITUDE VALLEY  
FOR IMMANUEL SUPER INVESTMENTS PTY LTD ATF IMMANUEL SUPER PTY LTD ATF  
IMMANUEL SUPER FUND**

**PRIME COST METHOD**

Capital Expenditure Incurred Upon Plant and Articles for Depreciation Purposes December-2014

Item	1/07/16 to 30/06/2017 Claim Yr 3 (\$)	Written Down Value at End of Yr 3 (\$)	1/07/17 to 30/06/2018 Claim Yr 4 (\$)	Written Down Value at End of Yr 4 (\$)	1/07/18 to 30/06/2019 Claim Yr 5 (\$)	Written Down Value at End of Yr 5 (\$)
Air Conditioning Plant	792	5,872	792	5,080	792	4,288
Blinds	Pool	Pool	Pool	Pool	Pool	Pool
Carpets	Pool	Pool	Pool	Pool	Pool	Pool
Carpets Common	Pool	Pool	Pool	Pool	Pool	Pool
Artificial Turf <300	-	-	-	-	-	-
Entry Mats <300	-	-	-	-	-	-
Electrical Machinery						
- Common Exhaust Plant	Pool	Pool	Pool	Pool	Pool	Pool
- Amenities Exhaust	Pool	Pool	Pool	Pool	Pool	Pool
- Fans	Pool	Pool	Pool	Pool	Pool	Pool
- Auto Door Openers <300	-	-	-	-	-	-
- Shutter Motor <300	-	-	-	-	-	-
- Gate Motor <300	-	-	-	-	-	-
- Refuse Compactor	Pool	Pool	Pool	Pool	Pool	Pool
Electrical Appliances						
- Rangehood	Pool	Pool	Pool	Pool	Pool	Pool
- Cooktop	Pool	Pool	Pool	Pool	Pool	Pool
- Wall Oven	119	1,117	119	998	119	879
- Dishwasher	107	792	107	685	107	578
- Clothes Dryer	Pool	Pool	Pool	Pool	Pool	Pool
- Microwave	Pool	Pool	Pool	Pool	Pool	Pool
Fire Services						
- Warning Equipment	Pool	Pool	Pool	Pool	Pool	Pool
- Fire Hoses <300	-	-	-	-	-	-
- Fire Extinguishers <300	-	-	-	-	-	-
- Detectors	Pool	Pool	Pool	Pool	Pool	Pool
- FIP <300	-	-	-	-	-	-
- Pressurisation	Pool	Pool	Pool	Pool	Pool	Pool
- Fire Pumps Diesel	Pool	Pool	Pool	Pool	Pool	Pool
- Sprinkler Pump Diesel	Pool	Pool	Pool	Pool	Pool	Pool
- Jacking Pumps <300	-	-	-	-	-	-
- Sprinkler Pump Electric <300	-	-	-	-	-	-
Furniture						
- BBQ <300	-	-	-	-	-	-
- Outdoor Furniture - Common <300	-	-	-	-	-	-
- Indoor Furniture - Common <300	-	-	-	-	-	-
Hot Water Installation	Pool	Pool	Pool	Pool	Pool	Pool
Lift Installation						
- Lifts	125	3,438	125	3,313	125	3,188
Security						
- Access Control <300	-	-	-	-	-	-
- Intercom	Pool	Pool	Pool	Pool	Pool	Pool
- CCTV	Pool	Pool	Pool	Pool	Pool	Pool
Swimming Pool Plant						
- Filtration and Pumps <300	-	-	-	-	-	-
- Pool Cleaning Equipment <300	-	-	-	-	-	-
Concrete Water Tank	Pool	Pool	Pool	Pool	Pool	Pool
Water Pumps	Pool	Pool	Pool	Pool	Pool	Pool
Fountain Pumps <300	-	-	-	-	-	-
Sub-total	1,143	11,219	1,143	10,076	1,143	8,933
Low Value Pool (Refer to Notes)	2,511	4,186	1,570	2,616	981	1,635
Amount of Construction Cost Available for Residential Building Allowance and for Structural Improvement Allowance	5,567	208,271	5,567	202,704	5,567	197,137
Amount of Cost NOT Available For Any Form of Allowance						
<b>TOTAL</b>	<b>9,221</b>		<b>8,280</b>		<b>7,691</b>	

"Pool" indicates that the plant cost was less than \$1,000, and the value has been allocated to the low value pool.

**UNIT 406  
CAMBRIDGE - CENTRAL VILLAGE  
WATER STREET  
FORTITUDE VALLEY  
FOR IMMANUEL SUPER INVESTMENTS PTY LTD ATF IMMANUEL SUPER PTY LTD ATF  
IMMANUEL SUPER FUND**

**PRIME COST METHOD**

Capital Expenditure Incurred Upon Plant and Articles for Depreciation Purposes December-2014

Item	1/07/19 to 30/06/2020 Claim Yr 6 (\$)	Written Down Value at End of Yr 6 (\$)	1/07/20 to 30/06/2021 Claim Yr 7 (\$)	Written Down Value at End of Yr 7 (\$)	1/07/21 to 30/06/2022 Claim Yr 8 (\$)	Written Down Value at End of Yr 8 (\$)
Air Conditioning Plant	792	3,496	792	2,704	792	1,912
Blinds	Pool	Pool	Pool	Pool	Pool	Pool
Carpets	Pool	Pool	Pool	Pool	Pool	Pool
Carpets Common	Pool	Pool	Pool	Pool	Pool	Pool
Artificial Turf <300	-	-	-	-	-	-
Entry Mats <300	-	-	-	-	-	-
Electrical Machinery						
- Common Exhaust Plant	Pool	Pool	Pool	Pool	Pool	Pool
- Amenities Exhaust	Pool	Pool	Pool	Pool	Pool	Pool
- Fans	Pool	Pool	Pool	Pool	Pool	Pool
- Auto Door Openers <300	-	-	-	-	-	-
- Shutter Motor <300	-	-	-	-	-	-
- Gate Motor <300	-	-	-	-	-	-
- Refuse Compactor	Pool	Pool	Pool	Pool	Pool	Pool
Electrical Appliances						
- Rangehood	Pool	Pool	Pool	Pool	Pool	Pool
- Cooktop	Pool	Pool	Pool	Pool	Pool	Pool
- Wall Oven	119	760	119	641	119	522
- Dishwasher	107	471	107	364	107	257
- Clothes Dryer	Pool	Pool	Pool	Pool	Pool	Pool
- Microwave	Pool	Pool	Pool	Pool	Pool	Pool
Fire Services						
- Warning Equipment	Pool	Pool	Pool	Pool	Pool	Pool
- Fire Hoses <300	-	-	-	-	-	-
- Fire Extinguishers <300	-	-	-	-	-	-
- Detectors	Pool	Pool	Pool	Pool	Pool	Pool
- FIP <300	-	-	-	-	-	-
- Pressurisation	Pool	Pool	Pool	Pool	Pool	Pool
- Fire Pumps Diesel	Pool	Pool	Pool	Pool	Pool	Pool
- Sprinkler Pump Diesel	Pool	Pool	Pool	Pool	Pool	Pool
- Jacking Pumps <300	-	-	-	-	-	-
- Sprinkler Pump Electric <300	-	-	-	-	-	-
Furniture						
- BBQ <300	-	-	-	-	-	-
- Outdoor Furniture - Common <300	-	-	-	-	-	-
- Indoor Furniture - Common <300	-	-	-	-	-	-
Hot Water Installation	Pool	Pool	Pool	Pool	Pool	Pool
Lift Installation						
- Lifts	125	3,063	125	2,938	125	2,813
Security						
- Access Control <300	-	-	-	-	-	-
- Intercom	Pool	Pool	Pool	Pool	Pool	Pool
- CCTV	Pool	Pool	Pool	Pool	Pool	Pool
Swimming Pool Plant						
- Filtration and Pumps <300	-	-	-	-	-	-
- Pool Cleaning Equipment <300	-	-	-	-	-	-
Concrete Water Tank	Pool	Pool	Pool	Pool	Pool	Pool
Water Pumps	Pool	Pool	Pool	Pool	Pool	Pool
Fountain Pumps <300	-	-	-	-	-	-
Sub-total	1,143	7,790	1,143	6,647	1,143	5,504
Low Value Pool (Refer to Notes)	613	1,022	383	639	240	399
Amount of Construction Cost Available for Residential Building Allowance and for Structural Improvement Allowance	5,567	191,570	5,567	186,003	5,567	180,436
Amount of Cost NOT Available For Any Form of Allowance						
<b>TOTAL</b>	<b>7,323</b>		<b>7,093</b>		<b>6,950</b>	

"Pool" indicates that the plant cost was less than \$1,000, and the value has been allocated to the low value pool.

**UNIT 406  
CAMBRIDGE - CENTRAL VILLAGE  
WATER STREET  
FORTITUDE VALLEY  
FOR IMMANUEL SUPER INVESTMENTS PTY LTD ATF IMMANUEL SUPER PTY LTD  
ATF IMMANUEL SUPER FUND**

**PRIME COST METHOD**

**Capital Expenditure Incurred Upon Plant and Articles for Depreciation Purposes** December-2014

Item	1/07/22 to 30/06/2023 Claim Yr 9 (\$)	Written Down Value at End of Yr 9 (\$)	1/07/23 to 30/06/2024 Claim Yr 10 (\$)	Written Down Value at End of Yr 10 (\$)	1/07/2024 onwards Claim Yr 11+ (\$)
Air Conditioning Plant	792	1,120	792	328	328
Blinds	Pool	Pool	Pool	Pool	Pool
Carpets	Pool	Pool	Pool	Pool	Pool
Carpets Common	Pool	Pool	Pool	Pool	Pool
Artificial Turf <300	-	-	-	-	-
Entry Mats <300	-	-	-	-	-
Electrical Machinery					
- Common Exhaust Plant	Pool	Pool	Pool	Pool	Pool
- Amenities Exhaust	Pool	Pool	Pool	Pool	Pool
- Fans	Pool	Pool	Pool	Pool	Pool
- Auto Door Openers <300	-	-	-	-	-
- Shutter Motor <300	-	-	-	-	-
- Gate Motor <300	-	-	-	-	-
- Refuse Compactor	Pool	Pool	Pool	Pool	Pool
Electrical Appliances					
- Rangehood	Pool	Pool	Pool	Pool	Pool
- Cooktop	Pool	Pool	Pool	Pool	Pool
- Wall Oven	119	403	119	284	284
- Dishwasher	107	150	107	43	43
- Clothes Dryer	Pool	Pool	Pool	Pool	Pool
- Microwave	Pool	Pool	Pool	Pool	Pool
Fire Services					
- Warning Equipment	Pool	Pool	Pool	Pool	Pool
- Fire Hoses <300	-	-	-	-	-
- Fire Extinguishers <300	-	-	-	-	-
- Detectors	Pool	Pool	Pool	Pool	Pool
- FIP <300	-	-	-	-	-
- Pressurisation	Pool	Pool	Pool	Pool	Pool
- Fire Pumps Diesel	Pool	Pool	Pool	Pool	Pool
- Sprinkler Pump Diesel	Pool	Pool	Pool	Pool	Pool
- Jacking Pumps <300	-	-	-	-	-
- Sprinkler Pump Electric <300	-	-	-	-	-
Furniture					
- BBQ <300	-	-	-	-	-
- Outdoor Furniture - Common <300	-	-	-	-	-
- Indoor Furniture - Common <300	-	-	-	-	-
Hot Water Installation	Pool	Pool	Pool	Pool	Pool
Lift Installation					
- Lifts	125	2,688	125	2,563	2,563
Security					
- Access Control <300	-	-	-	-	-
- Intercom	Pool	Pool	Pool	Pool	Pool
- CCTV	Pool	Pool	Pool	Pool	Pool
Swimming Pool Plant					
- Filtration and Pumps <300	-	-	-	-	-
- Pool Cleaning Equipment <300	-	-	-	-	-
Concrete Water Tank	Pool	Pool	Pool	Pool	Pool
Water Pumps	Pool	Pool	Pool	Pool	Pool
Fountain Pumps <300	-	-	-	-	-
Sub-total	1,143	4,361	1,143	3,218	3,218
Low Value Pool (Refer to Notes)	150	249	93	156	156
Amount of Construction Cost Available for Residential Building Allowance and for Structural Improvement Allowance	5,567	174,869	5,567	169,302	169,302
Amount of Cost NOT Available For Any Form of Allowance					
<b>TOTAL</b>	<b>6,860</b>		<b>6,803</b>		<b>172,676</b>

"Pool" indicates that the plant cost was less than \$1,000, and the value has been allocated to the low value pool.

**UNIT 406  
CAMBRIDGE - CENTRAL VILLAGE  
WATER STREET  
FORTITUDE VALLEY  
FOR IMMANUEL SUPER INVESTMENTS PTY LTD ATF IMMANUEL SUPER PTY LTD ATF  
IMMANUEL SUPER FUND**

**DIMINISHING VALUE METHOD**

Capital Expenditure Incurred Upon Plant and Articles for Depreciation Purposes

December-2014

Item	Total Cost	Effective Life in Years	Rate %	28/11/14 to 30/06/2015 Claim Yr 1 (\$)	Written Down Value at End of Yr 1 (\$)	1/07/15 to 30/06/2016 Claim Yr 2 (\$)	Written Down Value at End of Yr 2 (\$)
Air Conditioning Plant	7,920	10	20	929	6,991	1,398	5,593
Blinds	1,760	10	20	Pool	Pool	Pool	Pool
Carpets	943	10	20	Pool	Pool	Pool	Pool
Carpets Common	365	10	20	Pool	Pool	Pool	Pool
Artificial Turf <300	17	10	100	17	-	-	-
Entry Mats <300	15	10	100	15	-	-	-
Electrical Machinery							
- Common Exhaust Plant	703	20	10	Pool	Pool	Pool	Pool
- Amenities Exhaust	611	20	10	Pool	Pool	Pool	Pool
- Fans	741	5	40	Pool	Pool	Pool	Pool
- Auto Door Openers <300	90	10	100	90	-	-	-
- Shutter Motor <300	9	10	100	9	-	-	-
- Gate Motor <300	13	10	100	13	-	-	-
- Refuse Compactor	310	10	20	Pool	Pool	Pool	Pool
Electrical Appliances							
- Rangehood	396	12	16.7	Pool	Pool	Pool	Pool
- Cooktop	882	12	16.7	Pool	Pool	Pool	Pool
- Wall Oven	1,425	12	16.7	139	1,286	214	1,072
- Dishwasher	1,069	10	20	125	Pool	Pool	Pool
- Clothes Dryer	668	10	20	Pool	Pool	Pool	Pool
- Microwave	500	10	20	Pool	Pool	Pool	Pool
Fire Services							
- Warning Equipment	655	12	16.7	Pool	Pool	Pool	Pool
- Fire Hoses <300	217	10	100	217	-	-	-
- Fire Extinguishers <300	170	15	100	170	-	-	-
- Detectors	488	20	10	Pool	Pool	Pool	Pool
- FIP <300	258	12	100	258	-	-	-
- Pressurisation	723	20	10	Pool	Pool	Pool	Pool
- Fire Pumps Diesel	978	25	8	Pool	Pool	Pool	Pool
- Sprinkler Pump Diesel	361	25	8	Pool	Pool	Pool	Pool
- Jacking Pumps <300	97	25	100	97	-	-	-
- Sprinkler Pump Electric <300	155	25	100	155	-	-	-
Furniture							
- BBQ <300	82	10	100	82	-	-	-
- Outdoor Furniture - Common <300	150	5	100	150	-	-	-
- Indoor Furniture - Common <300	33	13.3	100	33	-	-	-
Hot Water Installation	441	12	16.7	Pool	Pool	Pool	Pool
Lift Installation							
- Lifts	3,762	30	6.7	147	3,615	241	3,374
Security							
- Access Control <300	258	5	100	258	-	-	-
- Intercom	455	5	40	Pool	Pool	Pool	Pool
- CCTV	310	4	50	Pool	Pool	Pool	Pool
Swimming Pool Plant							
- Filtration and Pumps <300	65	12	100	65	-	-	-
- Pool Cleaning Equipment <300	3	12	100	3	-	-	-
Concrete Water Tank	516	30	6.7	Pool	Pool	Pool	Pool
Water Pumps	383	20	10	Pool	Pool	Pool	Pool
Fountain Pumps <300	7	20	100	7	-	-	-
Sub-total	29,004			2,979	11,892	1,853	10,039
Low Value Pool (Refer to Notes)		4	37.5	2,473	11,660	4,373	7,287
Amount of Construction Cost Available for Residential Building Allowance and for Structural Improvement Allowance	222,669		2.5	3,264	219,405	5,567	213,838
Amount of Cost NOT Available For Any Form of Allowance	139,087						
<b>TOTAL</b>	<b>390,760</b>			<b>8,716</b>		<b>11,793</b>	

\*"Pool" indicates that plant with a written down value of less than \$1,000 has been allocated to the low value pool.



**UNIT 406  
CAMBRIDGE - CENTRAL VILLAGE  
WATER STREET  
FORTITUDE VALLEY  
FOR IMMANUEL SUPER INVESTMENTS PTY LTD ATF IMMANUEL SUPER PTY LTD ATF  
IMMANUEL SUPER FUND**

**DIMINISHING VALUE METHOD**

Capital Expenditure Incurred Upon Plant and Articles for Depreciation Purposes December-2014

Item	1/07/16 to 30/06/2017 Claim Yr 3 (\$)	Written Down Value at End of Yr 3 (\$)	1/07/17 to 30/06/2018 Claim Yr 4 (\$)	Written Down Value at End of Yr 4 (\$)	1/07/18 to 30/06/2019 Claim Yr 5 (\$)	Written Down Value at End of Yr 5 (\$)
Air Conditioning Plant	1,119	4,474	895	3,579	716	2,863
Blinds	Pool	Pool	Pool	Pool	Pool	Pool
Carpets	Pool	Pool	Pool	Pool	Pool	Pool
Carpets Common	Pool	Pool	Pool	Pool	Pool	Pool
Artificial Turf <300	-	-	-	-	-	-
Entry Mats <300	-	-	-	-	-	-
Electrical Machinery						
- Common Exhaust Plant	Pool	Pool	Pool	Pool	Pool	Pool
- Amenities Exhaust	Pool	Pool	Pool	Pool	Pool	Pool
- Fans	Pool	Pool	Pool	Pool	Pool	Pool
- Auto Door Openers <300	-	-	-	-	-	-
- Shutter Motor <300	-	-	-	-	-	-
- Gate Motor <300	-	-	-	-	-	-
- Refuse Compactor	Pool	Pool	Pool	Pool	Pool	Pool
Electrical Appliances						
- Rangehood	Pool	Pool	Pool	Pool	Pool	Pool
- Cooktop	Pool	Pool	Pool	Pool	Pool	Pool
- Wall Oven	179	Pool	Pool	Pool	Pool	Pool
- Dishwasher	Pool	Pool	Pool	Pool	Pool	Pool
- Clothes Dryer	Pool	Pool	Pool	Pool	Pool	Pool
- Microwave	Pool	Pool	Pool	Pool	Pool	Pool
Fire Services						
- Warning Equipment	Pool	Pool	Pool	Pool	Pool	Pool
- Fire Hoses <300	-	-	-	-	-	-
- Fire Extinguishers <300	-	-	-	-	-	-
- Detectors	Pool	Pool	Pool	Pool	Pool	Pool
- FIP <300	-	-	-	-	-	-
- Pressurisation	Pool	Pool	Pool	Pool	Pool	Pool
- Fire Pumps Diesel	Pool	Pool	Pool	Pool	Pool	Pool
- Sprinkler Pump Diesel	Pool	Pool	Pool	Pool	Pool	Pool
- Jacking Pumps <300	-	-	-	-	-	-
- Sprinkler Pump Electric <300	-	-	-	-	-	-
Furniture						
- BBQ <300	-	-	-	-	-	-
- Outdoor Furniture - Common <300	-	-	-	-	-	-
- Indoor Furniture - Common <300	-	-	-	-	-	-
Hot Water Installation	Pool	Pool	Pool	Pool	Pool	Pool
Lift Installation						
- Lifts	225	3,149	210	2,939	196	2,743
Security						
- Access Control <300	-	-	-	-	-	-
- Intercom	Pool	Pool	Pool	Pool	Pool	Pool
- CCTV	Pool	Pool	Pool	Pool	Pool	Pool
Swimming Pool Plant						
- Filtration and Pumps <300	-	-	-	-	-	-
- Pool Cleaning Equipment <300	-	-	-	-	-	-
Concrete Water Tank	Pool	Pool	Pool	Pool	Pool	Pool
Water Pumps	Pool	Pool	Pool	Pool	Pool	Pool
Fountain Pumps <300	-	-	-	-	-	-
Sub-total	1,523	7,623	1,105	6,518	912	5,606
Low Value Pool (Refer to Notes)	2,733	5,447	2,043	3,404	1,277	2,127
Amount of Construction Cost Available for Residential Building Allowance and for Structural Improvement Allowance	5,567	208,271	5,567	202,704	5,567	197,137
Amount of Cost NOT Available For Any Form of Allowance						
<b>TOTAL</b>	<b>9,823</b>		<b>8,715</b>		<b>7,756</b>	

\*"Pool" indicates that plant with a written down value of less than \$1,000 has been allocated to the low value pool.

**UNIT 406  
CAMBRIDGE - CENTRAL VILLAGE  
WATER STREET  
FORTITUDE VALLEY  
FOR IMMANUEL SUPER INVESTMENTS PTY LTD ATF IMMANUEL SUPER PTY LTD ATF  
IMMANUEL SUPER FUND**

**DIMINISHING VALUE METHOD**

Capital Expenditure Incurred Upon Plant and Articles for Depreciation Purposes		December-2014				
Item	1/07/19 to 30/06/2020 Claim Yr 6 (\$)	Written Down Value at End of Yr 6 (\$)	1/07/20 to 30/06/2021 Claim Yr 7 (\$)	Written Down Value at End of Yr 7 (\$)	1/07/21 to 30/06/2022 Claim Yr 8 (\$)	Written Down Value at End of Yr 8 (\$)
Air Conditioning Plant	573	2,290	458	1,832	366	1,466
Blinds	Pool	Pool	Pool	Pool	Pool	Pool
Carpets	Pool	Pool	Pool	Pool	Pool	Pool
Carpets Common	Pool	Pool	Pool	Pool	Pool	Pool
Artificial Turf <300	-	-	-	-	-	-
Entry Mats <300	-	-	-	-	-	-
Electrical Machinery						
- Common Exhaust Plant	Pool	Pool	Pool	Pool	Pool	Pool
- Amenities Exhaust	Pool	Pool	Pool	Pool	Pool	Pool
- Fans	Pool	Pool	Pool	Pool	Pool	Pool
- Auto Door Openers <300	-	-	-	-	-	-
- Shutter Motor <300	-	-	-	-	-	-
- Gate Motor <300	-	-	-	-	-	-
- Refuse Compactor	Pool	Pool	Pool	Pool	Pool	Pool
Electrical Appliances						
- Rangehood	Pool	Pool	Pool	Pool	Pool	Pool
- Cooktop	Pool	Pool	Pool	Pool	Pool	Pool
- Wall Oven	Pool	Pool	Pool	Pool	Pool	Pool
- Dishwasher	Pool	Pool	Pool	Pool	Pool	Pool
- Clothes Dryer	Pool	Pool	Pool	Pool	Pool	Pool
- Microwave	Pool	Pool	Pool	Pool	Pool	Pool
Fire Services						
- Warning Equipment	Pool	Pool	Pool	Pool	Pool	Pool
- Fire Hoses <300	-	-	-	-	-	-
- Fire Extinguishers <300	-	-	-	-	-	-
- Detectors	Pool	Pool	Pool	Pool	Pool	Pool
- FIP <300	-	-	-	-	-	-
- Pressurisation	Pool	Pool	Pool	Pool	Pool	Pool
- Fire Pumps Diesel	Pool	Pool	Pool	Pool	Pool	Pool
- Sprinkler Pump Diesel	Pool	Pool	Pool	Pool	Pool	Pool
- Jacking Pumps <300	-	-	-	-	-	-
- Sprinkler Pump Electric <300	-	-	-	-	-	-
Furniture						
- BBQ <300	-	-	-	-	-	-
- Outdoor Furniture - Common <300	-	-	-	-	-	-
- Indoor Furniture - Common <300	-	-	-	-	-	-
Hot Water Installation	Pool	Pool	Pool	Pool	Pool	Pool
Lift Installation						
- Lifts	183	2,560	171	2,389	159	2,230
Security						
- Access Control <300	-	-	-	-	-	-
- Intercom	Pool	Pool	Pool	Pool	Pool	Pool
- CCTV	Pool	Pool	Pool	Pool	Pool	Pool
Swimming Pool Plant						
- Filtration and Pumps <300	-	-	-	-	-	-
- Pool Cleaning Equipment <300	-	-	-	-	-	-
Concrete Water Tank	Pool	Pool	Pool	Pool	Pool	Pool
Water Pumps	Pool	Pool	Pool	Pool	Pool	Pool
Fountain Pumps <300	-	-	-	-	-	-
Sub-total	756	4,850	629	4,221	525	3,696
Low Value Pool (Refer to Notes)	798	1,329	498	831	312	519
Amount of Construction Cost Available for Residential Building Allowance and for Structural Improvement Allowance	5,567	191,570	5,567	186,003	5,567	180,436
Amount of Cost NOT Available For Any Form of Allowance						
<b>TOTAL</b>	<b>7,121</b>		<b>6,694</b>		<b>6,404</b>	

\*"Pool" indicates that plant with a written down value of less than \$1,000 has been allocated to the low value pool.

**UNIT 406  
CAMBRIDGE - CENTRAL VILLAGE  
WATER STREET  
FORTITUDE VALLEY  
FOR IMMANUEL SUPER INVESTMENTS PTY LTD ATF IMMANUEL SUPER PTY LTD  
ATF IMMANUEL SUPER FUND**

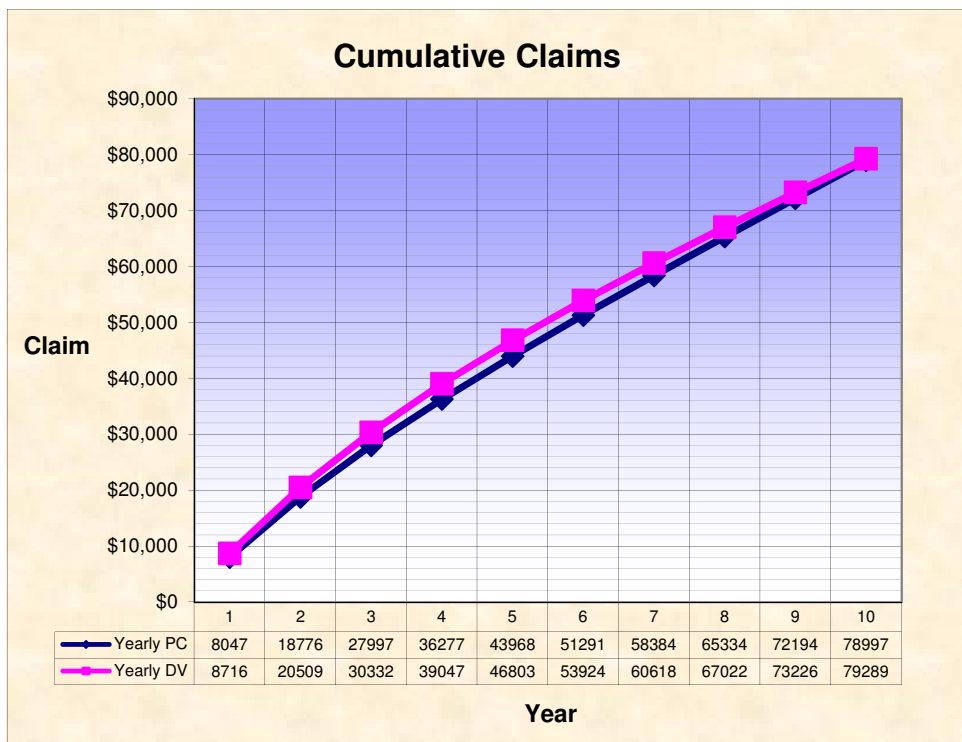
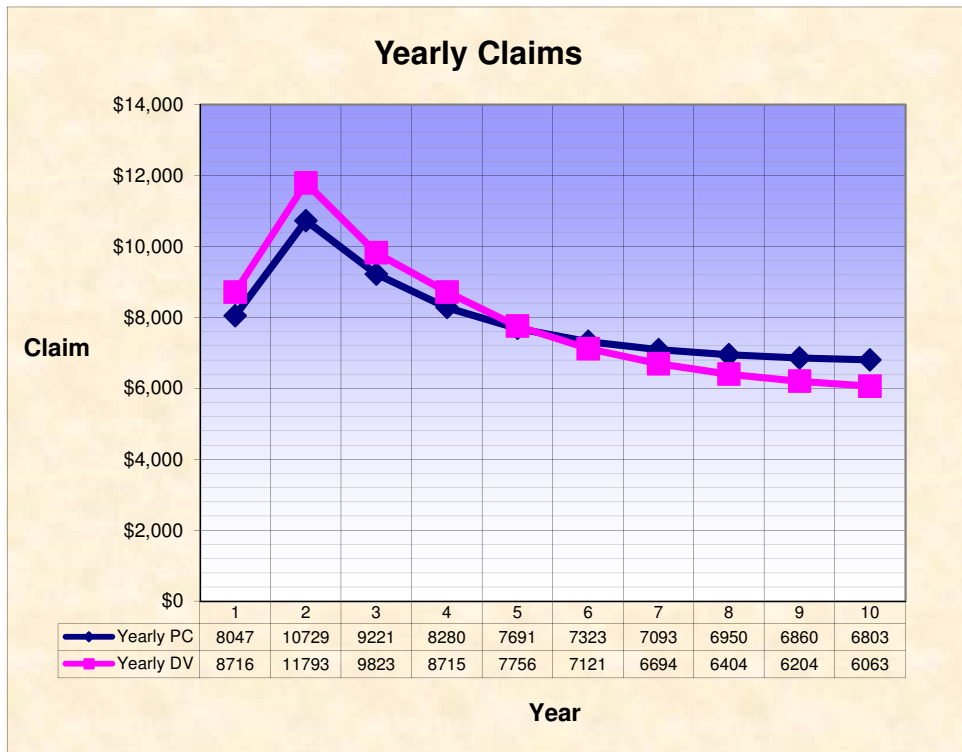
**DIMINISHING VALUE METHOD**

Capital Expenditure Incurred Upon Plant and Articles for Depreciation Purposes December-2014

Item	1/07/22 to 30/06/2023 Claim Yr 9 (\$)	Written Down Value at End of Yr 9 (\$)	1/07/23 to 30/06/2024 Claim Yr 10 (\$)	Written Down Value at End of Yr 10 (\$)	1/07/2024 onwards Claim Yr 11+ (\$)
Air Conditioning Plant	293	1,173	235	938	938
Blinds	Pool	Pool	Pool	Pool	Pool
Carpets	Pool	Pool	Pool	Pool	Pool
Carpets Common	Pool	Pool	Pool	Pool	Pool
Artificial Turf <300	-	-	-	-	-
Entry Mats <300	-	-	-	-	-
Electrical Machinery					
- Common Exhaust Plant	Pool	Pool	Pool	Pool	Pool
- Amenities Exhaust	Pool	Pool	Pool	Pool	Pool
- Fans	Pool	Pool	Pool	Pool	Pool
- Auto Door Openers <300	-	-	-	-	-
- Shutter Motor <300	-	-	-	-	-
- Gate Motor <300	-	-	-	-	-
- Refuse Compactor	Pool	Pool	Pool	Pool	Pool
Electrical Appliances					
- Rangehood	Pool	Pool	Pool	Pool	Pool
- Cooktop	Pool	Pool	Pool	Pool	Pool
- Wall Oven	Pool	Pool	Pool	Pool	Pool
- Dishwasher	Pool	Pool	Pool	Pool	Pool
- Clothes Dryer	Pool	Pool	Pool	Pool	Pool
- Microwave	Pool	Pool	Pool	Pool	Pool
Fire Services					
- Warning Equipment	Pool	Pool	Pool	Pool	Pool
- Fire Hoses <300	-	-	-	-	-
- Fire Extinguishers <300	-	-	-	-	-
- Detectors	Pool	Pool	Pool	Pool	Pool
- FIP <300	-	-	-	-	-
- Pressurisation	Pool	Pool	Pool	Pool	Pool
- Fire Pumps Diesel	Pool	Pool	Pool	Pool	Pool
- Sprinkler Pump Diesel	Pool	Pool	Pool	Pool	Pool
- Jacking Pumps <300	-	-	-	-	-
- Sprinkler Pump Electric <300	-	-	-	-	-
Furniture					
- BBQ <300	-	-	-	-	-
- Outdoor Furniture - Common <300	-	-	-	-	-
- Indoor Furniture - Common <300	-	-	-	-	-
Hot Water Installation	Pool	Pool	Pool	Pool	Pool
Lift Installation					
- Lifts	149	2,081	139	1,942	1,942
Security					
- Access Control <300	-	-	-	-	-
- Intercom	Pool	Pool	Pool	Pool	Pool
- CCTV	Pool	Pool	Pool	Pool	Pool
Swimming Pool Plant					
- Filtration and Pumps <300	-	-	-	-	-
- Pool Cleaning Equipment <300	-	-	-	-	-
Concrete Water Tank	Pool	Pool	Pool	Pool	Pool
Water Pumps	Pool	Pool	Pool	Pool	Pool
Fountain Pumps <300	-	-	-	-	-
Sub-total	442	3,254	374	2,880	2,880
Low Value Pool (Refer to Notes)	195	324	122	202	202
Amount of Construction Cost Available for Residential Building Allowance and for Structural Improvement Allowance	5,567	174,869	5,567	169,302	169,302
Amount of Cost NOT Available For Any Form of Allowance					
<b>TOTAL</b>	<b>6,204</b>		<b>6,063</b>		<b>172,384</b>

\*"Pool" indicates that plant with a written down value of less than \$1,000 has been allocated to the low value pool.

**UNIT 406  
CAMBRIDGE - CENTRAL VILLAGE  
WATER STREET  
FORTITUDE VALLEY  
FOR IMMANUEL SUPER INVESTMENTS PTY LTD ATF IMMANUEL SUPER  
PTY LTD ATF IMMANUEL SUPER FUND**



**TAX DEPRECIATION AND CAPITAL ALLOWANCE REPORT  
UNIT 406, CAMBRIDGE - CENTRAL VILLAGE, WATER STREET, FORTITUDE VALLEY**

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## **NOTES RELATING TO THE SCHEDULES**

The costs have been analysed and split into the following cost centres:

- a) Depreciable Items - as scheduled in accordance with Division 40 of the Income Tax Assessment Act 1997 and the Uniform Capital Allowance System 2001.
- b) Capital Allowance – in accordance with Division 43 of the Income Tax Assessment Act 1997.
- c) The Australian Tax Case 11/97 (Administrative Appeals Tribunal, 3 March 1997) determined that Kitchen cupboards, benches and similar items in rental properties are not Plant and Articles and therefore not depreciable. Such items form part of the fabric of the property and have therefore been included in the amount stated for Building Allowance in accordance with Division 43 of the Income Tax Assessment Act 1997.
- d) The Australian Tax Case [2003] AATA 4 (Administrative Appeals Tribunal, 3 January 2003) determined that electrical switchboards and similar items in rental properties are not Plant and Articles and therefore not depreciable. Such items form part of the fabric of the property and have therefore been included in the amount stated for Building Allowance in accordance with Division 43 of the Income Tax Assessment Act 1997.
- e) Items of plant with an individual value of less than \$300 have been depreciated at 100% in accordance with Division 40 Section 40 – 80 of the New Business Tax System (Capital Allowances) Act 2001.
- f) Due to the undefined nature of “plant and articles” we leave it at the owner’s (or their accountant’s) discretion as to whether or not the claim for any particular item should be made.

Note: Tax cases and decisions referenced above that have been withdrawn through the evolution of taxation law are listed as they set defining guidelines in the current interpretation of depreciable items.


**SMSF Cash Account** 067-167 3252 0902

Available	<b>\$10,925.55</b>
Pending	\$0.00
Balance	\$10,925.55

[Pay or transfer](#)
**Showing 10 results**

Pending transactions not included in the search

Date	Description	Debit	Credit	Balance
Sat 01 Jul 2023	Credit Interest		+\$48.52	\$20,867.97
Fri 30 Jun 2023	Transfer to other Bank NetBank Reference 5437	-\$300.00		\$20,819.45
Thu 29 Jun 2023	Direct Credit 342203 Zai LREQ 406/348 Water		+\$77.55	\$21,119.45
Wed 28 Jun 2023	Direct Debit 219313 ZURICH AUST LTD 6127561 35	-\$124.94		\$21,041.90
Tue 27 Jun 2023	Direct Credit 301500 PRECISION CH PASCH2306210017777		+\$2,448.42	\$21,166.84
Sat 24 Jun 2023	Transfer To Just SMSF Audits NetBank Inv 51366 Immanuel SMSF Audit	-\$330.00		\$18,718.42
Fri 23 Jun 2023	Direct Debit 148031 FMC 10210945L49	-\$941.40		\$19,048.42
Fri 09 Jun 2023	Direct Debit 148031 FMC 10210945L49	-\$941.40		\$19,989.82
Thu 08 Jun 2023	MYOB PAYBY SERVICES. NetBank BPAY 848283 93229068610 Invoice 5416	-\$3,160.00		\$20,931.22
Thu 01 Jun 2023	Credit Interest		+\$38.79	\$24,091.22

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## IMMANUEL SUPER PTY LTD &lt;IMMANUEL SUPER FUND A/C&gt; ?

 [MESSAGES](#) [LOGOUT](#)[Holding Summary](#) / Holding Summary Details**Lithium**  
Australia

LITHIUM AUSTRALIA LIMITED

LITHIUM AUSTRALIA LIMITED (LIT)

ABN 29 126 129 413  
 SUITE 16 & 17  
 79-83 HIGH STREET  
 KEW VIC 3101

**Company Secretary:** CATHERINE GRANT-EDWARDS**Tel:** 03 7017 2656**Fax:****Official Web Site:** [lithium-au.com](http://lithium-au.com)**Market Info:** [Market Index](#)

DETAILS

[HISTORY](#)

PAYMENT



IMPORTANT INFO

Securities: LIT ORDINARY FULLY PAID

Transaction Date	Transaction Type	Units	Closing Balance
07/07/2023	BUY BACK OFF	-8,000	0
04/07/2022	CHESS/CHESS MOVEMENT ON	+8,000	8,000

From Date \*  
01/07/2022

Required field.

To Date \*  
30/06/2023

Required field.

EXPORT



## Income tax 551

<b>Date generated</b>	21 December 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

10 results found - from 21 December 2021 to 21 December 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
13 Oct 2023	13 Oct 2023	General interest charge			\$0.00
13 Oct 2023	12 Oct 2023	Payment received		\$98.90	\$0.00
1 Jul 2023	1 Jul 2023	General interest charge			\$98.90 DR
8 Jun 2023	13 Jun 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$98.90		\$98.90 DR
11 Jul 2022	11 Jul 2022	General interest charge			\$0.00
11 Jul 2022	8 Jul 2022	Payment received		\$213.59	\$0.00
1 Jun 2022	2 May 2022	General interest charge			\$213.59 DR
24 May 2022	1 Dec 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$213.59		\$213.59 DR
11 Apr 2022	14 Apr 2022	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$1.40		\$0.00
9 Apr 2022	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$1.40	\$1.40 CR



Immanuel Super Pty Ltd ACN 164 432 286 as  
trustee for Immanuel Super Fund  
9 / 47 Forest Avenue  
EAST PERTH WA 6004 Australia

**Borrower:** Immanuel Super Pty Ltd ACN 164 432 286 as trustee for Immanuel Super Fund  
**Guarantor:** Anthony Francis Giannecchini  
Sonia Alma Audino  
Immanuel Super Investments Pty Ltd ACN 164 437 567 as trustee for Bare Trust for  
the Immanuel Super Fund  
**Property:** 406/348 Water Street FORTITUDE VALLEY Queensland Australia 4006  
**Lender:** WWW.LOANS.COM.AU PTY LTD ACN 117831615  
**Mortgage Manager:** loans.com.au Pty Ltd ABN 18082587095 Australian Credit Licence Number 395219  
**Application ID:** 427968

Dear Sir/Madam,

## Your home loan is approved

Congratulations! Your new home loan has been approved and your home loan documents are enclosed for your review and signature. Your home loan documents provide important information about your new loan which will be secured by a mortgage over the property listed above.

Should you choose to proceed, independent legal advice is compulsory.

Whilst it is not compulsory, we strongly recommend that you seek independent financial advice from a qualified financial advisor in relation to your financial rights and obligations under the loan documents. You may accept our finance offer by signing and returning your documents promptly, otherwise the approval may lapse. All our requirements must be met **BEFORE** we can arrange settlement. Please keep this in mind, particularly if your transaction is urgent.

### Next Steps – what you must do

Please work through the enclosed **checklist** and return to us;

1. The home loan documents listed in **PART A**, printed, completed and signed; and
2. The additional information listed in **PART B** required from you.

We have included a copy of some of the documents listed in Part A and the general conditions that apply to your home loan and your mortgage. These copies can be retained for your records.

### Need Help?

If you have any questions about the enclosed documents, simply contact our Settlements team on 13 10 90, fax us on 1800 009 456 or email [settlements@customerhelp.com.au](mailto:settlements@customerhelp.com.au). Alternatively, please contact your legal or financial adviser. They will be happy to help.

Kind regards,



Julie Sanders  
Head of Group Operations

## Borrower checklist – Application ID 427968

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.

Document	Instructions	Tick when Returning
Loan Agreement	All borrowers to sign where indicated.	<input type="checkbox"/>
Borrower Certification	All Borrowers to complete and sign where indicated.	<input type="checkbox"/>
Mortgage/s	The mortgage (2 copies , printed singled sided 100% to scale on A4 paper) must be signed by each mortgagor . <b>QLD:</b> Justice of the Peace (except NSW), Commissioner for Declarations, Legal Practitioner, Licensed Conveyancer, Notary Public <b>If signed outside Australia:</b> Australian Consular Officer	<input type="checkbox"/>
Mortgage Side Deed	Complete and sign where indicated.	<input type="checkbox"/>
Verification of Identity Form – <b>Anthony Francis Giannecchini</b>	The Verification of Identity Form must be completed and signed by a Prescribed Person and returned with certified copies of ID.	<input type="checkbox"/>
Verification of Identity Form – <b>Sonia Alma Audino</b>	The Verification of Identity Form must be completed and signed by a Prescribed Person and returned with certified copies of ID.	<input type="checkbox"/>
Discharge Authority – <b>AMP Limited</b>	All Borrowers to complete and sign where indicated.	<input type="checkbox"/>
Direct Debit Authority	All Borrowers to complete and sign where indicated.	<input type="checkbox"/>
Guarantors Indemnity Waiver	Complete and sign where indicated.	<input type="checkbox"/>
Settlement Funds Direction and Authority	All Borrowers to complete and sign where indicated.	<input type="checkbox"/>
SMSF Statutory Declaration	Complete and sign where indicated.	<input 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
<b>SPECIAL CONDITIONS</b>	<p>Independent Legal Advice Required</p> <p>Please return the Discharge Authority via onTrack or email urgently for settlement date to be met</p> <p>Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)</p> <p>Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)</p> <p>Copy of Discharge Authority Form</p> <p>Independent Legal Advice Required</p> <p>Joint and several guarantees required from directors</p> <p>Loan Term 20 years</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

# Loan Agreement - SMSF Limited Recourse Loan

<b>Lender:</b>	WWW.LOANS.COM.AU PTY LTD ACN 117831615 of Level 40, 123 Eagle Street BRISBANE QLD 4000
<b>Originator/Manager:</b>	loans.com.au Pty Ltd ABN 18082587095 of Level 40, 123 Eagle Street BRISBANE QLD 4000
<b>Borrower (or "you"):</b>	Immanuel Super Pty Ltd ACN 164 432 286 as trustee for Immanuel Super Fund of 9/47 Forest Avenue EAST PERTH Western Australia 6004 Australia
<b>Loan Number:</b>	427968

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 July 27, 2022 (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.

<b>How much you are borrowing</b>	<b>\$235,000.00</b>
Made up of:	
<b>LCA - SMSF Home Loan 80 PI - 21072021 1:</b>	<b>\$235,000.00</b>
<b>Total amount of credit</b>	<b>\$235,000.00</b>
<b>Annual percentage rate(s)</b>	
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"><li><b>LCA - SMSF Home Loan 80 PI - 21072021 (variable rate)</b></li></ul>	<b>4.94% per annum</b>
<b>Repayments</b>	

<p><b>When your repayments are due</b> 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&amp;Cs.</p>	
<p><b>When your first repayment is due</b> Your first repayment is due one month from the <i>settlement date</i>.</p>	
<p><b>How many repayments will you make</b> Assuming you make all repayments on the due date, the number of repayments you must make will be:</p>	<b>240</b> repayments
<p><b>How much are your repayments</b> 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.  <b>LCA - SMSF Home Loan 80 PI - 21072021</b></p>	<b>\$1,543.12</b> comprising principal and interest
<b>Fees and Charges</b>	
<p><b>Credit fees and charges payable on or before settlement of your loan</b> Unless otherwise stated, all fees are non-refundable. These fees may be payable even if the loan does not proceed for any reason.</p>	
<p><b>Lender's Application Fee:</b> - payable for services provided by us in connection with your loan application (may include legal fees, title insurance premiums, any additional loan processing fee, valuation fees and an amount payable to the Originator/Manager for providing services).</p>	<b>\$0.00</b>
<b>Valuation Fee:</b>	<b>\$220.00</b>
<p><b>Settlement Fee:</b> (If you request an urgent settlement of your loan this may be possible upon payment of a fee of an additional \$300).</p>	<b>\$300.00</b>
<b>Mortgage Registration Fee:</b>	<b>\$208.83</b>
<b>Lenders Mortgage Insurance:</b> This amount may be capitalised and added to your loan amount.	<b>Paid by the lender</b>
<b>Total of fees and charges payable on or before the <i>settlement date</i> (excluding unascertainable amounts)</b>	<b>\$728.83</b>
<b>Credit fees and charges payable after settlement of your loan</b>	

Originator/Manager's Discharge Administration Fee - payable when we agree to discharge a <i>security</i> .	\$300.00 per security
<b>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)</b>	<b>\$1,028.83</b>
<p><b>Credit fees and charges payable throughout the term of your loan</b>  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><b>Break costs</b></p> <p>Break costs are payable if</p> <ul style="list-style-type: none"> <li>• the whole or part of a fixed rate loan is repaid during a fixed rate period; or</li> <li>• 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).</li> </ul> <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&amp;Cs. In addition, you must pay a Break Cost Administration Fee (not payable on switches to variable rate).</p> <p><b>NOTE: Break costs can be significant. Ask us for an estimate of break costs before you repay a fixed rate loan early.</b></p>	<p>Unascertainable</p> <p>\$150 per event</p>
Revaluation fee - payable if the loan is not made within three months of the <i>disclosure date</i> .	Unascertainable
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.	\$100.00
If you request that your loan be re-documented prior to the settlement date. This fee does not apply to Firstmac VIP Package customers.	\$100.00
Discharge administration fee - payable at the time of any early discharge when repaying your loan in full.	\$300.00
Partial discharge administration fee - payable at the time of each partial discharge.	\$150.00

<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>
<p>If you request more than three bank cheques on the settlement date, a fee will apply for each additional bank cheque.</p>	<p>\$15.00 for each bank cheque</p>
<p>If you request a copy of a statement.</p>	<p>\$10.00 per statement</p>
<p>Over the counter deposits.</p>	<p>\$2.00 per transaction</p>
<p>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.</p>	<p>\$4.00 per request</p>
<p>Dishonour fee - payable whenever a payment to us is dishonoured.</p>	<p>\$35.00 per dishonour</p>
<p>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.</p>	<p>\$35.00 per dishonour</p>
<p>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.</p>	<p>\$20.00 per dishonour</p>
<p>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.</p>	<p>\$150.00 per month</p>
<p>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.</p>	<p>\$75.00</p>

<p>If the Lender or the Originator/Manager undertakes any of the following:</p> <ul style="list-style-type: none"> <li>• provides copies of any notice or document;</li> <li>• provides any special attendances (eg consent to second mortgage) at your request;</li> <li>• provides information;</li> <li>• decides to inspect the mortgaged property or obtain other reports in relation to it; or</li> <li>• varies your loan at your request (not applicable to Firstmac VIP Package customers).</li> </ul> <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>
<p>Payment trace fee - payable whenever we are asked to trace a deposit to a loan account.</p>	<p>\$50.00 per trace</p>
<p>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.</p>	<p>Unascertainable</p>
<p>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&amp;Cs.</p>	<p>Unascertainable</p>
<p>Rate lock fee – rate lock applies for 60 days from date of payment.</p>	<p>\$350.00</p>

**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

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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 Immanuel Super Investments Pty Ltd ACN 164 437 567 ATF Bare Trust for the Immanuel Super Fund over Title Description: 50956678 also described as 406/348 Water Street FORTITUDE VALLEY Queensland Australia 4006</p> <p>You must also arrange for us to be granted a guarantee by:</p> <p>(a) the Anthony Francis Giannecchini and Sonia Alma Audino, limited to the loan amount; and</p> <p>(b) Immanuel Super Investments Pty Ltd ACN 164 437 567 as trustee for Bare Trust for the Immanuel Super Fund, limited to 406/348 Water Street FORTITUDE VALLEY Queensland Australia 4006</p> <p>Together, these securities are referred to as the <i>security</i>.</p>
Guarantor	<p>Guarantee by Anthony Francis Giannecchini.</p> <p>Guarantee by Sonia Alma Audino.</p> <p>Guarantee by Bare Trust for the Immanuel Super Fund.</p> <p>Collectively referred to as the <i>guarantor</i>.</p>
Loan term	<p>20 years commencing on the <i>settlement date</i>.</p>
Loan purpose	<p>You have told us that the loan will be used for To refinance SMSF investment loan from AMP for \$ 235,000 at 406/348 Water Street FORTITUDE VALLEY Queensland 4006.</p>
How your loan will be paid on settlement	<p>The loan will be paid to:</p> <p>(a) for lenders mortgage insurance premium; <b>Paid by the lender</b></p> <p>(b) balance as directed by you: unascertainable at the disclosure date.</p>
Commission paid or received in relation to your loan	<p>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.</p>
Default interest rate	<p>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.</p> <p>The default rate(s) as at the <i>disclosure date</i> are:</p>

	LCA - SMSF Home Loan 80 PI - 21072021	6.9400% 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"> <li>● Please return the Discharge Authority via onTrack or email urgently for settlement date to be met</li> <li>● Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)</li> <li>● Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)</li> <li>● Copy of Discharge Authority Form</li> <li>● Independent Legal Advice Required</li> <li>● Independent Legal Advice Required</li> <li>● Joint and several guarantees required from directors</li> <li>● Loan Term 20 years</li> </ul>	
SMSF special conditions	<p><b>Special Conditions that Apply to your Self Managed Superannuation Fund Loan</b></p> <p>The following Specific Conditions apply to your loan contract.</p> <p>(1) <b>Additional Definitions</b> In these Specific Conditions:</p> <p><b>Guarantors</b> mean Anthony Francis Giannecchini and Sonia Alma Audino and the Property Trustee.</p> <p><b>Property Trustee</b> means Immanuel Super Investments Pty Ltd ACN 164 437 567 as trustee for Bare Trust for the Immanuel Super Fund</p> <p><b>Property</b> means 406/348 Water Street FORTITUDE VALLEY Queensland Australia 4006</p> <p><b>Superannuation Fund</b> means Immanuel Super Fund</p> <p><b>Superannuation Trustee</b> means Immanuel Super Pty Ltd ACN 164 432 286 as trustee for the Superannuation Fund. ]</p> <p>(2) <b>Background</b> This loan contract is made in accordance with the provisions of section 67A of the <i>Superannuation Industry (Supervision) Act (SIS Act)</i> which permits a regulated <i>Superannuation Fund</i> to borrow money provided:</p> <ul style="list-style-type: none"> <li>(i) the borrowed funds are used to purchase an asset (in this case the <i>Property</i>);</li> <li>(ii) the <i>Property</i> is held on trust for the <i>Superannuation Trustee</i> as trustee of the <i>Superannuation Fund</i> by another entity (in this case the <i>Property Trustee</i>);</li> <li>(iii) the <i>Superannuation Trustee</i> has the right to acquire legal ownership of the <i>Property</i> on behalf of the <i>Superannuation Fund</i> by making payments;</li> </ul> <p>The <i>Lender's</i> recourse against the <i>Superannuation Trustee</i> and the <i>Superannuation Fund</i> for default on the borrowing is limited to the <i>Property</i>.</p>	

(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 Immanuel Super Pty Ltd ACN 164 432 286 in their own right and as trustee for Immanuel Super Fund pursuant to section 127 of the Corporations Act 2001

Date:

---

[SIGN HERE]

---

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

[PRINT NAME HERE]

---

[SIGN HERE]

---

Director

[PRINT NAME HERE]

---

# BORROWER CERTIFICATION

APPLICATION ID: 427968

**I Immanuel Super Pty Ltd ACN 164 432 286 as trustee for Immanuel Super 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;

*OR*

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

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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 Immanuel Super Pty Ltd ACN 164 432 286 in their own right and as trustee for Immanuel Super Fund pursuant to section 127 of the Corporations Act 2001

[SIGN HERE]

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

[PRINT NAME HERE]

[SIGN HERE]

Director

[PRINT NAME HERE]

Date:



**After all parties have signed the Form – Please detach this Notice****VERY IMPORTANT: Please read this before signing the form**

Before signing the form you must show the witness adequate documentation so they can **verify your identity** and **your entitlement to sign**

Unless you provide adequate documentation the witness may decline to proceed

*Note: this notice is not part of the form and must not be lodged in the Titles Registry*

**Important information – witnessing signatures on titles registry forms**

- Only particular persons (Schedule 1 – *Land Title Act 1994*) are able to witness the signature of an individual on a titles registry form and they are required by law to take reasonable steps to verify the individual's identity and ensure they are the person entitled to sign the form.
- You must provide your witness with sufficient documentation for them to verify your identity (e.g. shows your photo and signature) **and** your entitlement to sign the form (e.g. shows your name and the property details).
- It is recommended that you present as many relevant documents as possible to the witness to assist them in complying with their legal obligations.
- For further guidance, including for witnessing outside Australia, refer to Part 61 of the Land Title Practice Manual, available online at [www.qld.gov.au/titles](http://www.qld.gov.au/titles).

**1. Verification of identity documents**

The Verification of Identity Standard in ¶[61-2700] of the Land Title Practice Manual requires a witness to sight a specified combination of identity documents. An extract showing the first 3 Categories of the Standard is below:

Category	Minimum Document Requirements For Persons who are Australian citizens or residents:
1	<ul style="list-style-type: none"> <li>• Australian Passport or foreign passport or Australian Evidence of Immigration Status ImmiCard or Australian Migration Status ImmiCard</li> <li>• <u>plus</u> Australian drivers licence or Photo Card* (a Photo Card is a card issued by the Commonwealth or any State or Territory Government showing a photograph of the holder and enabling the holder to evidence their age and/or their identity)</li> <li>• <u>plus</u> change of name or marriage certificate <i>if necessary</i></li> </ul>
2	<ul style="list-style-type: none"> <li>• Australian Passport or foreign passport or Australian Evidence of Immigration Status ImmiCard or Australian Migration Status ImmiCard</li> <li>• <u>plus</u> full birth certificate or citizenship certificate or descent certificate</li> <li>• <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card</li> <li>• <u>plus</u> change of name or marriage certificate <i>if necessary</i></li> </ul>
3	<ul style="list-style-type: none"> <li>• Australian drivers licence or Photo Card* (see Photo Card definition in Category 1 above*)</li> <li>• <u>plus</u> full birth certificate or citizenship certificate or descent certificate</li> <li>• <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card</li> <li>• <u>plus</u> change of name or marriage certificate <i>if necessary</i></li> </ul>

**2. Documentation to confirm you are entitled to sign the form/s**

If you are **selling property** or are **only refinancing**

- a current local government rates notice; or
- a current title search statement; or
- a current land tax assessment notice.

If you are **buying property** and/or **financing the purchase**

- a copy of the contract of sale; or
- official loan documentation from your lender; or
- a letter from a solicitor confirming you are entitled to sign the form.

**Unless you show your witness adequate documentation they may decline to proceed**

## Instructions

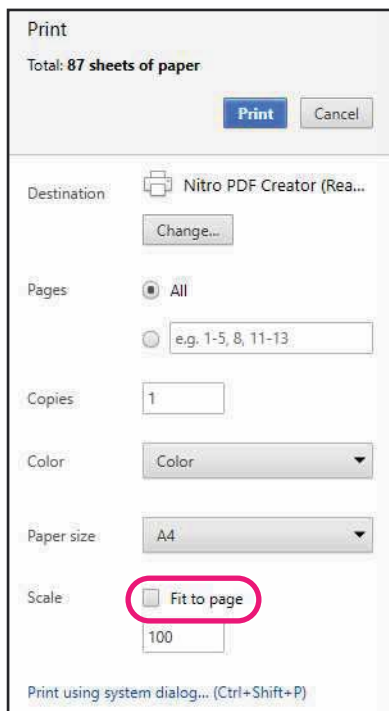
# Printing Mortgage Document to Scale

The Land Titles Office rejects any mortgage document that is printed to the wrong scale. It is important that you follow the printing instructions below.

These instructions are applicable for Chrome, Adobe and Nitro. We recommend that you use one of these applications for this task.

### Chrome

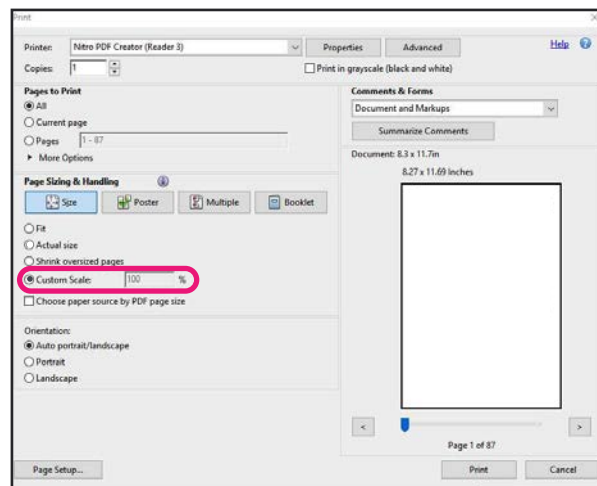
Untick the Scale tick box:



The screenshot shows the Chrome print dialog box. The 'Scale' section at the bottom has a checkbox labeled 'Fit to page' which is currently checked and circled in red. Below it, the scale is set to 100%. Other settings include 'Destination: Nitro PDF Creator (Rea...)', 'Pages: All', 'Copies: 1', 'Color: Color', and 'Paper size: A4'.

### Adobe

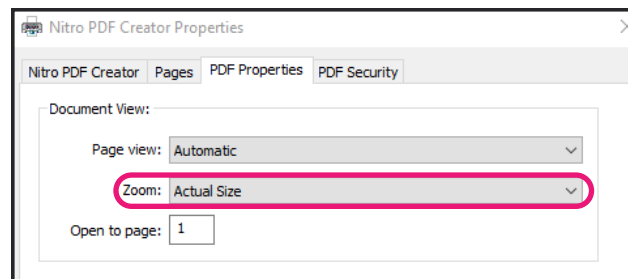
Select Custom Scale 100%:



The screenshot shows the Adobe print dialog box. In the 'Page Sizing & Handling' section, the 'Custom Scale' radio button is selected and circled in red, with the scale value set to 100%. Other options include 'Fit', 'Actual size', and 'Shrink oversized pages'. The document size is shown as 8.27 x 11.69 inches.

### Nitro

Select Actual size:



The screenshot shows the Nitro PDF Creator Properties dialog box. In the 'Document View' section, the 'Zoom' dropdown menu is set to 'Actual Size' and is circled in red. Other settings include 'Page view: Automatic' and 'Open to page: 1'.

**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
50956678		LOT 406 ON SP 118333

**Mortgagor**

Name	IMMANUEL SUPER INVESTMENTS PTY LTD
ACN/ARBN	164 437 567
Capacity	AS TRUSTEE UNDER INSTRUMENT NO.716185803

**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 IMMANUEL SUPER INVESTMENTS  
PTY LTD

Signer Name ANTHONY FRANCIS  
GIANNECCHINI \_\_\_\_\_

Signer Organisation IMMANUEL SUPER  
INVESTMENTS PTY LTD \_\_\_\_\_

Signer Role DIRECTOR \_\_\_\_\_

Signature \_\_\_\_\_

Execution Date \_\_\_\_\_

---

Executed on behalf of IMMANUEL SUPER INVESTMENTS  
PTY LTD

Signer Name SONIA ALMA AUDINO \_\_\_\_\_

Signer Organisation IMMANUEL SUPER  
INVESTMENTS PTY LTD \_\_\_\_\_

Signer Role DIRECTOR \_\_\_\_\_

Signature \_\_\_\_\_

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 \_\_\_\_\_

---

**After all parties have signed the Form – Please detach this Notice****VERY IMPORTANT: Please read this before signing the form**

Before signing the form you must show the witness adequate documentation so they can **verify your identity** and **your entitlement to sign**

Unless you provide adequate documentation the witness may decline to proceed

*Note: this notice is not part of the form and must not be lodged in the Titles Registry*

**Important information – witnessing signatures on titles registry forms**

- Only particular persons (Schedule 1 – *Land Title Act 1994*) are able to witness the signature of an individual on a titles registry form and they are required by law to take reasonable steps to verify the individual's identity and ensure they are the person entitled to sign the form.
- You must provide your witness with sufficient documentation for them to verify your identity (e.g. shows your photo and signature) **and** your entitlement to sign the form (e.g. shows your name and the property details).
- It is recommended that you present as many relevant documents as possible to the witness to assist them in complying with their legal obligations.
- For further guidance, including for witnessing outside Australia, refer to Part 61 of the Land Title Practice Manual, available online at [www.qld.gov.au/titles](http://www.qld.gov.au/titles).

**1. Verification of identity documents**

The Verification of Identity Standard in ¶[61-2700] of the Land Title Practice Manual requires a witness to sight a specified combination of identity documents. An extract showing the first 3 Categories of the Standard is below:

Category	Minimum Document Requirements For Persons who are Australian citizens or residents:
1	<ul style="list-style-type: none"> <li>• Australian Passport or foreign passport or Australian Evidence of Immigration Status ImmiCard or Australian Migration Status ImmiCard</li> <li>• <u>plus</u> Australian drivers licence or Photo Card* (a Photo Card is a card issued by the Commonwealth or any State or Territory Government showing a photograph of the holder and enabling the holder to evidence their age and/or their identity)</li> <li>• <u>plus</u> change of name or marriage certificate <i>if necessary</i></li> </ul>
2	<ul style="list-style-type: none"> <li>• Australian Passport or foreign passport or Australian Evidence of Immigration Status ImmiCard or Australian Migration Status ImmiCard</li> <li>• <u>plus</u> full birth certificate or citizenship certificate or descent certificate</li> <li>• <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card</li> <li>• <u>plus</u> change of name or marriage certificate <i>if necessary</i></li> </ul>
3	<ul style="list-style-type: none"> <li>• Australian drivers licence or Photo Card* (see Photo Card definition in Category 1 above*)</li> <li>• <u>plus</u> full birth certificate or citizenship certificate or descent certificate</li> <li>• <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card</li> <li>• <u>plus</u> change of name or marriage certificate <i>if necessary</i></li> </ul>

**2. Documentation to confirm you are entitled to sign the form/s**

If you are **selling property** or are **only refinancing**

- a current local government rates notice; or
- a current title search statement; or
- a current land tax assessment notice.

If you are **buying property** and/or **financing the purchase**

- a copy of the contract of sale; or
- official loan documentation from your lender; or
- a letter from a solicitor confirming you are entitled to sign the form.

**Unless you show your witness adequate documentation they may decline to proceed**

## Instructions

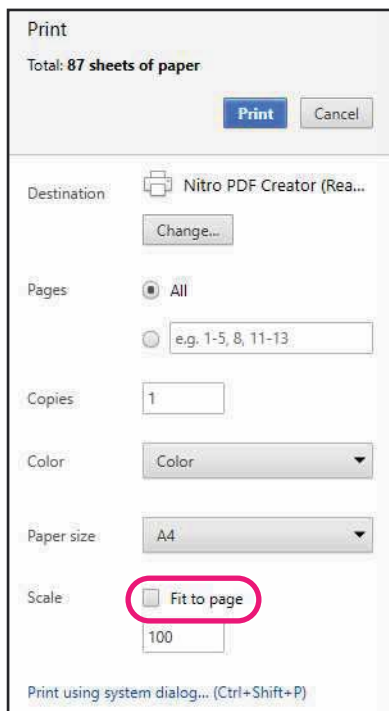
# Printing Mortgage Document to Scale

The Land Titles Office rejects any mortgage document that is printed to the wrong scale. It is important that you follow the printing instructions below.

These instructions are applicable for Chrome, Adobe and Nitro. We recommend that you use one of these applications for this task.

### Chrome

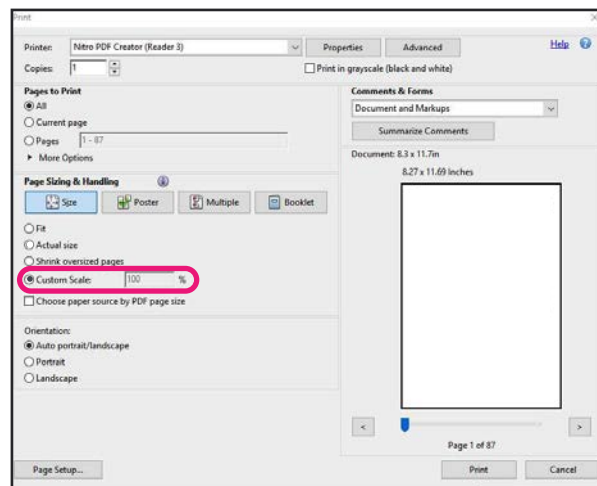
Untick the Scale tick box:



The screenshot shows the Chrome print dialog. The 'Scale' section at the bottom has a checkbox labeled 'Fit to page' which is currently checked and circled in red. Below it, the scale is set to 100%. Other options include 'Destination' (Nitro PDF Creator), 'Pages' (All), 'Copies' (1), 'Color' (Color), and 'Paper size' (A4).

### Adobe

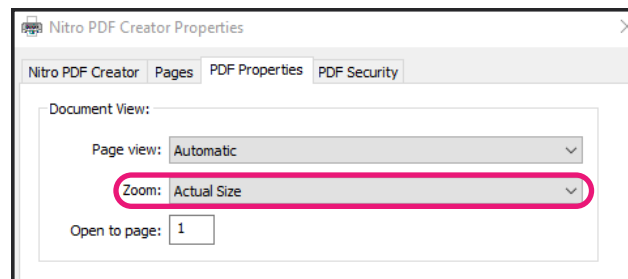
Select Custom Scale 100%:



The screenshot shows the Adobe Acrobat print dialog. In the 'Page Sizing & Handling' section, the 'Custom Scale' radio button is selected and circled in red, with the scale value set to 100%. Other options include 'Fit', 'Actual size', and 'Shrink oversized pages'.

### Nitro

Select Actual size:



The screenshot shows the Nitro PDF Creator Properties dialog. In the 'Document View' section, the 'Zoom' dropdown menu is set to 'Actual Size' and is circled in red. Other options include 'Page view' (Automatic) and 'Open to page' (1).

**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
50956678		LOT 406 ON SP 118333

**Mortgagor**

Name	IMMANUEL SUPER INVESTMENTS PTY LTD
ACN/ARBN	164 437 567
Capacity	AS TRUSTEE UNDER INSTRUMENT NO.716185803

**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 IMMANUEL SUPER INVESTMENTS  
PTY LTD

Signer Name ANTHONY FRANCIS  
GIANNECCHINI \_\_\_\_\_

Signer Organisation IMMANUEL SUPER  
INVESTMENTS PTY LTD \_\_\_\_\_

Signer Role DIRECTOR \_\_\_\_\_

Signature \_\_\_\_\_

Execution Date \_\_\_\_\_

---

Executed on behalf of IMMANUEL SUPER INVESTMENTS  
PTY LTD

Signer Name SONIA ALMA AUDINO \_\_\_\_\_

Signer Organisation IMMANUEL SUPER  
INVESTMENTS PTY LTD \_\_\_\_\_

Signer Role DIRECTOR \_\_\_\_\_

Signature \_\_\_\_\_

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

## Dated

## Parties

- (1) WWW.LOANS.COM.AU PTY LTD ACN 117831615 (**Mortgagee**).
- (2) Immanuel Super Investments Pty Ltd ACN 164 437 567 (**Mortgagor**).
- (3) Immanuel Super Pty Ltd ACN 164 432 286 (**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 Immanuel Super Investments Pty Ltd ACN 164 437 567 as trustee for the Bare Trust for the Immanuel Super Fund .

**Purchased Property** means 406/348 Water Street FORTITUDE VALLEY  
Queensland Australia 4006

**Fund** means Immanuel Super Fund.

**Trustee** means Immanuel Super Pty Ltd ACN 164 432 286, 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 Immanuel Super Investments Pty Ltd ACN 164 437 567 pursuant to section 127 of the Corporations Act 2001

\_\_\_\_\_  
Secretary/Director

\_\_\_\_\_  
Director

\_\_\_\_\_  
Print name

Signed on behalf of Immanuel Super Pty Ltd  
ACN 164 432 286 in their own right and as  
trustee for Immanuel Super Fund pursuant to  
section 127 of the Corporations Act 2001

\_\_\_\_\_  
Print name

Date:  
\_\_\_\_\_

[SIGN HERE]  
\_\_\_\_\_

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

[PRINT NAME HERE]  
\_\_\_\_\_

[SIGN HERE]  
\_\_\_\_\_

Director

[PRINT NAME HERE]  
\_\_\_\_\_

# 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:	<input type="text" value="Anthony Francis Giannecchini"/>	Application ID:	<input type="text" value="427968"/>
Residential Address:	<input type="text" value="9/47 Forest Avenue EAST PERTH Western Australia 6004 Australia"/>	Date of Birth:	<input type="text" value="/ /"/>
Your signature:	<input type="text" value="[SIGN HERE]"/>	Date:	<input type="text" value="/ /"/>

## 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:     /     /

## Prescribed Person Details

Full Name:	<input type="text"/>	<i>Stamp (if applicable)</i>
Occupation:	<input type="text"/>	
Length of service or Certification No (whichever applies):	<input type="text"/>	
Signature:	<input type="text"/>	
Address:	<input type="text"/>	
Daytime phone:	<input type="text"/>	

## Part A - Prescribed Persons

Below is a list of people who can complete the form.

- Justice of the Peace
- Commissioner for Declarations
- Commissioner of Affidavits
- Commissioner for Oaths
- Notary Public
- Clerk of a court
- Police Officer
- Licensed conveyancer
- Lawyer
- Accountant
- Member of Engineers Australia
- Pharmacist
- Doctor
- Dentist
- Psychologist
- Teacher employed full-time at a school or tertiary education institution
- Officer with or an authorised representative of a holder of an AFSL or ACL with 2 or more years of continuous service
- Finance company officer with 2 or more years of continuous service
- Federal, State or Local Government Employees with 2 or more years of continuous service
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961

## Part B - Identification documents

Below is the list of identification documents which are acceptable. You should select only one category from the table below **based on the ID you have** and provide one document from each group. For example, if you select Category 1 and you are an Australian citizen then you could provide your Australian Passport plus Australian Driver's License and if either of those are in a different name then provide a change of name certificate.

Select One Category	Required Documents - All documents must be current unless stated otherwise below			
<b>Category 1</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input type="checkbox"/> Australian Passport <i>(not expired for more than 2 years)</i> <b>OR</b> <input type="checkbox"/> Foreign Passport with VISA	<input type="checkbox"/> Australian Proof of Age Card with Photo <b>OR</b> <input type="checkbox"/> Australian Driver's License	<b>If applicable</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>	
<b>Category 2</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input type="checkbox"/> Australian Passport <i>(not expired for more than 2 years)</i> <b>OR</b> <input type="checkbox"/> Foreign Passport with VISA	<input type="checkbox"/> Birth Certificate <b>OR</b> <input type="checkbox"/> Citizenship Certificate <b>OR</b> <input type="checkbox"/> Descent Certificate	<input type="checkbox"/> Medicare Card <b>OR</b> <input type="checkbox"/> Department of Veterans Affairs Card <b>OR</b> <input type="checkbox"/> Centrelink Card	<b>If applicable</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>
<b>Category 3</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input type="checkbox"/> Australian Driver's License <b>OR</b> <input type="checkbox"/> Australian Proof of Age Card with Photo <b>OR</b> <input type="checkbox"/> Australia Post Card Keypass Identity Card	<input type="checkbox"/> Birth Certificate <b>OR</b> <input type="checkbox"/> Citizenship Certificate <b>OR</b> <input type="checkbox"/> Descent Certificate	<input type="checkbox"/> Medicare Card <b>OR</b> <input type="checkbox"/> Centrelink Card <b>OR</b> <input type="checkbox"/> Department of Veterans Affairs Card	<b>If applicable</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>
<b>Category 4</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input type="checkbox"/> Foreign Passport	<input type="checkbox"/> Another form of government issued photographic identity document (Australian ID preferred)	<b>If relevant</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>	

# 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:	<input type="text" value="Sonia Alma Audino"/>	Application ID:	<input type="text" value="427968"/>
Residential Address:	<input type="text" value="9/47 Forest Avenue EAST PERTH Western Australia 6004 Australia"/>	Date of Birth:	<input type="text" value="/ /"/>
Your signature:	<input type="text" value="[SIGN HERE]"/>	Date:	<input type="text" value="/ /"/>

## 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:     /     /

## Prescribed Person Details

Full Name:	<input type="text"/>	<i>Stamp (if applicable)</i>
Occupation:	<input type="text"/>	
Length of service or Certification No (whichever applies):	<input type="text"/>	
Signature:	<input type="text"/>	
Address:	<input type="text"/>	
Daytime phone:	<input type="text"/>	



## Part A - Prescribed Persons

Below is a list of people who can complete the form.

- Justice of the Peace
- Commissioner for Declarations
- Commissioner of Affidavits
- Commissioner for Oaths
- Notary Public
- Clerk of a court
- Police Officer
- Licensed conveyancer
- Lawyer
- Accountant
- Member of Engineers Australia
- Pharmacist
- Doctor
- Dentist
- Psychologist
- Teacher employed full-time at a school or tertiary education institution
- Officer with or an authorised representative of a holder of an AFSL or ACL with 2 or more years of continuous service
- Finance company officer with 2 or more years of continuous service
- Federal, State or Local Government Employees with 2 or more years of continuous service
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961

## Part B - Identification documents

Below is the list of identification documents which are acceptable. You should select only one category from the table below **based on the ID you have** and provide one document from each group. For example, if you select Category 1 and you are an Australian citizen then you could provide your Australian Passport plus Australian Driver's License and if either of those are in a different name then provide a change of name certificate.

Select One Category	Required Documents - All documents must be current unless stated otherwise below			
<b>Category 1</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input type="checkbox"/> Australian Passport <i>(not expired for more than 2 years)</i> <b>OR</b> <input type="checkbox"/> Foreign Passport with VISA	<input type="checkbox"/> Australian Proof of Age Card with Photo <b>OR</b> <input type="checkbox"/> Australian Driver's License	<b>If applicable</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>	
<b>Category 2</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input type="checkbox"/> Australian Passport <i>(not expired for more than 2 years)</i> <b>OR</b> <input type="checkbox"/> Foreign Passport with VISA	<input type="checkbox"/> Birth Certificate <b>OR</b> <input type="checkbox"/> Citizenship Certificate <b>OR</b> <input type="checkbox"/> Descent Certificate	<input type="checkbox"/> Medicare Card <b>OR</b> <input type="checkbox"/> Department of Veterans Affairs Card <b>OR</b> <input type="checkbox"/> Centrelink Card	<b>If applicable</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>
<b>Category 3</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input type="checkbox"/> Australian Driver's License <b>OR</b> <input type="checkbox"/> Australian Proof of Age Card with Photo <b>OR</b> <input type="checkbox"/> Australia Post Card Keypass Identity Card	<input type="checkbox"/> Birth Certificate <b>OR</b> <input type="checkbox"/> Citizenship Certificate <b>OR</b> <input type="checkbox"/> Descent Certificate	<input type="checkbox"/> Medicare Card <b>OR</b> <input type="checkbox"/> Centrelink Card <b>OR</b> <input type="checkbox"/> Department of Veterans Affairs Card	<b>If applicable</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>
<b>Category 4</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input type="checkbox"/> Foreign Passport	<input type="checkbox"/> Another form of government issued photographic identity document (Australian ID preferred)	<b>If relevant</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>	

## Loan discharge authority form

Use this form to request full discharge, partial discharge, or substitution of security property/properties held against an existing AMP Bank mortgage. All borrowers must sign this form. Please copy and attach additional pages if there are more properties/loan accounts/offset accounts than what is available in the form.

Please print in CAPITAL LETTERS and place a cross  in any applicable boxes.

Loan discharge type	Explanation	Notice required
<input type="checkbox"/> Full discharge of security	A full discharge is when all loans are repaid and closed, and all securities are released. <b>For example:</b> You have an owner-occupied property with a loan of \$400,000. You want to sell the property and fully repay the loan.	10 business days
<input type="checkbox"/> Partial discharge of security	A partial discharge is when you have multiple loans or securities and not all are being repaid or released. <b>For example:</b> You have a owner-occupied property and an investment property with a loan of \$700,000. You want to sell the investment property and repay \$300,000 of your loan.	15 business days
<input type="checkbox"/> Substitution of security	A substitution is where an existing security is being swapped for another security. <b>For example:</b> You have an owner-occupied property with a loan of \$500,000. You want to replace the owner-occupied property with an investment property you have.	15 business days

### 1. Borrower details

Borrower 1 (primary contact)

Borrower 2

Current postal address

Suburb

State

Postcode

Postal address after settlement (if different from current)

Suburb

State

Postcode

Contact number

Email address

### 2. Solicitor/Conveyancer/Other financial institution

Solicitor  Conveyancer  Other financial institution  Acting for self

Firm name / Financial institution

Contact name

Address

Suburb

State

Postcode

Contact number

Fax number

 ( )

Email address

### 3. Surplus funds

If there are funds remaining after settlement of your loan discharge, which bank account would you like the funds to be sent to?

Account name

BSB

Account number

#### 4. Existing security property details

Please advise us what will be happening to your existing security property(ies).

Security address 1	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Sale price/Estimated security property value	Anticipated settlement date
\$ <input type="text"/>	<input type="text"/>

Reason for discharge

External refinance  Sale of property  Debt repaid  Substitution  No change

Other (please specify)

Security address 2	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Sale price/Estimated security property value	Anticipated settlement date
\$ <input type="text"/>	<input type="text"/>

Reason for discharge

External refinance  Sale of property  Debt repaid  Substitution  No change

Other (please specify)

#### 5. Substitution security property details (complete only if substituting an existing security property)

Please advise us the new security property details where a substitution of security property(ies) is occurring.

New security address 1	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Security usage	Estimated security property value
<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment	\$ <input type="text"/>

Contact name	Contact number	Relationship (vendor/agent)
<input type="text"/>	<input type="text"/>	<input type="text"/>

New security address 2	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Security usage	Estimated security property value
<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment	\$ <input type="text"/>

Contact name	Contact number	Relationship (vendor/agent)
<input type="text"/>	<input type="text"/>	<input type="text"/>

**Important:** For new security property(ies) in New South Wales, Queensland, South Australia, Victoria and, Western Australia the mortgagor(s) must be re-identified in terms of the state's Land Title Offices' policies. The verification of identity may be completed by your financial adviser or mortgage broker or at an Australia Post outlet.

For face-to-face verification by a financial adviser or mortgage broker, the **Land Titles Offices – Verification of Identity** form must be completed and returned to use with supporting documents. For face-to-face verification by Australia Post, the correct bar-coded Australia Post form must be taken to an Australian Post outlet for completion. Australia Post may charge a fee for this service.

All forms are available at [amp.com.au/homeloanforms](http://amp.com.au/homeloanforms) or by calling us on 13 30 30.

## 6. Existing loan accounts

Please advise us what you wish to happen with your existing loan account(s) with AMP Bank. If the current primary purpose of your loan does not match your new primary purpose, then this may result in a different product being applied.

Loan account number	Primary purpose	Repay/Close	OR	No change	OR	Limit to be reduced to
	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment	<input type="checkbox"/>		<input type="checkbox"/>		
	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment	<input type="checkbox"/>		<input type="checkbox"/>		
	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment	<input type="checkbox"/>		<input type="checkbox"/>		

### Existing Master Limit to be retained

Yes, adjust the Master Limit to match the new loan amount  No, remove my Master Limit  Not applicable

If you have a fixed rate loan and choose to discharge before the term expires, early repayment fees and break costs may apply. Break costs can be considerable and can change daily. The actual cost cannot be confirmed until two days before the discharge settlement date. Call us on 13 30 30 for an indicative quote.

## 7. Existing AMP Bank Offset Deposit Account(s)

Please advise us what you wish to happen with your existing offset deposit account(s) with AMP Bank.

### Existing Offset Deposit Account instructions

- Offset Deposit Account(s) to remain open and unlinked. I will instruct AMP Bank when to link the Offset Deposit Account to another eligible loan account.
- Close the Offset Deposit Account(s) and send any remaining balance to the nominated bank account below
- Offset Deposit Account(s) to remain open and be linked as per below

Existing Offset Account number	Link to loan account number

### Nominated bank account details

Account name	BSB	Account number
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>

**Important Information:** If one or more of your loan accounts is linked to an Offset Deposit Account, the link will be removed two business days prior to discharge of the linked loan account. The removal will be effective from the most recent repayment due date, and no offset benefit will accrue from that day. This means, for example, if your discharge settlement date is 22 May 2015 and your last repayment date was 30 April 2015, your Offset Deposit Account will be de-linked on 20 May 2015 and you will not receive any offset benefits for the period of 1 May 2015 until the discharge date. You will also not receive any credit interest for any money held in your Offset Deposit Account.

## 8. Borrower's declaration (all borrowers must sign this section)

I have read, understood and accept the explanatory notes and important information on this loan discharge authority form and wish to discharge a security in accordance with my instructions above

Borrower 1 signature

<input type="text"/>	Date signed
X	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Borrower 2 signature

<input type="text"/>	Date signed
X	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

### Why does AMP Bank need a loan discharge authority form?

A signed declaration is required from all borrowers before AMP Bank can release a security property. Completion of this form ensures AMP Bank receive all the information required to release the security for a discharge.

### When will you hear from AMP Bank?

For a term loan, the final payout figure will be calculated two business days before the settlement date and you or your nominated representative (eg solicitor or refinancer) will be advised when settlement details are confirmed.

For a Flexible Loan Account or Line of Credit, the final pay out figure will be calculated on the morning of settlement and you or your nominated representative will be advised by phone at that time.

### What will happen to your loan payments?

Two days prior to settlement any account being closed (including a Flexible Loan Account or Line of Credit) will be frozen. This means we can accept no further withdrawals or deposits to your account. Outgoing cheques or incoming periodic payments (eg through your pay office) will also be returned if presented after this date. Please make sure you make the relevant arrangements regarding payments to and from your account.

### What will happen to your Offset Deposit Account?

If you have not provided instructions in section 7 then your Offset Deposit Account will remain open and be switched to an unlinked Offset Deposit Account, until AMP Bank receives further instruction from you. An unlinked Offset Deposit Account does not earn interest on the account balance. The fees and charges and other terms and conditions for an unlinked Offset Deposit Account are the same as those that apply to the Offset Deposit Account. Please refer to our website to view the terms and conditions and/or fees and charges at [amp.com.au](http://amp.com.au), or call us on **13 30 30**.

### Will a valuation be required on your security property?

AMP Bank may be required to complete a new valuation on your remaining or new security properties. This can only be determined once your application has been reviewed. We will advise you when an additional valuation fee is required.

### What if there are more borrowers, security properties or loan accounts than the available fields?

Simply submit the additional information on a copy of the applicable page where the information has been requested.

### How do I know what my loan primary purpose is?

Any loans where the funds were borrowed for purchasing or refinancing an investment property **or** for business purposes are considered as 'Investment', any other purpose besides this is considered 'Owner occupied'.

### Can you email this form to AMP Bank?

You can email this completed form to us at [loanservicingenquiries@amp.com.au](mailto:loanservicingenquiries@amp.com.au) if you have previously opted into E-Communication access with AMP Bank. The email address that the form is sent from must match the registered email address that you have previously provided us. If the email address does not match or you do not have E-Communication access, then we will not be able to accept the form via email.

### How can you get E-Communication access?

If you do not have E-Communication access or are unsure if you have access, please call us on **13 30 30**.

### Where can you get help completing this form?

If you have any questions on how to complete this form please call **13 30 30**.

### Where to send this form

Mail (no stamp required) or fax or email this completed form to:

AMP Bank  
Reply Paid 79702  
PARRAMATTA NSW 2124  
AUSTRALIA  
1300 656 392  
[loanservicingenquiries@amp.com.au](mailto:loanservicingenquiries@amp.com.au)

Please return pages 1, 2 and 3 to AMP Bank. Page 4 should be kept for your record.

**DIRECT DEBIT REQUEST**

Borrowers Name

Direct debit start date  Total loan amount

<b>Direct debit</b>				
Account name				
Name of bank				
BSB				
Account number				
Repayment frequency	<input type="checkbox"/> Monthly <input type="checkbox"/> Weekly* <input type="checkbox"/> Fortnightly*	<input type="checkbox"/> Monthly <input type="checkbox"/> Weekly* <input type="checkbox"/> Fortnightly*	<input type="checkbox"/> Monthly <input type="checkbox"/> Weekly* <input type="checkbox"/> Fortnightly*	<input type="checkbox"/> Monthly <input type="checkbox"/> Weekly* <input type="checkbox"/> Fortnightly*
Repayment amount	<input type="checkbox"/> Minimum payment OR <input type="checkbox"/> Fixed - \$	<input type="checkbox"/> Minimum payment OR <input type="checkbox"/> Fixed - \$	<input type="checkbox"/> Minimum payment OR <input type="checkbox"/> Fixed - \$	<input type="checkbox"/> Minimum payment OR <input type="checkbox"/> Fixed - \$
	<input type="checkbox"/> From Offset Sub-Account	<input type="checkbox"/> From Offset Sub-Account	<input type="checkbox"/> From Offset Sub-Account	<input type="checkbox"/> From Offset Sub-Account

Weekly\* and fortnightly\* repayments are only available on Principal and Interest loans and are calculated by dividing the monthly payment by four or by two respectively.

**Customer Authorisation**

You request and authorise First Mortgage Company Pty Ltd ABN 37 099 125 318 (User ID 148031) to arrange a debit from your nominated account (above) through the Bulk Electronic Clearing System (BECS) for the amount set out in this Direct Debit Request or such other amount as instructed by you from time to time to your Originator / Manager. You acknowledge this direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement contained in Your Loan General Terms and Conditions. By signing this Direct Debit Request you confirm that you are authorised to operate the nominated account, and that you have understood and agreed to the terms and conditions set out in this Request and in your Direct Debit Request Service Agreement contained in Your Loan General Terms and Conditions.

By signing below you agree to the arrangements set out in this document.

Please sign with a pen, electronic signatures are not valid.

Full Name	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text" value="/ /"/>
Full Name	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text" value="/ /"/>

# Guarantor's Indemnity Waiver

## Dated

## Parties

- (1) Immanuel Super Pty Ltd ACN 164 432 286 as trustee of the Immanuel Super Fund of 9/47 Forest Avenue EAST PERTH Western Australia 6004 Australia (**Borrower**).
- (2) Anthony Francis Giannecchini of 9/47 Forest Avenue EAST PERTH Western Australia 6004 Australia  
Sonia Alma Audino of 9/47 Forest Avenue EAST PERTH Western Australia 6004 Australia (**Members**).
- (3) Immanuel Super Investments Pty Ltd ACN 164 437 567 (**Property Trustee**).

## Background

- (a) WWW.LOANS.COM.AU PTY LTD ACN 117831615 (**Lender**) has made or will make a loan to the Borrower (**Loan**).
- (b) The security for repayment of the Loan includes a mortgage (**Mortgage**) granted by the Property Trustee over the property located at 406/348 Water Street FORTITUDE VALLEY Queensland Australia 4006 (**Purchased Property**).
- (c) The Members and the Property Trustee (**Guarantors**) have guaranteed and indemnified or intend to guarantee and indemnify the Lender in respect of the Loan.

## Operative provisions

### (1) Limited Recourse

Despite any other provision of any document or any right conferred by law or statute, the Guarantors' rights against the Borrower in respect of any payment, cost, expense or anything else arising from or relating to this guarantee are limited to the Purchased Property. For example, if the Guarantors pay any money to the Lender in response to a demand for payment by the Lender, the Guarantors will only be entitled to recourse against the Purchased Property and will not be entitled to claim any amount back from any other assets of the Borrower.

### (2) Contribution by Guarantors

Despite any other provision of any document or any right conferred by law or statute, if under any guarantee and indemnity given by the Guarantors, the Guarantors make any payment (in cash or in kind - for example as a result of any security provided by the Guarantors being sold by the mortgagee), the Property Trustee will not transfer the Purchased Property to the Borrower unless and until the Guarantors have been repaid the amount of that payment. (This clause is inserted to ensure that by making any payment under a guarantee, the Guarantors are not deemed to have made a contribution to the superannuation fund).

### (3) 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;

**Executed** as a deed.

**Signed** by Anthony Francis Giannecchini in the presence of:

_____	_____
Witness	Member signature
_____	
Print name	
_____	
Print address	

**Signed** by Sonia Alma Audino in the presence of:

_____	_____
Witness	Member signature
_____	
Print name	
_____	
Print address	

**Signed** on behalf of Immanuel Super Pty Ltd ACN 164 432 286 in their own right and as trustee for Immanuel Super Fund pursuant to section 127 of the Corporations Act 2001

_____	_____
Sole director & Secretary / Director / Secretary signature (cross out those not applicable)	Director signature
_____	_____
Print name	Print name

**Signed** on behalf of Immanuel Super Investments Pty Ltd ACN 164 437 567 in their own right and as trustee for Bare Trust for the Immanuel Super Fund pursuant to section 127 of the Corporations Act 2001



---

Sole director & Secretary / Director / Secretary  
signature

(cross out those not applicable)

---

Director signature

---

Print name

---

Print name

# Details of settlement funds and direction and authority

Application ID: 427968

Total loan amount: \$235,000.00

## Fees

Valuation fee	\$220.00	
Settlement fee	\$300.00	
Lenders Mortgage Insurance	Paid by the lender	
<b>Valuation fees received</b>		<b>\$220.00</b>
<b>Sub total</b>		<b>\$300.00</b>

## Government fees

Discharge of mortgage – registration fee	\$208.83	
Mortgage – registration fee	\$208.83	
<b>Sub total</b>		<b>\$417.66</b>
<b>Total fees payable (ascertainable only)</b>		<b>\$717.66</b>

**Balance of funds available for settlement** **\$234,282.34**

## Authority and undertaking

FirstMac Limited or its agents may complete blank spaces in the mortgage and other documents relating to my loan, by inserting the appropriate date and other details which are incomplete in order to effect stamping and registration. I/We undertake to do all things necessary to comply with requisitions raised relating to stamping and registration of these documents.

## Acknowledgement

We acknowledge that interest accrues from the day the Lender first draws cheques or allocates money from the loan irrespective of when settlement actually occurs.

Signed on behalf of Immanuel Super Pty Ltd ACN 164 432 286 as trustee for Immanuel Super Fund pursuant to section 127 of the Corporations Act 2001

[SIGN HERE]

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

[PRINT NAME HERE]

[SIGN HERE]

\_\_\_\_\_  
Director

[PRINT NAME HERE]

Date: \_\_\_\_\_

**Commonwealth of Australia**  
**STATUTORY DECLARATION**  
***Statutory Declarations Act 1959***

I \_\_\_\_\_ (Name)

of \_\_\_\_\_ (Address)

\_\_\_\_\_ (Occupation)

make the following declaration under the *Statutory Declarations Act 1959*:

- (1) I am a director of Immanuel Super Pty Ltd ("Superannuation Trustee") the trustee of the Immanuel Super Fund ("Superannuation Fund").
- (2) The Superannuation Fund is a regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act, 1993 (Cth)* (SIS Act).
- (3) The Superannuation Fund complies with and will continue to comply with its obligations under the SIS Act.
- (4) The acquisition of 406/348 Water Street FORTITUDE VALLEY Queensland Australia 4006 (the "Property") is not a prohibited "related party transaction" within the meaning of the SIS Act.
- (5) The Superannuation Fund has the power to acquire real estate, borrow money, charge assets of the fund to secure repayment of that money, open and operate bank accounts in its name and provide indemnities.
- (6) The acquisition of the Property and the borrowing by the Superannuation Trustee are within the written investment strategy of the Superannuation Fund. Further, I have considered the Property investment and determined it is an appropriate investment for the Superannuation Fund.
- (7) The Superannuation Trustee has sourced the Property of its own volition and acknowledges that the Lender accepts no responsibility for the selection of the Property or its appropriateness within the strategy of the Superannuation Fund. If the Property has been referred through an adviser to the Superannuation Fund, I confirm that the Superannuation Trustee has undertaken appropriate due diligence of the Property.
- (8) The Superannuation Trustee confirms that it has conducted its own inquiries and is satisfied that there are no issues of conflict arising between its advisers (financial, legal, brokers) regarding their advice to the Superannuation Trustee and in respect of the Property acquisition (including any payments or commissions related to the acquisition).

I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the Statutory Declarations Act 1959, and I believe that the statements in this declaration are true in every particular.

Declared

at \_\_\_\_\_

on \_\_\_\_\_

before me:

\_\_\_\_\_  
Signature of person before whom the declaration  
is made

\_\_\_\_\_  
Signature of person making the declaration

\_\_\_\_\_  
Full name, qualification\* and address of person  
before whom the declaration is made

\* A list of persons qualified to witness this Statutory Declaration is attached

Attachment

The following persons may witness a statutory declaration made under the *Statutory Declarations Act*, 1959 in accordance with regulation 4 of the *Statutory Declarations Regulations*, 1993.

- (1) a person who, under a law in force in a State or Territory, is currently licensed or registered to practise in an occupation listed in Schedule A;
- (2) a person who is enrolled on the role of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described); or
- (3) a person listed in Schedule B.

**Schedule A**

<i>Item</i>	<i>Occupation</i>
101	Chiropractor
102	Dentist
103	Legal practitioner
104	Medical practitioner
105	Nurse
106	Optometrist
107	Patent attorney
108	Pharmacist
109	Physiotherapist
110	Psychologist
111	Trade marks attorney
112	Veterinary surgeon

**Schedule B**

<i>Item</i>	<i>Person</i>
201	Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
202	Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the <i>Consular Fees Act 1955</i> )
203	Bailiff
204	Bank officer with 5 or more continuous years of service
205	Building society officer with 5 or more years of continuous service
206	Chief executive officer of a Commonwealth court
207	Clerk of a court
208	Commissioner for Affidavits
209	Commissioner for Declarations
210	Credit union officer with 5 or more years of continuous service
211	Employee of the Australian Trade Commission who is: (a) in a country or place outside Australia; and (b) authorised under paragraph 3 (d) of the <i>Consular Fees Act 1955</i> ; and (c) exercising his or her function in that place
212	Employee of the Commonwealth who is: (a) in a country or place outside Australia; and (b) authorised under paragraph 3 (c) of the <i>Consular Fees Act 1955</i> ; and (c) exercising his or her function in that place
213	Fellow of the National Tax Accountants' Association
214	Finance company officer with 5 or more years of continuous service
215	Holder of a statutory office not specified in another item in this Schedule
216	Judge of a court
217	Justice of the Peace
218	Magistrate
219	Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the <i>Marriage Act 1961</i>
220	Master of a court
221	Member of Chartered Secretaries Australia
222	Member of Engineers Australia, other than at the grade of student
223	Member of the Association of Taxation and Management Accountants
224	Member of the Australian Defence Force who is: (a) an officer; or (b) a non-commissioned officer within the meaning of the <i>Defence Force Discipline Act 1982</i> with 5 or more years of continuous service; or (c) a warrant officer within the meaning of that Act
225	Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
226	Member of: (a) the Parliament of the Commonwealth; or (b) the Parliament of a State; or (c) a Territory legislature; or (d) a local government authority of a State or Territory
227	Minister of religion registered under Subdivision A of Division 1 of Part IV of the <i>Marriage Act 1961</i>
228	Notary public
229	Permanent employee of the Australian Postal Corporation with 5 or more years of continuous service who is employed in an office supplying postal services to the public
230	Permanent employee of: (a) the Commonwealth or a Commonwealth authority; or (b) a State or Territory or a State or Territory authority; or (c) a local government authority; with 5 or more years of continuous service who is not specified in another item in this Part
231	Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
232	Police officer
233	Registrar, or Deputy Registrar, of a court
234	Senior Executive Service employee of: (a) the Commonwealth or a Commonwealth authority; or (b) a State or Territory or a State or Territory authority
235	Sheriff
236	Sheriff's officer
237	Teacher employed on a full-time basis at a school or tertiary education institution

# Your document pack

Please retain for your records

Do not return to the Settlements team

**Your document pack contains the following information:**

**Part 1 - Your Loan General Terms and Conditions**

**Part 2 - Your Mortgage Common Provisions**

**Part 3 - Borrower Information Statement**

# Part 1 – Your Loan General Terms and Conditions

(Version SMSF2 June 2021)

These are the general terms and conditions version SMSF2 incorporated into loan agreements referring to these terms and conditions. They form part of your loan agreement. This document does not contain all the precontractual information required to be given to you. You must read this document together with the document that contains the Financial Table.

Words in *italics* have special meanings. These words are defined at the end of this document or in the document that contains the Financial Table.

## 1. Agreement with the Lender

**NOTE: Until the *settlement date*, we have the right to change the terms of your loan agreement or to withdraw our offer to lend altogether.**

There is no binding legal contract between you and the Lender until the *settlement date* or such earlier date as we decide. This means that, until the *settlement date*, you are not bound to go ahead, and we have the right to change the terms of your loan agreement or to withdraw it altogether and decline to make an advance of funds to you if anything occurs which we reasonably believe makes proceeding with the loan undesirable. We will not make an advance of funds until all relevant conditions are fulfilled to our satisfaction. You may be liable for costs even if we decide not to proceed.

## 2. Your loan account

2.1 We can debit your loan account with any amounts due under your loan agreement, such as interest and credit fees and charges, and any amounts lent to you or at your request. This includes any money paid to you or at your direction (for example, using a cheque book, card, internet banking, phone banking, or other access methods made available to you from time to time).

2.2 If a third party makes a payment for you on behalf of the Lender, we can debit your loan account on the date that payment is made available to you, and interest will accrue from that date.

## 3. Joint borrowers

3.1 If there are two or more of you, each of you is individually liable, and all of you are jointly liable. This means that the Lender may take legal action against any one of you for all the outstanding amounts.

3.2 Each borrower can bind each other borrower. For example, any one of the borrowers can authorise a transaction on any offset sub-account, a split into one or more loan accounts, a switch between various types of interest rate, or any other activity in respect of your loan. Each borrower and any *guarantor* will be liable even if they did not know about or agree to the transaction.

**NOTE: This means that each one of you can be required to pay the whole amount owing even if you have some other arrangement among yourselves or not all of you benefit equally.**

3.3 Despite this clause, we may require all borrowers and *guarantors* to authorise any activity with respect to your loan.

## 4. Payments

4.1 You must make all the payments and pay all the credit fees and charges specified in the Financial Table (as varied from time to time). In addition, on the *final repayment date*, you must pay us the *amount you owe us* in respect of all your loan accounts.

4.2 Payments will be credited to your loan account only when actually received by the Lender. You may with our approval make fortnightly or weekly repayments of the amount specified by the Originator / Manager instead of making monthly repayments. If you want to make fortnightly or weekly repayments, please make appropriate arrangements with the Originator / Manager. Fortnightly or weekly repayments are not available for interest only loans.

4.3 Payments are to be made by direct debit or by any other reasonable method we direct. You must sign a direct debit authority to authorise us to debit one of your bank accounts and you must keep that account open. You authorise the Lender to obtain any payment due under your loan agreement by using the direct debit authority.

4.4 All payments must be made when they fall due in full without setting off any amounts you believe the Lender owes you and without counter claiming any amounts from the Lender.

4.5 The amount of each payment may include any applicable direct debit fees, taxes or charges relating to the payment method.

4.6 If any payment is due on a day which is not a *business day*, the payment must be made on or before the next *business day*. If any payment is due on a day which is the 29<sup>th</sup>, 30<sup>th</sup> or 31<sup>st</sup> of a month with no such date, the payment must be made on or before the last *business day* of that month.

4.7 If any payment is dishonoured, the payment will be treated as not having been made, and interest will continue to accrue on the unpaid daily balance until actual payment is received by the Lender. If an attempted direct debit fails, we may make further attempts to direct debit your account until the direct debit is successful.

4.8 The *amount you owe us* must be repaid within 180 days from the date you die (or if there is more than one borrower, the last of you dies) unless other arrangements are made for the continuation of the loan to our satisfaction. We will discuss this with your executor or beneficiaries and seek to agree a mutually acceptable solution.

4.9 If you are required by law to deduct any amount from a payment due to us, unless we can receive a credit or rebate for that deduction, you must make an additional payment so that the amount we receive is not reduced.

## 5. Crediting of payments

5.1 We can apply any payment or other credit to any part of the *amount you owe us* in any order we determine.

5.2 If you have more than one account with us, we will credit the account you tell us to credit. However, if you are in default, we can credit any money we receive to whatever account we decide. If you make a payment without telling us which account to credit, we can credit any account we decide.

5.3 We do not pay interest on any credit balance in your loan account.

5.4 If any of your loan accounts are in arrears while one or more of your other loan accounts or other accounts with us have funds available to be drawn, you authorise us to appropriate from one or more of those accounts to pay some or all of your arrears. We are not obliged to do this.

5.5 To the extent permitted by law, we may, without giving you prior notice, combine any of your accounts with any other account you have with us, or set-off and apply any money you have in another account against any amount you owe us. This means that a credit balance in any account can be applied in or towards satisfaction of a debit balance in another account.

## 6. Interest charges

6.1 You must pay us interest on all amounts debited to your loan account from the date the amount is debited. Interest debited to your loan account forms part of the *amount you owe us*.

6.2 Interest charges are debited to your loan account monthly in arrears on the same day of each month as the *settlement date*. If the day on which interest is due to be debited is not a *business day*, interest will be debited the next *business day*. If the day on which interest is due to be debited is the 29<sup>th</sup>, 30<sup>th</sup> or 31<sup>st</sup> day of a month with no such date, interest will be debited on the last *business day* of that month. Interest charges are also debited on the *final repayment date*, and may be debited on the date of any switch or split.

6.3 In addition to debiting interest to your loan account as specified above, we may debit interest whenever the loan is in default, the whole of the *amount you owe us* is repaid, or we increase your *amount of credit* or vary your loan agreement.

6.4 Interest charges are calculated by applying the interest rate to the unpaid balance owing to the Lender at the end of each day.

6.5 The end of each day for calculating interest charges is 5.00 pm Eastern Standard Time. The interest rate applied each day is equal to the annual percentage rate applicable to the loan at the time divided by 365.

6.6 Interest accrues on a daily basis from the day the Lender disburses money at your request to make the first advance. This applies whether or not any real

estate transaction to which the advance relates (eg, refinance or purchase) occurs on that day.

6.7 If a fixed rate period or interest only period ends on a day which is not a *business day*, your fixed rate or interest only period will end on the next *business day*.

6.8 You can find out your current interest rates at any time by contacting us or checking your account in online services. We can change your interest rates at any time except during a fixed rate period.

6.9 If you become liable by a court order to pay any money due under your loan agreement, you must pay interest on that amount at the higher of the rate ordered by the court or the rate payable under your loan agreement.

## 7. Progressive drawdown

If we agree, you may draw down the *amount of credit* in two or more progressive advances. If this happens, interest accrues only on the amount lent to you.

## 8. Early repayment

**NOTE: 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.**

8.1 While the variable rate applies, you may make additional payments or repay your loan in full at any time at any time.

8.2 You may also make additional payments or repay your loan in full or part at any time at any time while a fixed rate applies, however, fees and break costs may be payable.

8.3 If you have a split loan (ie more than one loan account), additional payments are applied as we think fit, unless you otherwise direct in writing prior to payment.

## 9. Explanation of break costs

When a lender agrees to lend money to a borrower for a fixed rate period, the lender may enter into financial arrangements to enable it to do so. If the loan is repaid or otherwise terminated before the end of the fixed rate period, the lender may still incur costs under those financial arrangements. Lenders normally pass on these costs (commonly known as 'break costs') to borrowers. Break costs are payable irrespective of whether the lender has entered into specific financial arrangements to fund the loan, and may be calculated by reference to retail interest rates (ie the rate at which lenders can lend money on similar terms) or wholesale interest rates (ie the rate at which lenders obtain funding).

*Example:*

*The lender lends \$200,000 to you at 9% per annum for a fixed rate period of three years. The lender enters into financial arrangements to fund this loan at 8% per annum (the market rate). You decide to repay the loan early at the end of one year. The market rate has reduced to 5% per annum. The break costs will be an assessment of the cost or loss to the lender as a result of the early repayment.*

Using the above figures, the lender could calculate the loss by multiplying the amount repaid early (\$200,000) by the difference in interest rates (3%) for the period starting from the date of repayment to the end of the fixed rate term (2 years) =  $\$200,000 \times 3/100 \times 2 = \$12,000$ . The amount you would have to pay will be slightly less than \$12,000 because the lender is receiving the money at the time of the early repayment rather than over the remaining fixed rate period.

This is an example only to assist your understanding of break costs. The Lender may use various funding techniques, but the underlying principle holds true (even if the formula applied each time is different). Break costs may be payable even if there is no matching borrowing by the Lender.

**NOTE: If a fixed rate loan or any part of it is terminated early, break costs could be substantial, particularly if market interest rates have reduced during your fixed rate period. Ask us for an estimate of break costs before you arrange to repay a fixed rate loan early.**

There are a number of ways the Lender may calculate break costs. The Lender will act reasonably when calculating the break costs that are payable by you and will charge no more than a reasonable estimate of its loss arising from the early repayment plus its average reasonable administrative costs. Because of the changes that occur over time in financial markets, it is not possible to state the method of calculating break costs at the disclosure date.

## 10. Offset sub-account

**NOTE: We can change, suspend or cancel your offset sub-account at any time. We may debit your offset sub-account with any money due to us under any account you have with us.**

- 10.1 We will tell you if an offset sub-account is available. We do not make any representations about the tax effectiveness of any offset sub-account and you should obtain advice in this regard.
- 10.2 We may change, suspend or cancel the offset sub-account at any time.
- 10.3 The amount which is available for you to access in the offset sub-account may be shown in a separate account statement forwarded to you periodically.
- 10.4 Funds from the offset sub-account will be made available by direct credit to your nominated bank account or in such other way as we agree from time to time. Funds are currently available by debit card, telephone banking, cheque and internet facilities.
- 10.5 An offset sub-account will not be available while the whole of the loan is subject to a fixed interest rate. While the loan is a split rate loan, and part of the loan is subject to a fixed interest rate, any offset sub-account will be tied to the variable rate account.
- 10.6 Withdrawals from your offset sub-account will be processed as we decide from time to time. While

you have one or more split loans, any withdrawals will be made from the offset sub-account specified by you, or if no offset sub-account is specified, the offset sub-account determined by us.

- 10.7 We may debit your offset sub-account with any money due to us under any other loan account or other account you have with us.

## 11. Switching

11.1 You may with our approval from time to time split your loan account into two or more accounts or switch account types. The following are examples of switches. Some or all of these options may not be available to you.

- (a) Split the loan into one or more loan accounts.
- (b) Consolidate one or more loan accounts.
- (c) Convert from interest only repayments to principal and interest repayments and vice versa.
- (d) Convert from a variable rate to fixed rate and vice versa.

11.2 You can request a switch prior to the initial advance being made to you, in which case the switch takes effect from the *settlement date*. We have full discretion whether or not to approve any split or switch requested by you.

11.3 If a new loan account is created, separate repayment dates and interest debit dates may apply to that new account (usually monthly in arrears from the date the new account is established).

11.4 If you switch from a fixed rate loan to a variable rate loan during the fixed rate period, fixed rate break costs may be payable – see your loan agreement.

## 12. Third party direct debits

12.1 With our approval, you can arrange for third parties to have a right to debit your loan account. Once set up, any request by a third party for payment under a direct debit authority will be treated as having been properly authorised by you. We can cancel this arrangement at any time, and we are not liable to you or anyone else if a payment is not made for any reason.

12.2 Any arrangement must be confirmed before the *settlement date* and may not be available after the *settlement date* without our approval. We may impose an additional fee for any arrangement requested after the *settlement date*. We are not liable for any loss or damage if payment is not made under a third party payment arrangement.

## 13. Changes we can make to your loan agreement

**NOTE: We can make changes to your loan agreement at any time (except interest rate changes during a fixed rate period). In making any changes, we will act reasonably. We will endeavour to give you reasonable notice of changes, but we reserve the right to make immediate changes to interest rates.**

13.1 Acting reasonably, we can change or vary any term of your loan agreement:



- (a) that deals with the pricing of your loan (including your interest rate and credit fees and charges, but subject to any specific agreement such as a fixed rate period);
  - (b) that deals with the day you make repayments or we debit interest to your loan account;
  - (c) to accommodate a change in law or market practice;
  - (d) to accommodate a change in technology or other ways of communication;
  - (e) to accommodate a change in payment methods; or
  - (f) to make any other reasonable change.
- 13.2 If you are not satisfied with any change or variation to your loan agreement, you may repay your loan in accordance with clause 8.
- 13.3 You will be notified in accordance with applicable laws on or before the day the change takes effect either in writing or by advertisement in a major newspaper or (if you have consented) by electronic means. If notified by newspaper, the change will also be confirmed in your next statement of account. You may not be notified of changes which reduce your obligations. Any variation will take effect from the date specified in the notice of change we give you. If any law (including the National Credit Code) or code applies to your loan and requires us to give you a minimum notice period before a variation takes effect, we will give you at least that minimum period of notice. We will endeavour to give you reasonable notice but we reserve the right to make immediate changes to interest rates.
- 14. Statements of account**  
Statements of account will be sent to you at least once every six months or more frequently if required by law.
- 15. ZIP Visa Debit Card Account facility**  
The following terms are only applicable if you have a ZIP Visa Debit Card Account facility:
- 15.1 Your ZIP Visa Debit Card Account facility has the limit specified in your loan agreement.
- 15.2 Interest will not be charged on the balance outstanding on your ZIP Visa Debit Card Account facility.
- 15.3 Your ZIP Visa Debit Account facility must be repaid in full by the expiry of the term of your loan agreement.
- 15.4 If the balance of your ZIP home loan is less than \$150,000, we may cancel your ZIP Visa Debit Card Account facility, and convert the facility to a term loan under which you must make regular monthly instalments of principal to repay the loan by the expiry of the term of your loan agreement.
- 15.5 We may cancel the ZIP Visa Debit Card Account facility at any time upon not less than 30 days' notice, and convert the facility to a term loan under which you must make regular monthly instalments of principal to repay the loan by the expiry of the term of your loan agreement.

- 15.6 If you default under your loan agreement, without notice we can cancel the ZIP Visa Debit Card Account facility or reduce the limit of the facility, in which case you must repay the entire facility or the amount owing in excess of the changed limit immediately.

15.7 As your ZIP Visa Debit Card is provided by a third party, the Lender and the Originator / Manager accept no liability in relation to your use or the operation of the ZIP Visa Debit Card. Further terms and conditions will be issued to you regarding the use of your ZIP Visa Debit Card.

**16. Consequences of a breach of any term**

If you breach any term of your loan agreement or any *other agreement*, if an *event of default* occurs, or if any *security* or guarantee is terminated or is of reduced force and effect:

- (a) we will not be obliged to lend you any more money and we can stop any withdrawals from your offset sub-account; and
- (b) we may rectify the breach or *event of default* by performing your obligations under your loan agreement or any *other agreement*.

**NOTE: The events which may cause you to default under your loan are listed below. You may default under your loan even if you have made all your payments. If you do not make any payment by the due date, you must pay default interest on the overdue amount until it is paid. If you default, you may lose your property.**

**17. Monetary events of default**

A *monetary event of default* is an *event of default* that occurs as a result of your failure to make a payment. Each of the following is a *monetary event of default*:

- (a) you fail to pay any money due to us under your loan agreement or any *other agreement* by the due date; or
- (b) you fail to pay any amount exceeding \$50,000 to any person other than us by the due date.

**18. Non-monetary events of default**

A *non-monetary event of default* is an *event of default* that occurs even if you have made all your payments. Each of the following is a *non-monetary event of default*:

- (a) if you are an individual:
  - (i) you become bankrupt;
  - (ii) you are unable to pay your debts as they fall due; or
  - (iii) you make any arrangement with your creditors;
- (b) if you or a *guarantor* are a company:
  - (i) proceedings are commenced to wind up the company;
  - (ii) a receiver, manager, receiver and manager, administrator,

- controller, provisional liquidator or liquidator is appointed to the company or any part of the company's assets; or
- (iii) the company is, or is deemed or presumed by law or a court to be, insolvent;
- (c) you or a *guarantor* no longer have legal capacity;
- (d) enforcement proceedings are taken against you or a *guarantor*, or your or their assets, by another creditor;
- (e) early repayment is required under any *other agreement*, or default based action is taken against you or a *guarantor* by us, in each case due to a non-monetary *event of default* of the kind described in this clause;
- (f) we reasonably believe that you, your agent or a *guarantor* have not complied with the law or any requirement of any competent authority, and such non-compliance has or may have a material adverse effect on the assets of you or a *guarantor* or any business conducted by you or a *guarantor*;
- (g) it becomes unlawful for you or us to continue with your loan agreement or any *other agreement*;
- (h) you or a *guarantor* give us information, or make a representation or warranty to us, that is materially incorrect or misleading (including by omission), and is such that we would not have provided the loan, or would only have provided the loan on different terms, if we had known the correct information;
- (i) you use the loan for a purpose not approved by us;
- (j) you use the loan for an illegal or improper purpose, or to finance an illegal or improper activity;
- (k) your assets or a *guarantor's* assets are dealt with, or attempted to be dealt with, in breach of the terms of your loan agreement or any *other agreement* without our prior written consent (which will not be unreasonably withheld), including:
- (i) any of the *mortgaged property* becomes subject to a mortgage or charge without a priority agreement being in place between us and the other security holder on terms acceptable to us (acting reasonably);
- (ii) any of the *mortgaged property* becomes subject to a mortgage or charge without our prior written consent (which will not be unreasonably withheld); or
- (iii) the amount secured by any mortgage or charge over the *mortgaged property* is increased without our prior written consent (which will not be unreasonably withheld);
- (l) you or a *guarantor* do not provide financial information required by any agreement with us;
- (m) you or a *guarantor* do not maintain a licence or permit necessary to conduct any business conducted by you or a *guarantor*;
- (n) you or a *guarantor* do not maintain insurance required by any agreement with us;
- (o) legal or beneficial ownership, or management control, of you or a *guarantor*, or your or their business, changes without our prior written consent, which will not be unreasonably withheld;
- (p) without our prior written consent (which will not be unreasonably withheld), the status, capacity or composition of you or a *guarantor* changes, including:
- (i) you or a *guarantor* cease to carry on your or their business or a material part of your or their business, or dispose of substantially all of your or their assets; or
- (ii) if you or a *guarantor* are an individual, you or a *guarantor* are sentenced to jail for a term of longer than 12 months;
- (q) the *mortgaged property* is:
- (i) substantially damaged or destroyed, and we consider in our reasonable opinion that the *mortgaged property* cannot be expected to be reinstated within a reasonable time and without material loss of any material income from the *mortgaged property*; or
- (ii) taken out of your control;
- (r) there is a material reduction in the value of the *mortgaged property*;
- (s) you, or any person on behalf of you, breach any material undertaking given to us or any condition imposed by us;
- (t) any repairs necessary to keep the *mortgaged property* in good repair are not made in a timely fashion;
- (u) any amount required to be paid in connection with the *mortgaged property* (including council rates, water rates, land tax or shared title contributions) is not paid within 90 days of the due date; or
- (v) any other event agreed in writing by you to be an *event of default* for the purposes of your loan agreement occurs.

**19. Notification of an event of default**

Without limiting our rights under your loan agreement in any way, you must promptly notify us in writing if any *event of default* occurs.

**20. Lender's rights on default**

- 20.1 Subject to clauses 20.2 to 20.6 inclusive, at any time after an *event of default* occurs, we can take any of the following actions:
- (a) Demand and require immediate payment of any money due under your loan agreement.
  - (b) Call up the loan and require payment of the *amount you owe us*.
  - (c) Exercise any right, power or privilege conferred by law, your loan agreement or any *security*.
- 20.2 We will only act on a non-monetary *event of default* if the event by its nature is material, or we reasonably consider that the event has had, or is likely to have, a material impact on:
- (a) your or a *guarantor's* ability to meet your or their financial obligations to us (or our ability to assess this);
  - (b) our security risk (or our ability to assess this); or
  - (c) our legal or reputational risk where an event in clause 18(f), 18(g), 18(h) or 18(i) occurs.
- 20.3 We will not:
- (a) require you to repay the *amount you owe us*;
  - (b) take enforcement action against you; or
  - (c) enforce any *security* held to secure repayment of your loan,
- unless:
- (d) we have given you at least 30 days written notice of the *event of default*;
  - (e) if the *event of default* is remediable, you have not remedied that *event of default* within 30 days; and
  - (f) no *event of default* of the same type has arisen during that period.
- 20.4 We do not need to give you notice to repay an overdraft or on-demand facility.
- 20.5 If your loan is **not** regulated by the National Credit Code, we may give you less than 30 days notice or no notice if:
- (a) the *event of default* is unable to be remedied;
  - (b) it is reasonable for us to do so to manage a material and immediate risk relating to the nature of the relevant *event of default*, your particular circumstances, or the value of the *mortgaged property* or any *security*; or
  - (c) we have already given you a notice to remedy a non-monetary *event of default* and you have not remedied that *event of default*.
- 20.6 If your loan is regulated by the National Credit Code, we do not need to give you a default notice

or wait 30 days before commencing enforcement action if:

- (a) we reasonably believe that we were induced by fraud by you or a *guarantor* to enter into your loan agreement;
  - (b) we have made reasonable attempts to locate you or a *guarantor* but without success;
  - (c) a court authorises us to begin enforcement proceedings; or
  - (d) we reasonably believe that you or a *guarantor* have removed or disposed of the *mortgaged property*, or that urgent action is necessary to protect the *mortgaged property*.
- 20.7 Our rights and remedies under your loan agreement may be exercised by any of our employees or any other person we authorise.
- 20.8 We are not liable for any loss caused by the exercise, attempted exercise, failure to exercise, or delay in exercising any of our rights or remedies, except where such loss arises from the mistake, error, fraud, negligence or wilful misconduct of us, our employees, our agents or a receiver we appoint.
- 20.9 We can take action even if we do not do so promptly after the *event of default* occurs. We do not lose any rights or forgive any *event of default* unless we do so in writing.
- 20.10 We can exercise these rights with or without taking possession of any *mortgaged property*. If the Lender holds more than one *security*, it can enforce any one of the securities first or all of them at the same time.
- 21. Default interest**
- 21.1 If any amount due by you is not paid on the due date, you must pay default interest on the amount in default until it is paid. You may also be liable for any default fees specified in your loan agreement (as varied from time to time). Default interest is also payable on the whole of the *amount you owe us* if that amount becomes due for any reason.
- 21.2 Acting reasonably, we may change the default rate of interest at any time without your consent. You will be notified of any changes in the default rate in the same way any variations to the interest rate are notified to you.
- 21.3 Default interest is calculated, accrues, is debited and is payable in the same way as ordinary interest.
- 22. Enforcement expenses**
- NOTE: 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.**
- 22.1 Enforcement expenses may become payable under your loan agreement and any *security* if you breach your loan agreement or an *event of default* occurs. We may debit your loan account with our enforcement expenses at any time after they are

- incurred, and may then require you to pay these costs immediately (including by using any direct debit or similar authority you have given us), collect them with your regular repayments, or require them to be repaid by one or more repayments.
- 22.2 Enforcement expenses include our expenses incurred in preserving or maintaining the *mortgaged property* (including insurance, rates and taxes payable in respect of the *mortgaged property*), collection expenses, expenses resulting from dishonour of a payment, and any internal or external costs we incur as a result of you breaching your loan agreement or any *other agreement* or an *event of default* occurring (including legal costs and expenses on a full indemnity basis or solicitor and own client basis, whichever is higher).
- 22.3 You indemnify the Lender from and against any expense, loss, loss of profit, damage, or liability which the Lender incurs as a consequence of a breach of your loan agreement or an *event of default* occurring, except where such loss arises from the mistake, error, fraud, negligence or wilful misconduct of the Lender, its employees, its agents or a receiver it appoints, or is otherwise recovered by the Lender.
- 22.4 If your loan is regulated by the National Credit Code or similar laws, enforcement expenses payable by you will not exceed our reasonable enforcement costs (including internal costs).
- 23. Government charges**  
You must pay to us all government charges and duties on receipts relating to your loan. The Lender may debit your loan account with government charges and duties as they are incurred.
- 24. Disclosure to guarantors**  
We may disclose the following documents to each *guarantor*:
- (a) a copy of any notice, including correspondence, to us or to you;
  - (b) any credit report received in relation to you;
  - (c) any financial statements you have given us;
  - (d) any notice of demand, or information regarding a dishonour, on any loan with us;
  - (e) information on any excess or overdrawing;
  - (f) a copy of your statement of account; and
  - (g) any other information about you and your loan accounts with us.
- 25. You must provide financial statements**  
Within 14 days of our request, you must provide to us any information we require relating to your business, assets and financial affairs. For example, if you are an individual, we may require a copy of your taxation return or an assets and liability statement. In relation to a company, we may require a balance sheet, a profit and loss statement, or both. We may require this information to be certified or audited.
- 26. Additional repayment triggers**
- 26.1 The *amount you owe us* may become payable if we reasonably believe that continuing with your loan agreement would cause us to breach an applicable law or would represent an unacceptable level of risk for us because:
- (a) we reasonably believe that you have migrated to a country that we determine is 'high risk' given our obligations under anti-money laundering and counter-terrorism laws in respect of the services we provide;
  - (b) you fail to provide any information or document to us that we have requested for the purpose of our compliance with applicable laws (including any details necessary for us to verify your nationality in accordance with anti-money laundering and counter-terrorism laws); or
  - (c) we reasonably believe that you are 'high risk' given our obligations under anti-money laundering and counter-terrorism laws.
- 26.2 If any of the events in clause 26.1 occur, we will endeavour to give you not less than 90 days notice to repay the *amount you owe us*.
- 27. Know your customer**  
You must from time to time promptly comply with any of our requirements regarding "know your customer" or similar identification procedures and produce any documents or other evidence requested by us in this regard.
- 28. Breaches of laws**  
We may delay, block, freeze or refuse a transaction from your loan account if we have reasonable grounds to believe that the transaction breaches Australian law or sanctions (or the law or sanctions of any other country). If transactions are delayed, blocked, frozen or refused, we are not liable to any loss you suffer in connection with your use of your loan account.
- 29. Valuation reports**
- 29.1 We may obtain valuations or other reports concerning the *mortgaged property* whenever and as often as we decide, acting reasonably. Upon request, you must assist this process by providing access to and information about the *mortgaged property*.
- 29.2 Our processes in relation to external expert valuations will be fair and transparent. Our communication will be clear and we will explain the purpose of the valuation to you.
- 29.3 We accept no responsibility if you rely on these valuations. You should obtain your own valuations of the *mortgaged property*.
- 30. Governing law**
- 30.1 Your loan agreement is usually governed by the laws of the Australian state or territory in which you reside. If there are two or more borrowers, and each of you reside in the same Australian state or territory when your loan agreement is entered into, your loan agreement is governed by the laws of that state or

territory. If there are two or more borrowers who reside in different states or territories, your loan agreement is governed by the laws of the Australian state or territory in which the Lender first provides the loan.

- 30.2 You submit to the jurisdiction of the courts of the Australian state or territory whose laws apply to your loan agreement and the proper jurisdiction of any other court.

**31. Assignment**

**NOTE: We may at any time assign or otherwise deal with our rights and obligations under your loan without your consent and without notifying you first. We may disclose information about you to any third party involved in an actual or proposed assignment or dealing by us, and that disclosure may be in a form that may enable that third party to identify you.**

- 31.1 The Lender may at any time assign, novate or otherwise deal with its rights and obligations under your loan agreement, any *security*, and any document or agreement entered into or provided under or in connection with your loan agreement in any way it wishes. You must sign anything and do anything the Lender reasonably requires to enable any dealing with your loan agreement, any *security*, and any document or agreement entered into or provided under or in connection with your loan agreement. Any dealing with the Lender's rights does not change your obligations under your loan agreement in any way.

- 31.2 You may not assign, novate or otherwise deal with your rights or obligations under your loan agreement, any *security*, and any document or agreement entered into or provided under or in connection with your loan agreement.

- 31.3 We may disclose information about you, your loan agreement, or any *security* to anybody involved in an actual or proposed assignment, novation or dealing by us with our rights under your loan agreement.

**32. Consumer legislation**

- 32.1 To the extent that your loan agreement is regulated under consumer legislation (eg the National Credit Code) or any other law, any provisions in your loan agreement which do not comply with that law have no effect, and to the extent necessary, your loan agreement is to be read so it does not impose obligations prohibited by that law.

- 32.2 If any provision of your loan agreement is illegal or becomes illegal at any time, the affected provision will cease to have effect, but the balance of your loan agreement will remain in full force and effect, and we may by notice vary your loan agreement so that the provision is no longer illegal.

**33. If you are a trustee**

If you are at any time trustee of any trust, you are liable under your loan agreement in your own right and as trustee of the trust. Accordingly, the Lender

can recover against the trust assets as well as you. An *event of default* occurs if there is a change of trustee, a termination of the trust, or any material change to the terms of the trust without our prior written consent, which will not be unreasonably withheld.

**34. Change in contact details**

You must tell us promptly if your contact details change (including any residential, postal or electronic address, or your phone number) or if you think there is any information that we should be aware of about your ability to comply with your loan agreement.

**35. How notices may be given**

- 35.1 Subject to any applicable laws, any notice, statement, demand, court document (including any collection notice, default notice, court originating process or other court document) or other document connected to your loan agreement or any mortgage given under your loan agreement may be:

- (a) delivered personally to you (or, if you are a company, to one of your directors);
- (b) posted to or left at your residential address of business address last known to us;
- (c) posted to or at the address shown in your loan agreement;
- (d) sent by electronic means to your electronic address last known to us; or
- (e) given in any other way permitted by law.

- 35.2 Subject to any applicable laws, you consent to any notice, statement, demand, court document or other document connected to your loan agreement or any mortgage given under your loan agreement being given to you by electronic means, including any documents that would otherwise require personal service in accordance with the relevant court rules in force in the jurisdiction in which the *mortgaged property* is located.

- 35.3 Any notice, statement, demand, court document or other document given by us to you will be taken to have been served:

- (a) if posted, when it would have been delivered in the ordinary course of post;
- (b) if sent electronically, on conclusion of transmission.

- 35.4 Any notice, statement, demand, court document or other document may be signed by any employee, solicitor or agent on our behalf.

**36. Lenders mortgage insurance**

**NOTE: 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 responsible for repaying the balance outstanding under the mortgage.**

- 36.1 If your loan agreement requires you to pay for lenders mortgage insurance, this insurance protects the Lender and not you.

- 36.2 If you default under your mortgage, resulting in the sale of the *mortgaged property*, and the sale proceeds are insufficient to fully repay the *amount you owe us*, the Lender may incur loss. The Lender may recover this loss under its lenders mortgage insurance policy. However, you are still legally responsible for repaying the amount outstanding under the mortgage because you are not protected by the lenders mortgage insurance policy.
- 37. The Originator / Manager and the Trustee**
- 37.1 The Originator / Manager who arranges your loan for you may deal with a number of different funders. In this way, the Originator / Manager is able to provide borrowers with a broad range of loan products. As a result, interest rates may differ from time to time between the Originator / Manager's different products. Accordingly, you may see the Originator / Manager advertising a different rate to the rate applicable to your loan. This will probably be because that rate applies to a different funder.
- 37.2 The Lender may inform you of a replacement Originator / Manager at any time.
- 37.3 The Originator / Manager will manage your loan agreement and any *security* and can exercise all the rights, powers and functions of the Lender under your loan agreement and any *security* on the Lender's behalf.
- 37.4 The Lender enters into your loan agreement solely in its capacity as a trustee of a trust. The liability of the Lender is limited to the assets of that trust which are available to the Lender to enable it to satisfy that liability.
- 38. If there is a trustee in bankruptcy or liquidator**
- If a trustee in bankruptcy or liquidator is appointed to you, they may ask us to refund a payment we have received in relation to your loan. To the extent we are obliged to or agree to make a refund, we may treat the original payment as if it had not been made. We are then entitled to our rights against you under your loan agreement as if the payment had never been made.
- 39. Card and cheque facilities**
- If we provide you a debit card or a chequebook to use in connection with the redraw of any excess payments on your loan, those facilities may be provided by other companies. Accordingly, the Lender and the Originator / Manager accept no liability whatsoever in relation to those services. Generally, any borrower will be entitled to use the card or chequebook and accordingly can bind each other borrower. You should maintain significant security in relation to your debit card and your chequebook.
- 40. Terms and conditions relating to your cheque book**
- These conditions only apply if you have elected to have a cheque book attached to your account.
- 40.1 You appoint both us and Indue Limited ACN 087 822 464 as your agent to:
- (a) conduct accounts ("the Bank Account") with Westpac Banking Corporation ("the Bank") to enable you to draw cheques to debit your account with us and to make deposits to the Bank;
- (b) transfer money to the Bank Account from your account with us to meet the amount of cheques or payment orders ("a cheque") that you or an authorised signatory have signed and to meet the value of all costs, taxes or charges made or incurred by us or the Bank; and
- (c) disclose to the Bank such information relating to your account with us as is necessary to process all transactions carried out by you.
- 40.2 It is your responsibility to ensure that all cheques drawn by you are properly authorised and completed. Any cheque presented for payment which is undated, unsigned or without a payee included may be dishonoured.
- 40.3 No cheques will be cashed by the Bank unless prior arrangements have been made. Cashing of cheques may not be possible.
- 40.4 If the amount of any cheque presented for payment to the Bank exceeds the available balance in your account with us, the Bank may refuse to pay the cheque, and you may be liable for dishonour costs.
- 40.5 If you want to stop payment on any cheque, you must advise us before the cheque is presented to the Bank for payment. We may be unable to stop payment.
- 40.6 If a cheque exceeds the available balance in your account with us, we may elect to pay or reject the cheque. If we pay the cheque, the amount will be debited to your account and you must pay us the over limit amount immediately.
- 40.7 If we pay a cheque that exceeds your available balance, you incur a debt to us for the amount by which the cheque exceeds the available balance. In such circumstances, the debt is repayable by you immediately upon the written demand by us. If you do not repay such debt, you must pay all costs and expenses incurred by us in collection of that debt.
- 40.8 The Bank may refuse to pay or dishonour any cheque that is drawn by you regardless of the state of your account with us.
- 40.9 The Bank may disclose to us and to Indue Limited all information relating to your cheque account and the transactions effected on your behalf.
- 40.10 Any cheque received by us before or after we receive a written notice of cancellation or variation of authority may be paid.
- 40.11 These terms and conditions of use may be varied from time to time by notice to you. The issue of a cheque by you or the making of a deposit will indicate your acceptance of the variation.
- 40.12 We reserve the right to withdraw the cheque drawing and deposit facility at any time. No cheques may be issued by you after the facility has been withdrawn.

#### 41. Terms relating to the direct debiting of your account – Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with First Mortgage Company Pty Limited ABN 37 099 125 318 (User ID 148031) (the Debit User). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep these terms and conditions for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

##### 41.1 Definitions

- (a) *account* means the account held at your *financial institution* from which we are authorised to arrange for funds to be debited;
- (b) *agreement* means this Direct Debit Request Service Agreement between you and us;
- (c) *banking day* means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia;
- (d) *debit day* means the day that payment by you to us is due;
- (e) *debit payment* means a particular transaction where a debit is made;
- (f) *Direct Debit Request* or *DDR* means the written, verbal, or online request between us and you to debit funds from your account;
- (g) *us* or *we* means First Mortgage Company Pty Limited (the Debit User) you have authorised by requesting a *Direct Debit Request*;
- (h) *you* means the customer who has authorised the *Direct Debit Request*;
- (i) *your financial institution* means the financial institution at which you hold the *account* you have authorised us to debit.

##### 41.2 Debiting your account

- (a) By submitting a DDR you have authorised us to arrange for funds to be debited from your account. The DDR and this agreement set out the terms of the arrangement between us and you.
- (b) We will only arrange for funds to be debited from your account as authorised in the DDR.
- (c) If the direct debit falls on a day which is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

##### 41.3 Amendments by us

We may vary any details of this agreement or a DDR at any time by giving you at least fourteen (14) days written notice sent to the preferred email or address you have given us in the DDR.

#### 41.4 How to cancel or change direct debits

You can:

- (a) cancel or suspend the DDR; or
- (b) change, stop or defer an individual debit payment at any time by giving us at least 7 days notice.

To do so, contact the Originator / Manager during business hours. You can also contact your own financial institution, which must act promptly on your instructions.

#### 41.5 Your obligations

- (a) It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the DDR.
- (b) If there are insufficient clear funds in your account to meet a debit payment:
  - (i) you may be charged a fee and/or interest by your financial institution;
  - (ii) we may charge you reasonable costs incurred by us on account of there being insufficient funds; and
  - (iii) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- (c) You should check your account statement to verify that the amounts debited from your account are correct.

#### 41.6 Dispute

- (a) If you believe that there has been an error in debiting your account, you should notify us or your Originator / Manager directly. Alternatively you can contact your financial institution for assistance.
- (b) If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging within a reasonable period for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- (c) If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

#### 41.7 Accounts

You should check:

- (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
- (b) your account details which you have provided to us are correct by checking

- them against a recent account statement;  
and
- (c) with your financial institution before completing the DDR if you have any queries about how to complete the DDR.

#### 41.8 Confidentiality

- (a) We will keep any information (including your account details) in your DDR confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- (b) We will only disclose information that we have about you:
- (i) to the extent specifically required by law; or
- (ii) for the purposes of this agreement (including disclosing information in connection with any query or claim).

#### 41.9 Contacting each other

- (a) If you wish to notify us in writing about anything relating to this agreement, you should write to us or your Originator / Manager.
- (b) We will notify you by sending a notice to the preferred address or email you have given us in the DDR. Any notice will be deemed to have been received on the second banking day after sending.

#### 42. Definitions

In your loan agreement, the following words are defined as follows.

- (a) *amount of credit* means the amount specified in the Financial Table in your loan agreement as varied from time to time.
- (b) *amount you owe us* means the total amount outstanding from time to time in respect of all your accounts provided under your loan agreement, including all accrued interest, fees and charges (including where applicable those that accrue on partial or total repayment), and includes any part of that amount.
- (c) *business day* means a day that is not a Saturday or Sunday, or a New South Wales or Commonwealth public holiday on which banks are generally not open to conduct business in New South Wales.
- (d) *disclosure date* means the date specified in your loan agreement.
- (e) *event of default* means any event described in clauses 16(b) and 18.

- (f) *final repayment date* means the first to occur of:
- (i) the date on which your loan term ends;
- (ii) the date on which the final repayment is due as a result of your default;
- (iii) the date on which you elect to repay the whole of the *amount you owe us*;
- (iv) the date on which the whole of the *amount you owe us* becomes payable for some other reason; and
- (v) such other date which we agree with you.
- (g) *guarantor* means any person who at any time guarantees to us the payment of all or any part of the *amount you owe us*, and includes any guarantor specified in your loan agreement.
- (h) *investment property* means property that is not owner-occupied.
- (i) *mortgaged property* means any real estate subject to the *security* and, where the context permits, any other property subject to the *security*, and includes any improvements, attachments or contracts relating to that property and any part of that property.
- (j) *other agreement* means any other agreement or arrangement under which the Lender provides financial accommodation to you or any *guarantor* at any time.
- (k) *security* means the security specified in the document that contains the Financial Table and any other security from time to time given to secure your obligations under your loan agreement.
- (l) *settlement date* means the date we first advance funds to you.

#### 43. Interpretation

In your loan agreement:

- (a) a reference to the singular includes the plural;
- (b) a reference to a document includes any variation or replacement of it;
- (c) a reference to a person includes any other entity recognised by law;
- (d) a reference to a person or to a party to your loan agreement includes its successors and permitted assigns;
- (e) headings are for ease of reference only and not to assist interpretation; and
- (f) use of examples is illustrative of the context only and does not limit the natural meaning of the terms of your loan agreement.



## Part 2 – Your Mortgage Common Provisions

The registered numbers of these mortgage common provisions are as follows.

<b>State</b>	<b>Registration Number</b>
New South Wales	AQ497600V
Victoria	AA6817
Australian Capital Territory	3033135
Queensland	720348916
South Australia	13394261
Western Australia	O533876
Tasmania	M664
Northern Territory	372325

## Summary

These mortgage common provisions are incorporated into mortgages which refer to one or more of the registration numbers shown on the cover sheet of this document.

Reading this summary does not replace reading the whole of the mortgage common provisions. These mortgage common provisions (not this summary) are the legal contract.

You are strongly advised to obtain independent legal advice. If you feel any of the clauses are unclear or unfair, raise your concerns before signing the mortgage.

### The mortgage

By signing the mortgage, you agree to comply with all of the terms set out in these mortgage common provisions.

You are giving us a mortgage over the real estate referred to in the mortgage. The mortgage covers all of the buildings and other property erected on or attached to that real estate. It includes any contracts or other rights relating to that real estate.

By mortgaging the property, you are tying it up so that you cannot deal with it freely until the mortgage is discharged. We are not obliged to discharge the mortgage until you have no further obligations to us.

### Your obligations under the mortgage

The mortgage obliges you to keep the property in good repair, and to pay all rates, taxes and other expenses in relation to the property. You must not alter the property or change the use of the property without our prior written consent. You must not deal with the property in any way without our prior written consent. This means that you cannot mortgage the property to someone else, sell the property, or lease the property for more than 12 months without our consent. You must keep the property fully insured.

### Costs

You must pay all of our costs in relation to the mortgage and any costs which arise if you are in default of your obligations under the mortgage. Our costs may include paying lawyers, valuers and any other advisers we use.

### Default

Section 4 sets out the circumstances in which you will be in default of your obligations under the mortgage. Read it carefully. The most common default is failure to pay money by the due date. If you default under the mortgage, we may require you to move out of the property, or if it is tenanted, require the tenants to vacate the property or pay the rent to us. If you default, we can deal with the property however we like, including by selling it or renting it out. In addition to dealing with the property, we can commence legal proceedings against you.

# Mortgage Common Provisions

These mortgage common provisions are incorporated into mortgages which refer to one or more of the registered mortgage common provisions shown on the cover sheet of this document.

## 1. Understanding these mortgage common provisions

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In these mortgage common provisions, certain words have a special meaning. Those words are defined as follows.

*borrower means* any person to whom we provide loans or other financial accommodation and whose obligations are secured by the *mortgage*.

*debt means:*

- (a) any money that you have agreed is secured by the *mortgage*;
- (b) all money owing by you to us now or in the future on any account;
- (c) any money due or contingently due by you to us as a result of any arrangement, including:
  - (i) any loans made to you by us;
  - (ii) any money we have advanced or paid on your behalf or at your express or implied request;
  - (iii) any guarantees given by you to us;
  - (iv) any money due by any other person to us because of something that we do or do not do at your express or implied request;
  - (v) any loss or damage suffered by us as a result of the arrangements above; and
  - (vi) any interest, costs, fees, duties, taxes and any other amount you are obliged to reimburse or pay to us at any time under the *mortgage* or otherwise,

and includes any part of the *debt*.

*event of default means* any event described in clauses 4.2 and 4.3.

*guarantor means* any person who at any time guarantees to us the payment of all or any part of the *debt*.

*mortgage means* the mortgage signed by you which incorporates these mortgage common provisions and includes the terms of these mortgage common provisions.

*other agreement means* any other agreement or arrangement under which we provide financial accommodation to you, a *borrower* or a *guarantor* at any time.

*secured property means* the property specified in the *mortgage* and includes:

- (a) all buildings, fences, structures, carpets, floor coverings, light fittings, blinds, curtains and other objects attached to that property;
- (b) any contract or other rights relating to that property such as building contracts, leases, development approvals, building approvals, other approvals, plans, specifications, consents and licences;
- (c) all income (such as rent) derived from the property;
- (d) any right to occupy, lease or licence relating to or adjoining the property,

and includes any part of the *secured property*.

'we/us/our' means the mortgagee named in the *mortgage*, and includes anyone else who acquires an interest in our rights under the *mortgage*.

'you/your' means each mortgagor named in the *mortgage*.

In the *mortgage*, a reference to a person includes companies and trusts and any other entity recognised by law. Singular words include plural words and vice versa. A reference to a person or to a party to the *mortgage* includes its successors and permitted assigns. If there are two or more of you, each of you is individually liable, and all of you are jointly liable.

## **2. Provisions relating to money**

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### **2.1 Payment of the *debt***

- (a) You must make all payments in respect of the *debt* on the dates agreed between you and us. Usually this agreement appears in a credit contract, loan offer or loan agreement. If there is no agreement, you must pay the *debt* to us on demand.
- (b) You must pay interest on the *debt* at the rate and on the dates agreed between you and us, or if there is no agreement, at the rate and on the dates notified to you by us from time to time as determined by us, acting reasonably.

### **2.2 Application of money**

Payments will be credited only when they are actually received by us, and will be applied as agreed between you and us, or if there is no agreement, as determined by us.

### **2.3 Debit and set-off**

- (a) We may debit any account held by you with us with any money due to us by you at any time. However, we are under no obligation to debit any account or allow for any credit balance in any account, and therefore you may be in default of a payment obligation even though there is a credit balance in any other account held with us.
- (b) You must make all payments in full without deducting or setting off any money we owe you for any reason and without making any counterclaim against us.
- (c) We may combine two or more accounts conducted by you into a single account.

### **2.4 Costs and stamp duty**

- (a) You must pay us all costs and expenses, including any stamp duty, bank fees, government charges and taxes of any kind relating to the *mortgage* or the *debt*. This includes our reasonable internal costs in relation to the *mortgage*.
- (b) You must also pay us any of our costs or liabilities that arise in relation to the *mortgage*, the *secured property* or any other security you provide to us, including costs we incur by exercising our rights under the *mortgage* or recovering the *debt* or dealing with the *secured property* (for example, lawyer's fees on a full indemnity basis, valuer's fees and real estate agent's commissions).
- (c) We may debit your account with any amounts described in this clause 2.4 with effect from the date we incur them, whether or not we have demanded payment from you or anybody else.

### **2.5 GST**

If any payment to us is for a taxable supply for the purposes of GST or any similar tax, you must also pay to us on demand an additional amount equal to the tax relating to that supply.

### 3. Things you must do and must not do relating to the *secured property*

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#### 3.1 You mortgage the *secured property*

You for valuable consideration charge and mortgage to us the whole of the *secured property* to secure payment of the *debt* and to secure performance of the obligations owed by you to us.

#### 3.2 You must keep the *secured property* insured

- (a) You must keep the *secured property* insured for not less than its full replacement value on terms approved by us against loss or damage by fire, storm, tempest and any other risks specified by us. You must also maintain public liability insurance in respect of the *secured property* and any other insurance we reasonably require.
- (b) All insurances must be with an insurer approved by us. Our interest as mortgagee must be noted on all policies until the *debt* is repaid.
- (c) If loss or damage to the *secured property* occurs, we may enforce any rights under the insurance policy and settle any claim against the insurer. Any money paid by the insurer must be paid directly to us. We may apply that money as we see fit, including to repair or rebuild the *secured property*, apply it in repayment of the *debt*, or hold it as additional security for the *debt*.
- (d) You must pay all insurance premiums by the due date.
- (e) You must not do anything which may result in any insurance policy relating to the *secured property* being prejudiced or cancelled.
- (f) You must provide evidence of currency of the insurance of the *secured property* and of payment in full of any premium or other charges due in respect of that insurance when requested by us.

#### 3.3 You must make necessary repairs

You must make all repairs necessary to keep the *secured property* in good repair. We may require you to promptly carry out any work that we consider necessary, including any work required by any competent authority (for example, a local council).

#### 3.4 Altering the *secured property*

You must not demolish, extend or alter the *secured property* without our prior written consent, which will not be unreasonably withheld. You must not do anything or allow anything to be done which adversely affects the value of the *secured property*.

#### 3.5 You must pay all rates and taxes

You must punctually pay all rates, taxes, charges, outgoings and assessments (including council rates, water rates and taxes) payable or assessed in respect of the *secured property* or on the owner or occupier of the *secured property*. You must provide evidence of such payment if requested by us. If these amounts are not paid by you, we may decide to pay them on your behalf, and any such amounts will form part of the *debt*.

#### 3.6 Your obligations in dealing with the *secured property*

- (a) **Provide information.** You must provide to us on demand the full details of anything relating to the *secured property*, including any leases, licences or other agreements relating to the *secured property*, and full details of the use to which the *secured property* is being put. You must also tell us if anything occurs that materially affects the *secured property* (for example, fire, damage, rezoning etc).
- (b) **No noxious uses.** You must not carry on any noxious, loud, illegal or offensive activity on the *secured property*, or allow such activity to be carried on.
- (c) **Not change the use.** You must not change the use of the *secured property* except with our prior written consent, which will not be unreasonably withheld. If there is a business conducted on the *secured property*, you must ensure that it is conducted in a proper and efficient manner, that it is kept open at all usual times for that kind of business, and that any licences held or required in connection with that business are obtained and kept current.

- (d) **Approvals.** You must maintain any approvals relating to the *secured property* (for example, development approvals, building approvals, licences etc), and must take any action we require in relation to those approvals.
- (e) **Dealing with the *secured property*.** Before you deal with the *secured property* in any way, you must first obtain our prior written consent, which will not be unreasonably withheld. For example, you must not sell, lease or licence the *secured property*, accept or allow a surrender, assignment or variation of any lease or any licence, consent to or allow any sublease or assignment or variation of any sublease, or further mortgage, charge, encumber, subdivide or consolidate the *secured property* without our prior written consent. (Because any income derived from the *secured property* forms part of the *secured property*, this clause 3.6(e) prevents you from dealing with the income relating to the *secured property* in any way without our prior written consent). You may lease a residential property for the best rent reasonably obtainable for a term not exceeding 12 months without obtaining our prior written consent.
- (f) **Subsequent mortgages.** If you further mortgage, charge or encumber the *secured property* to any other person, you must arrange for that person to enter into a written priority agreement with us on terms satisfactory to us before doing so.
- (g) **Rentals to be at market rent.** You must ensure that any leasing or other dealing with the *secured property* is at a fair market rent.
- (h) **Caveats.** If any caveat is lodged on the *secured property*, you must take any action required by us to remove it.
- (i) **Comply with easements and restrictions.** You must fully comply with any covenants or easements (such as a right of access over a part of your property given to someone such as a neighbour) or other notifications affecting the *secured property*, including any requirements of any law or any notices or orders given by any competent authority (for example, a local council).
- (j) **Not leave vacant.** If there are any buildings on the *secured property*, you must not leave them unoccupied for a continuous period of more than 60 days without our prior written consent, which will not be unreasonably withheld.

### 3.7 **Adjoining property**

You must notify us immediately if you acquire any other property to be used or held in conjunction with the *secured property*. We reserve the right to require you to immediately *mortgage* the other property to us.

### 3.8 **Protection of the environment**

You must make sure that, during the term of the *mortgage*, there is nothing on or affecting the *secured property* which causes or may cause contamination or environmental damage. You must promptly take any action we reasonably require you to take to rectify any breach of this clause 3.8. We may require a report on environmental issues to be prepared at your cost if we reasonably believe that this clause 3.8 has been or is likely to be breached.

## 4. **Default**

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### 4.1 **Consequences of a breach of any term**

If you breach any term of the *mortgage* or any *other agreement*, if an *event of default* occurs, or if any security or guarantee is terminated or is of reduced force and effect:

- (a) we will not be obliged to provide any new financial accommodation to you or at your request; and
- (b) we may rectify the breach or *event of default* by performing your obligations under the *mortgage* or any *other agreement*.

### 4.2 **Monetary events of default**

Each of the following is an *event of default*:

- (a) you or a *borrower* do not pay any money due to us under the *mortgage* or any *other agreement* by the due date for payment; or

- (b) you or a *borrower* do not pay any amount exceeding \$50,000 to any person other than us by the due date for payment.

#### 4.3 **Non-monetary events of default**

Each of the following is an *event of default*:

- (a) if you or a *borrower* are an individual:
  - (i) you or a *borrower* become bankrupt;
  - (ii) you or a *borrower* are unable to pay your or their debts as they fall due; or
  - (iii) you or a *borrower* make any arrangement with your or their creditors;
- (b) if you or a *borrower* are a company:
  - (i) proceedings are commenced to wind up the company;
  - (ii) a receiver, manager, receiver and manager, administrator, controller, provisional liquidator or liquidator is appointed to any part of *the company's* assets; or
  - (iii) the company is, or is deemed or presumed by law or a court to be, insolvent;
- (c) you, a *borrower* or a *guarantor* no longer have legal capacity;
- (d) enforcement proceedings are taken against you, a *borrower* or a *guarantor*, or your or their assets, by another creditor;
- (e) early repayment is required under any *other agreement*, or default based action is taken by us against you, a *borrower* or a *guarantor*, in each case due to a non-monetary *event of default* of the kind described in this clause 4.3;
- (f) we reasonably believe that you, a *borrower* or a *guarantor* have not complied with the law or any requirement of any competent authority, and such non-compliance has or may have a material effect on any business conducted by you, a *borrower* or a *guarantor*;
- (g) it becomes unlawful for you, a *borrower* or a *guarantor* or us to continue with the *mortgage* or any *other agreement*;
- (h) you, a *borrower* or a *guarantor* give us information, or make a representation or warranty to us, that is materially incorrect or misleading (including by omission), and is such that we would not have provided the *debt*, or would only have provided the *debt* on different terms, if we had known the correct information;
- (i) you use the *debt* for a purpose not approved by us;
- (j) you use the *debt* for an illegal or improper purpose, or to finance an illegal or improper activity;
- (k) the assets of you, a *borrower* or a *guarantor* are dealt with, or attempted to be dealt with, in breach of the terms of the *mortgage* or any *other agreement* without our prior written consent (which will not be unreasonably withheld), including:
  - (i) any of the *secured property* becomes subject to a mortgage or charge without a priority agreement being in place between us and the other security holder on terms acceptable to us, acting reasonably;
  - (ii) any of the *secured property* becomes subject to a mortgage or charge without our prior written consent, which will not be unreasonably withheld; or
  - (iii) the amount secured by any mortgage or charge over the *secured property* is increased without our prior written consent, which will not be unreasonably withheld;
- (l) you, a *borrower* or a *guarantor* do not provide financial information required by any agreement with us;

- (m) you, a *borrower* or a *guarantor* do not maintain a licence or permit necessary to conduct any business conducted by you, a *borrower* or a *guarantor*;
- (n) you, a *borrower* or a *guarantor* do not maintain insurance required by any agreement with us;
- (o) legal or beneficial ownership, or management control, of you, a *borrower* or a *guarantor*, or your or their business, changes without our prior written consent, which will not be unreasonably withheld;
- (p) without our prior written consent (which will not be unreasonably withheld), the status, capacity or composition of you, a *borrower* or a *guarantor* changes, including:
  - (i) you, a *borrower* or a *guarantor* cease to carry on your or their business or a material part of your or their business, or dispose of substantially all of your or their assets; or
  - (ii) if you, a *borrower* or a *guarantor* are an individual, you, a *borrower* or a *guarantor* are sentenced to jail for a term of longer than 12 months;
- (q) the *secured property* is:
  - (i) substantially damaged or destroyed, and we consider in our reasonable opinion that the *secured property* cannot be expected to be reinstated within a reasonable time and without material loss of any material income from the *secured property*; or
  - (ii) taken out of your control;
- (r) there is a material reduction in the value of the *secured property*;
- (s) you, or any person on behalf of you, breach any material undertaking given to us or any condition imposed by us;
- (t) any repairs necessary to keep the *secured property* in good repair are not made in a timely fashion;
- (u) any amount required to be paid in connection with the *secured property* (including council rates, water rates, land tax or shared title contributions) is not paid within 90 days of the due date; or
- (v) any other event agreed in writing by you to be an *event of default* for the purposes of the *mortgage* occurs.

#### 4.4 **When we can take action under the *mortgage***

- (a) We will only act on a non-monetary *event of default* if the event by its nature is material, or we reasonably consider that the event has had, or is likely to have, a material impact on:
  - (i) the ability of you, a *borrower* or a *guarantor* to meet your or their financial obligations to us (or our ability to assess this);
  - (ii) our security risk (or our ability to assess this); or
  - (iii) our legal or reputational risk where an event in clause 4.3(f), 4.3(g), 4.3(h) and 4.3(i).
- (b) We will not take enforcement action under the *mortgage* unless:
  - (i) we have given you at least 30 days written notice of the *event of default*;
  - (ii) if the *event of default* is remediable, you have not remedied that *event of default* within 30 days; and
  - (iii) no *event of default* of the same type has arisen during that period.
- (c) If your loan is not regulated by the National Credit Code, we may give you less than 30 days notice or no notice if:
  - (i) the *event of default* is unable to be remedied;



- (ii) it is reasonable for us to do so to manage a material and immediate risk relating to the nature of the relevant *event of default*, your particular circumstances, or the value of the *secured property*; or
  - (iii) we have already given you a notice to remedy a non-monetary *event of default* and you have not remedied that *event of default*.
- (d) If your loan is regulated by the National Credit Code, we do not need to give you a default notice or wait 30 days before commencing enforcement action if:
- (i) we reasonably believe that we were induced by fraud by you, a *borrower* or a *guarantor* to enter into the *mortgage*;
  - (ii) we have made reasonable attempts to locate you, a *borrower* or a *guarantor* but without success;
  - (iii) a court authorises us to begin enforcement proceedings; or
  - (iv) we reasonably believe that you, a *borrower* or a *guarantor* have removed or disposed of the *secured property* or that urgent action is necessary to protect the *secured property*.

#### 4.5 Our enforcement rights

Subject to clause 4.4, at any time after an *event of default* occurs, we may sign anything and do anything we consider appropriate to recover the *debt* and deal with the *secured property*. We may do this how and when we decide in our absolute discretion, and with or without taking possession of the *secured property*, whether or not in conjunction with other property. We do not lose any rights or forgive any *event of default* unless we do so in writing. We can take action even if we do not do so promptly after the *event of default* occurs. If we hold collateral security, we can enforce any one of the securities first or all of them at the same time. Our costs of exercising these rights will form part of the *debt*. Without limitation, we may do any of the following if an *event of default* occurs.

- (a) Demand and require immediate payment of the *debt*.
- (b) Exercise any right, power or privilege conferred by law, the *mortgage* or any *other agreement*.
- (c) Deal with the *secured property* in any way we see fit (including the contracts and other property that form part of the *secured property*), including:
  - (i) sell the *secured property* in one line or by separate lots;
  - (ii) rescind, vary or complete any contract for sale of the *secured property*;
  - (iii) lease or license the *secured property* on any terms and for any period (and to the extent possible, no legislation operates to restrict or limit any lease or licence by us under this clause 4.5(c));
  - (iv) subdivide or consolidate the *secured property*;
  - (v) repair, cleanse, repaint, demolish, rebuild, alter or construct completely new buildings or structures on the *secured property*;
  - (vi) prepare plans and specifications and obtain approvals from any competent authority in relation to the *secured property*;
  - (vii) give or transfer the *secured property* to any competent authority;
  - (viii) acquire additional property for development, sale or lease in conjunction with the *secured property*; or
  - (ix) carry on any business activities on the *secured property*.
- (d) Eject you or any other occupants from the *secured property* and take possession of the *secured property*. If we take possession of the *secured property*, we can subsequently withdraw from possession of the *secured property*.
- (e) Direct any tenants to pay rent to us.

- (f) Borrow or obtain financial accommodation on the security of the *secured property*, and lend or grant financial accommodation to a receiver on the security of the *secured property* for the purposes of enabling us or a receiver to exercise a right under the *mortgage*.
- (g) Remove any property from the *secured property* (such as furniture and personal effects) and, after giving you not less than 30 days written notice, sell or otherwise deal with those goods without receiving any money for them.
- (h) Pay any money owing to any person in relation to the *secured property* or goods on the *secured property* (for example, owing under hire purchase agreements and leases). Any amounts paid by us will form part of the *debt*.
- (i) Appoint one or more persons to be joint or several agents, receivers, managers, or receivers and managers of the whole or any part of the *secured property* (including the contracts and other property that form part of the *secured property*) on terms and for fees approved by us. Those persons may exercise any of the powers conferred on us under the *mortgage* or conferred by law. We may remove any of those persons and appoint replacements whenever we wish.
- (j) Pay and obtain a transfer or a discharge of any other *mortgage* or charge affecting the *secured property*.
- (k) In addition to any other right of set-off we have, combine, consolidate or merge any of your accounts with us, and set-off the *debt* against them. We are not obliged to allow any set-off between the *debt* and any credit balance of any account conducted with us by any person.

#### 4.6 **Negation of restrictions**

There may be some laws intended to limit mortgagees' rights. None of those laws will operate to limit our rights under the *mortgage* unless by law those rights cannot be negated. In particular, we need not give any notice before exercising any right, power (including the power of sale) or remedy under the *mortgage* unless required by law, and if the law does require notice, we need only give the shortest notice required by that law.

#### 4.7 **Interest on judgment**

If a liability under the *mortgage* is subject to a judgment or order, you must pay interest to us on the amount of that liability at the higher of the rate payable under the judgment or order and the rate payable on the *debt*.

### 5. **Things you need to know about different kinds of property and carrying out building works**

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#### 5.1 **Secured property under shared title**

This clause 5.1 applies if all or any part of the *secured property* at any time comprises a lot within a strata scheme, a community title scheme, or any other shared ownership arrangement.

- (a) You must punctually pay all contributions and any other money which at any time is payable in respect of the *secured property* in connection with the shared title arrangement.
- (b) You must punctually comply with any obligations imposed on you in connection with the shared title arrangement (eg the by-laws).
- (c) We may in our discretion exercise any voting rights referable to the *secured property* in relation to the shared title arrangement.
- (d) You must have our interest in the *secured property* recorded in any appropriate records of the shared title arrangement (such as the strata roll).
- (e) You irrevocably authorise us at any time to obtain from anybody any information relating to the shared title arrangement.

#### 5.2 **Agricultural lands**

This clause 5.2 applies if all or any part of the *secured property* at any time comprises agricultural or pastoral land.

- (a) You must properly manage and maintain the *secured property* and keep the *secured property* free from noxious animals and plants. If requested by us, you must grant to us security in a form specified by us over any existing or future produce of the *secured property* (including wool clips and agricultural crops) and any machinery, plant or water rights on or relating to the *secured property*.
- (b) You must comply with obligations under any statutory or other licences or quotas affecting or regulating production at or from the *secured property* or the sale of its produce.

### 5.3 **Building works on the *secured property***

This clause 5.3 applies if any building works are commenced on the *secured property*. No building works may be commenced on the *secured property* without *our* prior written consent, which will not be unreasonably withheld. However, repairs and maintenance and urgent building works necessary to preserve the *secured property may be carried out* without *our* prior written consent.

- (a) You must complete the building works expeditiously in accordance with plans and specifications approved by us and with the requirements of any competent authority (for example, a local council).
- (b) You must comply with any obligations under any building contract and pay any money due in connection with the building works as it becomes due, including professional and consultancy costs.
- (c) You must not contract with any person in relation to any material part of the building works, or alter the plans and specifications or building contract for the building works, without our prior written consent, which will not be unreasonably withheld. You must require the builder to promptly and properly perform its obligations under any building contract.
- (d) Upon completion of the building works, you must obtain such certificates as we reasonably require to evidence that the building works have been properly completed (such as a certificate issued by a local government department or council). We may obtain any reports or other information we require during and upon completion of the building works at your cost.
- (e) If you breach any of your obligations in respect of the building works, we may (but are not obliged to) complete the building works and do anything we consider appropriate to complete the building works. We need not complete the building works and may sell the *secured property* in its existing state and condition. Any money that we spend completing the building works forms part of the *debt*.
- (f) We may decide not to make any advances to fund the building works until we are satisfied with the progress of the building works and have received any reports or other information we reasonably require.
- (g) In no circumstances will we be responsible for the building works, including any plans or specifications, even if we approve them and even if we pay the builder directly.
- (h) If we monitor the building works (such as inspecting construction or approving plans), we do so only for our own purposes. We do not owe you or anyone else any duty to exercise care or skill in doing so.

### 5.4 **Leasehold *secured property***

This clause 5.4 applies if all or any part of the *secured property* at any time is leased to you (ie it is leasehold land).

- (a) You must comply with all of the terms of the relevant lease and promptly inform us of any default under the lease.
- (b) If the lease contains any option to renew, you must exercise the option to renew and grant to us a mortgage in a form approved by us over any lease for a further term unless we agree otherwise in writing.
- (c) You must not agree to any variation of any term of the lease or to any change in the rent without obtaining our prior written consent, which will not be unreasonably withheld.

## 6. General matters

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### 6.1 Our right to inspect

You must give us and any agent we appoint access to the *secured property* when we request it so that we or our agents can:

- (a) inspect the *secured property*;
- (b) check that you are complying with the *mortgage*; and
- (c) do anything which we are entitled to do under the *mortgage*.

We will give you reasonable notice if we require access to the *secured property*. However, we may enter the *secured property* at any time without notice to take any urgent action required to prevent damage to or preserve the *secured property*.

### 6.2 You must notify us of certain things

You must promptly notify us in writing if an *event of default* occurs, there is any material damage to the *secured property*, or anything happens which materially affects the *secured property* or its value.

### 6.3 Severability

If any provision of the *mortgage* is or becomes illegal, invalid or unenforceable, it will be severed to the extent that it is illegal, invalid or unenforceable, and none of the remaining provisions will be affected in any other jurisdiction.

### 6.4 Consumer legislation

To the extent that the *mortgage* secures regulated credit (ie money due under a loan contract or under some other arrangement regulated by any consumer legislation), the *mortgage* only secures the amount authorised by that legislation in relation to that credit. This clause 6.4 does not restrict how the *mortgage* secures unregulated credit. To the extent that the *mortgage* relates to regulated credit, any provisions which do not comply with the relevant consumer legislation have no effect in relation to that consumer credit.

### 6.5 Perfect security

You must sign anything and do anything we reasonably require to more effectively secure our rights over the *secured property* or to effect the stamping and registration of the *mortgage*. We may complete any blanks and fix any typographical errors in the *mortgage* and date it.

### 6.6 Governing law

The *mortgage* is governed by and interpreted in accordance with the law for the time being in force in the jurisdiction where the *secured property* is located, and the courts of that jurisdiction can deal with any matter relating to the *mortgage*.

### 6.7 Provide information

You must promptly comply with any of our requirements regarding 'know your customer' or similar identification procedures and produce any documents or other evidence requested by us in that regard.

### 6.8 How we can deal with the *mortgage*

We may assign, novate or otherwise deal with our rights and obligations under the *mortgage* in any way we wish. You must sign anything and do anything we reasonably require to enable any dealing with the *mortgage*. You must not assign, novate or otherwise deal with your rights or obligations under the *mortgage*. We may disclose information about you, the *secured property* and the *mortgage* to anybody involved in an actual or proposed assignment, novation or dealing by us of our rights under the *mortgage*.

### 6.9 Limitation of liability

- (a) If we enter into the *mortgage* as a custodian or trustee, we do so only in our capacity as custodian or trustee (as the case may be) and our liability is limited to the assets of the trust which are available to us to satisfy that

liability. We are not liable under any circumstances to any party to the *mortgage* other than as custodian or trustee (as the case may be). This limitation of our liability applies despite any other provision of the *mortgage* and extends to all of our liabilities and obligations in any way connected with any representation, warranty, conduct, omission, agreement or transaction related to the *mortgage*.

- (b) We are not obliged to do, or refrain from doing, anything under the *mortgage* (including without limitation incur any liability) unless our liability is limited in the same manner as set out in this clause 6.9.
- (c) No attorney, agent, receiver, or receiver and manager appointed in accordance with the *mortgage* has authority to act on behalf of us in a way which exposes us to any personal liability.

#### 6.10 **Your liability continues**

Your obligations under the mortgage continue and remain unaffected despite anything that happens to you or a *borrower*.

#### 6.11 **Discharge of mortgage**

We do not need to give a discharge of the *mortgage* until we are satisfied that there is no likelihood of any *debt* being due by you to us on any account whatsoever. Even if the *mortgage* is discharged, any part of the *debt* which is outstanding, or becomes outstanding after the discharge, must still be paid by you.

#### 6.12 **Power of Attorney**

You irrevocably, and for valuable consideration, appoint us and any receiver, manager, or receiver and manager appointed by us, and each of our directors and managers, from time to time, alone or together, to be *your* attorneys, and authorise them to sign anything and do anything on your behalf (including in your name) we think fit to give effect to your obligations or our powers under the *mortgage*. In addition, the attorneys can exercise any powers, authorities, duties or functions as a trustee if you are a trustee, and may sign things and do things which benefit us.

#### 6.13 **Valuation and reports about the secured property**

We may obtain independent valuations or other reports in relation to the *secured property* whenever and as often as we decide. You must assist this process by providing access to and information about the *secured property* if requested by us or any agent we appoint. We accept no responsibility if you rely on these valuations or reports. You should obtain your own valuations of the *secured property*.

#### 6.14 **If you are a trustee**

If you are at any time a trustee of any trust, you are liable under the *mortgage* in your own right and as trustee of the trust. Accordingly, we can recover against the trust assets as well as you. You must ensure that there is no change of trustee, termination of the trust, or change to the terms of the trust without our prior written consent (which will not be unreasonably withheld).

#### 6.15 **How notices may be given**

- (a) Subject to any applicable laws, we may give you any notice, statement, demand, court document (including any collection notice, default notice, court originating process or other court document) or other document connected to the *mortgage* by:
  - (i) giving it to you personally;
  - (ii) leaving it at or posting it to:
    - (A) your address shown on the *mortgage*;
    - (B) the *secured property*;
    - (C) your registered office if you are a company; or
    - (D) your address last known to us;
  - (iii) electronic transmission sent to your electronic address last known to us; or

- (iv) any other means permitted by law.
- (b) Any notice, statement, demand, court document or other document may be signed by any employee, solicitor or agent on our behalf.
- (c) Subject to any applicable laws, you consent to any notice, statement, demand, court document or other document connected to the *mortgage* being given to you by electronic means, including any documents that would otherwise require personal service in accordance with the relevant court rules in force in the jurisdiction in which the *secured property* is located.
- (d) Any notice, statement, demand, court document or other document given by us to you will be deemed served:
  - (i) if posted, when it would have been delivered in the ordinary course of post; or
  - (ii) if sent by electronic transmission, on conclusion of transmission.

6.16 **Waiver**

We do not lose the power to exercise any of our rights under the *mortgage* unless we expressly waive that right in writing. Our rights under the *mortgage* do not merge in any judgment, and so we can, for example, take fresh proceedings if a judgment becomes stale.

**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) it 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.**

## Part 3 – Information Statement

### THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT

This statement tells you about some of the rights and obligations of yourself and your credit provider.

It does not state the terms and conditions of your contract.

If you have any concerns about your contract, contact your credit provider and, if you still have concerns, the AFCA scheme, or get legal advice.

#### THE CONTRACT

**1. How can I get details of my proposed credit contract?**

Your credit provider must give you a pre-contractual statement containing certain information about your contract. The pre-contractual statement, and this document, must be given to you before:

- your contract is entered into; or
- you make an offer to enter into the contract,

whichever happens first.

**2. How can I get a copy of the final contract?**

If the contract document is to be signed by you and returned to your credit provider, you must be given a copy to keep.

Also, the credit provider must give you a copy of the final contract within 14 days after it is made. This rule does not, however, apply, if the credit provider has previously given you a copy of the contract document to keep.

If you want another copy of your contract write to your credit provider and ask for one. Your credit provider may charge you a fee. Your credit provider has to give you a copy:

- within 14 days of your written request if the original contract came into existence 1 year or less before your request; or
- otherwise within 30 days of your written request.

**3. Can I terminate the contract?**

Yes. You can terminate the contract by writing to the credit provider so long as :

- you have not obtained any credit under the contract; or
- a card or other means of obtaining credit given to you by your credit provider has not been used to acquire goods or services for which credit is to be provided under the contract.

However, you will still have to pay any fees or charges incurred before you terminated the contract.

**4. Can I pay my credit contract out early?**

Yes. Pay your credit provider the amount required to pay out your credit contract on the day you wish to end your contract.

**5. How can I find out the pay out figure?**

You can write to your credit provider at any time and ask for a statement of the pay out figure as at any date you specify. You can also ask for details of how the amount is made up.

Your credit provider must give you the statement within 7 days after you give your request to the credit provider. You may be charged a fee for the statement.

**6. Will I pay less interest if I pay out my contract early?**

Yes. The interest you can be charged depends on the actual time money is owing. However, you may have to pay an early termination charge (if your contract permits your credit provider to charge one) and other fees.

**7. Can my contract be changed by my credit provider?**

Yes, but only if your contract says so.

**8. Will I be told in advance if my credit provider is going to make a change in the contract?**

That depends on the type of change. For example-

- you get at least same day notice for a change to an annual percentage rate. That notice may be a written notice to you or a notice published in a newspaper.
- you get 20 days advance written notice for-
- a change in the way in which interest is calculated;
- a change in credit fees and charges; or
- any other changes by your credit provider;

except where the change reduces what you have to pay or the change happens automatically under the contract.

**9. Is there anything I can do if I think that my contract is unjust?**

Yes. You should first talk to your credit provider. Discuss the matter and see if you can come to some arrangement. If that is not successful, you may contact the AFCA scheme. The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. The AFCA scheme can be contacted by

phone on 1800 931 678, by email at [info@afca.org.au](mailto:info@afca.org.au), or in writing to GPO Box 3, Melbourne VIC 3001.

Alternatively, you can go to court. You may wish to get legal advice, for example from your community legal centre or Legal Aid.

You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at <http://www.asic.gov.au>.

## INSURANCE

### 10. Do I have to take out insurance?

Your credit provider can insist you take out or pay the cost of types of insurance specifically allowed by law. These are compulsory third party personal injury insurance, mortgage indemnity insurance or insurance over property covered by any mortgage. Otherwise, you can decide if you want to take out insurance or not. If you take out insurance, the credit provider can not insist that you use any particular insurance company.

### 11. Will I get details of my insurance cover?

Yes, if you have taken out insurance over mortgaged property or consumer credit insurance and the premium is financed by your credit provider. In that case the insurer must give you a copy of the policy within 14 days after the insurer has accepted the insurance proposal.

Also, if you acquire an interest in any such insurance policy which is taken out by your credit provider then, within 14 days of that happening, your credit provider must ensure you have a written notice of the particulars of that insurance.

You can always ask the insurer for details of your insurance contract. If you ask in writing your insurer must give you a statement containing all the provisions of the contract.

### 12. If the insurer does not accept my proposal, will I be told?

Yes, if the insurance was to be financed by the credit contract. The insurer will inform you if the proposal is rejected.

### 13. In that case, what happens to the premiums?

Your credit provider must give you a refund or credit unless the insurance is to be arranged with another insurer.

### 14. What happens if my credit contract ends before any insurance contract over mortgaged property?

You can end the insurance contract and get a proportionate rebate of any premium from the insurer.

## MORTGAGES

### 15. If my contract says I have to give a mortgage, what does this mean?

A mortgage means that you give your credit provider certain rights over any property you mortgage. If you default under your contract, you can lose that property and you might still owe money to the credit provider.

### 16. Should I get a copy of my mortgage?

Yes. It can be part of your credit contract or, if it is a

separate document, you will be given a copy of the mortgage within 14 days after your mortgage is entered into.

However, you need not be given a copy if the credit provider has previously given you a copy of the mortgage document to keep.

### 17. Is there anything that I am not allowed to do with the property I have mortgaged?

The law says you cannot assign or dispose of the property unless you have your credit provider's, or the court's, permission. You must also look after the property. Read the mortgage document as well. It will usually have other terms and conditions about what you can or cannot do with the property.

### 18. What can I do if I find that I cannot afford my repayments and there is a mortgage over property?

See the answers to questions 22 and 23. Otherwise you may:

- if the mortgaged property is goods - give the property back to your credit provider, together with a letter saying you want the credit provider to sell the property for you;
- sell the property, but only if your credit provider gives permission first;

OR

- give the property to someone who may then take over the repayments - but only if your credit provider gives permission first.

If your credit provider won't give permission, you can contact the AFCA scheme for help.

If you have a guarantor, talk to the guarantor who may be able to help you.

You should understand that you may owe money to your credit provider even after mortgaged property is sold.

### 19. Can my credit provider take or sell the mortgaged property?

Yes, if you have not carried out all of your obligations under your contract.

### 20. If my credit provider writes asking me where the mortgaged goods are, do I have to say where they are?

Yes. You have 7 days after receiving your credit provider's request to tell your credit provider. If you do not have the goods you must give your credit provider all the information you have so they can be traced.

### 21. When can my credit provider or its agent come into a residence to take possession of mortgaged goods?

Your credit provider can only do so if it has the court's approval or the written consent of the occupier which is given after the occupier is informed in writing of the relevant section in the National Credit Code.

## GENERAL

### 22. What do I do if I cannot make a repayment?



Get in touch with your credit provider immediately. Discuss the matter and see if you can come to some arrangement. You can ask your credit provider to change your contract in a number of ways:

- to extend the term of the contract and reduce payments; or
- to extend the term of your contract and delay payments for a set time; or
- to delay payments for a set time.

**23. What if my credit provider and I cannot agree on a suitable arrangement?**

If the credit provider refuses your request to change the repayments, you can ask the credit provider to review this decision if you think it is wrong.

If the credit provider still refuses your request you can complain to the AFCA scheme. Further details about this scheme are set out below in question 25.

**24. Can my credit provider take action against me?**

Yes, if you are in default under your contract. But the law says that you cannot be unduly harassed or threatened for repayments. If you think you are being unduly harassed or threatened, contact the AFCA scheme or ASIC, or get legal advice.

**25. Do I have any other rights and obligations?**

Yes. The law will give you other rights and obligations. You should also READ YOUR CONTRACT carefully.

**IF YOU HAVE ANY COMPLAINTS ABOUT YOUR CREDIT CONTRACT, OR WANT MORE INFORMATION, CONTACT YOUR CREDIT PROVIDER. YOU MUST ATTEMPT TO RESOLVE YOUR COMPLAINT WITH YOUR CREDIT PROVIDER BEFORE CONTACTING THE AFCA SCHEME. IF YOU HAVE A COMPLAINT WHICH REMAINS UNRESOLVED AFTER SPEAKING TO YOUR CREDIT PROVIDER YOU CAN CONTACT THE AFCA SCHEME OR GET LEGAL ADVICE.**

**THE AFCA SCHEME IS A FREE SERVICE ESTABLISHED TO PROVIDE YOU WITH AN INDEPENDENT MECHANISM TO RESOLVE SPECIFIC COMPLAINTS. THE AFCA SCHEME CAN BE CONTACTED BY PHONE ON 1800 931 678, BY EMAIL AT [INFO@AFCA.ORG.AU](mailto:INFO@AFCA.ORG.AU), OR IN WRITING TO GPO BOX 3, MELBOURNE VIC 3001. PLEASE KEEP THIS INFORMATION STATEMENT. YOU MAY WANT SOME INFORMATION FROM IT AT A LATER DATE.**

## Welcome

Thank you for choosing loans.com.au Pty Limited.

## Our credit guide

We market the Firstmac range of loans. We are not finance brokers.

## Our responsibility to you

Under the law, we must ensure that any credit, such as a loan, or principal increase to a loan, that we arrange for you, is not unsuitable for you. To determine this, we must:

- make reasonable enquiries about your requirements and objectives;
- make reasonable enquiries about your financial circumstances;
- take reasonable steps to verify your financial situation.

Credit will be unsuitable if, at the time we make our assessment, it is likely that when the credit contract is made:

- you could not pay or could only pay with substantial hardship;
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed the credit contract will cause substantial hardship unless the contrary is proved. For this reason you must provide a significant amount of information about your circumstances. It is very important that the information you provide is accurate.

You can request a copy of our credit assessment of you. We must provide a copy (at no charge to you) if you request it within 7 years of when we assist you obtain the loan.

## What if something goes wrong?

Please talk to us first. Our internal dispute resolution process is free. We strive to ensure that you are happy with our products and services. If you have any complaints you should contact our Customer Relations Manager by:

<b>Calling</b>	13 10 90 during usual business hours
<b>Emailing</b>	customerrelations@loans.com.au
<b>Writing to</b>	Customer Relations Manager GPO Box 7001, Brisbane QLD 4001

You can also speak to any representative of our business who will refer you to the Customer Relations Manager. You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly to prevent any unnecessary and inappropriate escalation of minor complaints.

## Still not happy?

If our internal dispute resolution process has not resolved your complaint, you may contact the Australian Financial Complaints Authority (AFCA) by:

<b>Visiting</b>	www.afca.org.au
<b>Calling</b>	Complaints: 1800 931 678 9am to 5pm AEST, Monday to Friday
<b>Faxing</b>	Complaints on (03) 9613 6399
<b>Writing to</b>	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

External dispute resolution is a free service to provide you with an independent mechanism to resolve your complaint.

If you would like more details about our dispute resolution procedures, please contact us.

## Fees payable by you to us

We do not charge you for our services. However, you may need to pay the lender's application fee, valuation fees, and other fees.

## Commissions received by us

We may receive fees and commission from the lender. These are not fees payable by you. We act as a mortgage manager for the lender pursuant to a written agreement. We do not act for you in relation to arranging this loan.

## Estimate of total fees and charges payable by you to the lender in relation to your loan

Valuation fee    \$220.00 payable before the settlement date

Total	\$220.00
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These figures are estimates only and the final figures will be shown in your credit contract. Some or all of these fees may be paid from the loan proceeds. These fees are payable only once.

We are not aware of any other fees or charges payable by you to anyone else in relation to the application for this loan, but the lender may impose some additional requirements.

## Commissions payable by us

We source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and show the commission is worked out.

## Things you should know

We don't make any promises about the value of any property or its future prospects. You should always rely on your own enquiries.

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. You should obtain independent legal and financial advice before you enter any loan contract.

## Proposal disclosure document

The law also requires us to provide you the following information about the loan that we will arrange for you.

## Questions

If you have any questions about this credit guide or need to know anything about Firstmac's services, just call us on 13 10 90.

## Welcome

Thank you for choosing us to provide your loan. Firstmac Limited ACN 094 145 963 ('we/us/our') is the servicer of loans made by the lender named in the credit contract incorporating these conditions. This means that you will deal with 'Firstmac Limited' as this is the company who assists customers.

The purpose of this credit guide is to assist you in deciding whether you want to enter into a credit contract with the lender, serviced by Firstmac Limited.

## About Firstmac

Key information and contact details

<b>ACN</b>	094 145 963
<b>Australian Credit Licence</b>	290600
<b>Address</b>	Level 40, Riverside Centre 123 Eagle Street Brisbane QLD 4000
<b>Website</b>	<a href="http://www.firstmac.com.au">www.firstmac.com.au</a>
<b>Phone</b>	13 12 20 (+61 7 3017 8888) 7am to 7pm AEST Monday to Friday
<b>Email</b>	customercare@firstmac.com.au

## Firstmac's responsibility to you

Under the law, Firstmac must ensure that any credit, such as a loan, or principal increase to a loan, that Firstmac arranges for you, is not unsuitable for you. To determine this, Firstmac must:

- make reasonable enquiries about your requirements and objectives;
- make reasonable enquiries about your financial circumstances;
- take reasonable steps to verify your financial situation.

Credit will be unsuitable if, at the time Firstmac makes its assessment, it is likely that when the credit contract is made:

- you could not pay or could only pay with substantial hardship;
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed the credit contract will cause substantial hardship unless the contrary is proved. For this reason you must provide a significant amount of information about your circumstances. It is very important that the information you provide is accurate.

You can request a copy of Firstmac's credit assessment of you. Firstmac must provide a copy (at no charge to you) as soon as possible if you request it before entering the credit contract; within 7 business days if your request is made within 2 years of entering the credit contract; or otherwise within 21 business days. Firstmac does not need to give you a copy of the assessment if your request is made more than 7 years after entering into the credit contract or if the credit contract did not proceed.

## What if something goes wrong?

Please talk to Firstmac first. Our internal dispute resolution process is free. Firstmac strives to ensure you are happy with its products and services.

If you have any complaints you should contact the Customer Relations Manager by:

<b>Calling</b>	13 12 20 during usual business hours
<b>Emailing</b>	customerrelations@firstmac.com.au
<b>Writing to</b>	Relations Manager GPO Box 7001, BRISBANE QLD 4001

You can also speak to any representative of our business who will refer you to the Customer Relations Manager. You should explain the details of your complaint as clearly as you can.

You may do this verbally or in writing. When Firstmac receives a complaint, it will attempt to resolve it promptly to prevent any unnecessary and inappropriate escalation of minor complaints.

## Still not happy?

### External dispute resolution process

If Firstmac's internal dispute resolution process has not resolved your complaint, you may contact the Australian Financial Complaints Authority (AFCA) by:

<b>Visiting</b>	<a href="http://www.afca.org.au">www.afca.org.au</a>
<b>Calling</b>	Complaints: 1800 931 678 9am to 5pm AEST, Monday to Friday
<b>Faxing</b>	Complaints on (03) 9613 6399
<b>Writing to</b>	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

External dispute resolution is a free service to provide you with an independent mechanism to resolve your complaint.

If you would like more details about Firstmac's dispute resolution procedures and / or privacy policy, please contact Firstmac.

## Things you should know

Firstmac does not make any promises about the value of any property you finance or its future prospects. You should always rely on your own enquiries.

Firstmac does not provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. You should obtain independent legal and financial advice before you enter any loan contract.

We also provide funding for mortgage managers to provide loans. Our mortgage managers market and manage loans for us under a written agreement.

## Questions?

If you have any questions about this credit guide or need to know anything about Firstmac's services, just call 13 12 20.



# 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”):** Immanuel Super Pty Ltd ACN 164 432 286 as trustee for Immanuel Super Fund  
of 9/47 Forest Avenue EAST PERTH Western Australia 6004 Australia

**Loan Number:** 427968

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 July 27, 2022 (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.

<b>How much you are borrowing</b>	<b>\$235,000.00</b>
Made up of:	
<b>LCA - SMSF Home Loan 80 PI - 21072021 1:</b>	<b>\$235,000.00</b>
<b>Total amount of credit</b>	<b>\$235,000.00</b>
<b>Annual percentage rate(s)</b>	
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"><li><b>LCA - SMSF Home Loan 80 PI - 21072021 (variable rate)</b></li></ul>	<b>4.94% per annum</b>
<b>Repayments</b>	

<p><b>When your repayments are due</b> 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&amp;Cs.</p>	
<p><b>When your first repayment is due</b> Your first repayment is due one month from the <i>settlement date</i>.</p>	
<p><b>How many repayments will you make</b> Assuming you make all repayments on the due date, the number of repayments you must make will be:</p>	240 repayments
<p><b>How much are your repayments</b> 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><b>LCA - SMSF Home Loan 80 PI - 21072021</b></p>	\$1,543.12 comprising principal and interest
<b>Fees and Charges</b>	
<p><b>Credit fees and charges payable on or before settlement of your loan</b> Unless otherwise stated, all fees are non-refundable. These fees may be payable even if the loan does not proceed for any reason.</p>	
<p><b>Lender's Application Fee:</b> - payable for services provided by us in connection with your loan application (may include legal fees, title insurance premiums, any additional loan processing fee, valuation fees and an amount payable to the Originator/Manager for providing services).</p>	\$0.00
<p><b>Valuation Fee:</b></p>	\$220.00
<p><b>Settlement Fee:</b> (If you request an urgent settlement of your loan this may be possible upon payment of a fee of an additional \$300).</p>	\$300.00
<p><b>Mortgage Registration Fee:</b></p>	\$208.83
<p><b>Lenders Mortgage Insurance:</b> This amount may be capitalised and added to your loan amount.</p>	Paid by the lender
<p><b>Total of fees and charges payable on or before the <i>settlement date</i> (excluding unascertainable amounts)</b></p>	\$728.83
<p><b>Credit fees and charges payable after settlement of your loan</b></p>	

Originator/Manager's Discharge Administration Fee - payable when we agree to discharge a <i>security</i> .	\$300.00 per security
<b>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)</b>	<b>\$1,028.83</b>
<p><b>Credit fees and charges payable throughout the term of your loan</b>  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><b>Break costs</b></p> <p>Break costs are payable if</p> <ul style="list-style-type: none"> <li>• the whole or part of a fixed rate loan is repaid during a fixed rate period; or</li> <li>• 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).</li> </ul> <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&amp;Cs. In addition, you must pay a Break Cost Administration Fee (not payable on switches to variable rate).</p> <p><b>NOTE: Break costs can be significant. Ask us for an estimate of break costs before you repay a fixed rate loan early.</b></p>	<p>Unascertainable</p> <p>\$150 per event</p>
Revaluation fee - payable if the loan is not made within three months of the <i>disclosure date</i> .	Unascertainable
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.	\$100.00
If you request that your loan be re-documented prior to the settlement date. This fee does not apply to Firstmac VIP Package customers.	\$100.00
Discharge administration fee - payable at the time of any early discharge when repaying your loan in full.	\$300.00
Partial discharge administration fee - payable at the time of each partial discharge.	\$150.00

<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>
<p>If you request more than three bank cheques on the settlement date, a fee will apply for each additional bank cheque.</p>	<p>\$15.00 for each bank cheque</p>
<p>If you request a copy of a statement.</p>	<p>\$10.00 per statement</p>
<p>Over the counter deposits.</p>	<p>\$2.00 per transaction</p>
<p>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.</p>	<p>\$4.00 per request</p>
<p>Dishonour fee - payable whenever a payment to us is dishonoured.</p>	<p>\$35.00 per dishonour</p>
<p>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.</p>	<p>\$35.00 per dishonour</p>
<p>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.</p>	<p>\$20.00 per dishonour</p>
<p>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.</p>	<p>\$150.00 per month</p>
<p>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.</p>	<p>\$75.00</p>



<p>If the Lender or the Originator/Manager undertakes any of the following:</p> <ul style="list-style-type: none"> <li>• provides copies of any notice or document;</li> <li>• provides any special attendances (eg consent to second mortgage) at your request;</li> <li>• provides information;</li> <li>• decides to inspect the mortgaged property or obtain other reports in relation to it; or</li> <li>• varies your loan at your request (not applicable to Firstmac VIP Package customers).</li> </ul> <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>
<p>Payment trace fee - payable whenever we are asked to trace a deposit to a loan account.</p>	<p>\$50.00 per trace</p>
<p>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.</p>	<p>Unascertainable</p>
<p>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&amp;Cs.</p>	<p>Unascertainable</p>
<p>Rate lock fee – rate lock applies for 60 days from date of payment.</p>	<p>\$350.00</p>

**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 Immanuel Super Investments Pty Ltd ACN 164 437 567 ATF Bare Trust for the Immanuel Super Fund over Title Description: 50956678 also described as 406/348 Water Street FORTITUDE VALLEY Queensland Australia 4006</p> <p>You must also arrange for us to be granted a guarantee by:</p> <p>(a) the Anthony Francis Giannecchini and Sonia Alma Audino, limited to the loan amount; and</p> <p>(b) Immanuel Super Investments Pty Ltd ACN 164 437 567 as trustee for Bare Trust for the Immanuel Super Fund, limited to 406/348 Water Street FORTITUDE VALLEY Queensland Australia 4006</p> <p>Together, these securities are referred to as the <i>security</i>.</p>
Guarantor	<p>Guarantee by Anthony Francis Giannecchini.</p> <p>Guarantee by Sonia Alma Audino.</p> <p>Guarantee by Bare Trust for the Immanuel Super Fund.</p> <p>Collectively referred to as the <i>guarantor</i>.</p>
Loan term	<p>20 years commencing on the <i>settlement date</i>.</p>
Loan purpose	<p>You have told us that the loan will be used for To refinance SMSF investment loan from AMP for \$ 235,000 at 406/348 Water Street FORTITUDE VALLEY Queensland 4006.</p>
How your loan will be paid on settlement	<p>The loan will be paid to:</p> <p>(a) for lenders mortgage insurance premium; <b>Paid by the lender</b></p> <p>(b) balance as directed by you: unascertainable at the disclosure date.</p>
Commission paid or received in relation to your loan	<p>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.</p>
Default interest rate	<p>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.</p> <p>The default rate(s) as at the <i>disclosure date</i> are:</p>

	LCA - SMSF Home Loan 80 PI - 21072021 <span style="float: right;">6.9400% per annum</span>
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"> <li>• Please return the Discharge Authority via onTrack or email urgently for settlement date to be met</li> <li>• Independent Legal Advice Required</li> <li>• Independent Legal Advice Required</li> <li>• Joint and several guarantees required from directors</li> <li>• Loan Term 20 years</li> <li>• Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)</li> <li>• Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)</li> <li>• Copy of Discharge Authority Form</li> </ul>
SMSF special conditions	<p><b>Special Conditions that Apply to your Self Managed Superannuation Fund Loan</b></p> <p>The following Specific Conditions apply to your loan contract.</p> <p>(1) <b>Additional Definitions</b> In these Specific Conditions:</p> <p><b>Guarantors</b> mean Anthony Francis Giannecchini and Sonia Alma Audino and the Property Trustee.</p> <p><b>Property Trustee</b> means Immanuel Super Investments Pty Ltd ACN 164 437 567 as trustee for Bare Trust for the Immanuel Super Fund</p> <p><b>Property</b> means 406/348 Water Street FORTITUDE VALLEY Queensland Australia 4006</p> <p><b>Superannuation Fund</b> means Immanuel Super Fund</p> <p><b>Superannuation Trustee</b> means Immanuel Super Pty Ltd ACN 164 432 286 as trustee for the Superannuation Fund. ]</p> <p>(2) <b>Background</b> This loan contract is made in accordance with the provisions of section 67A of the <i>Superannuation Industry (Supervision) Act (SIS Act)</i> which permits a regulated <i>Superannuation Fund</i> to borrow money provided:</p> <ul style="list-style-type: none"> <li>(i) the borrowed funds are used to purchase an asset (in this case the <i>Property</i>);</li> <li>(ii) the <i>Property</i> is held on trust for the <i>Superannuation Trustee</i> as trustee of the <i>Superannuation Fund</i> by another entity (in this case the <i>Property Trustee</i>);</li> <li>(iii) the <i>Superannuation Trustee</i> has the right to acquire legal ownership of the <i>Property</i> on behalf of the <i>Superannuation Fund</i> by making payments;</li> </ul> <p>The <i>Lender's</i> recourse against the <i>Superannuation Trustee</i> and the <i>Superannuation Fund</i> for default on the borrowing is limited to the <i>Property</i>.</p>

(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 Immanuel Super Pty Ltd ACN 164 432 286 in their own right and as trustee for Immanuel Super Fund pursuant to section 127 of the Corporations Act 2001

Date:

---

[SIGN HERE]

---

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

[PRINT NAME HERE]

---

[SIGN HERE]

---

Director

[PRINT NAME HERE]

---



# Details of settlement funds and direction and authority

Application ID: 427968

Total loan amount: \$235,000.00

## Fees

Valuation fee	\$220.00	
Settlement fee	\$300.00	
Lenders Mortgage Insurance	Paid by the lender	
<b>Valuation fees received</b>		<b>\$220.00</b>
<b>Sub total</b>		<b>\$300.00</b>

## Government fees

Discharge of mortgage – registration fee	\$208.83	
Mortgage – registration fee	\$208.83	
<b>Sub total</b>		<b>\$417.66</b>
<b>Total fees payable (ascertainable only)</b>		<b>\$717.66</b>

**Balance of funds available for settlement**

**\$234,282.34**

## Authority and undertaking

FirstMac Limited or its agents may complete blank spaces in the mortgage and other documents relating to my loan, by inserting the appropriate date and other details which are incomplete in order to effect stamping and registration. I/We undertake to do all things necessary to comply with requisitions raised relating to stamping and registration of these documents.

## Acknowledgement

We acknowledge that interest accrues from the day the Lender first draws cheques or allocates money from the loan irrespective of when settlement actually occurs.

Signed on behalf of Immanuel Super Pty Ltd ACN 164 432 286 as trustee for Immanuel Super Fund pursuant to section 127 of the Corporations Act 2001

[SIGN HERE]

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

[PRINT NAME HERE]

[SIGN HERE]

Director

[PRINT NAME HERE]

Date:

**After all parties have signed the Form – Please detach this Notice**

**VERY IMPORTANT: Please read this before signing the form**

Before signing the form you must show the witness adequate documentation so they can **verify your identity** and **your entitlement to sign**

Unless you provide adequate documentation the witness may decline to proceed

*Note: this notice is not part of the form and must not be lodged in the Titles Registry*

**Important information – witnessing signatures on titles registry forms**

- Only particular persons (Schedule 1 – *Land Title Act 1994*) are able to witness the signature of an individual on a titles registry form and they are required by law to take reasonable steps to verify the individual’s identity and ensure they are the person entitled to sign the form.
- You must provide your witness with sufficient documentation for them to verify your identity (e.g. shows your photo and signature) **and** your entitlement to sign the form (e.g. shows your name and the property details).
- It is recommended that you present as many relevant documents as possible to the witness to assist them in complying with their legal obligations.
- For further guidance, including for witnessing outside Australia, refer to Part 6 of the Land Title Practice Manual, available online at [www.qld.gov.au/titles](http://www.qld.gov.au/titles).

**1. Verification of identity documents**

The Verification of Identity Standard in ¶[61-2700] of the Land Title Practice Manual requires a witness to sight a specified combination of identity documents. An extract showing the first 3 Categories of the Standard is below:

Category	Minimum Document Requirements for Persons who are Australian citizens or residents:
1	<ul style="list-style-type: none"> <li>• Australian Passport or foreign passport or Australian Evidence of Immigration Status ImmiCard or Australian Migration Status ImmiCard</li> <li>• <u>plus</u> Australian drivers licence or Photo Card* (a Photo Card is a card issued by the Commonwealth or any State or Territory Government showing a photograph of the holder and enabling the holder to evidence their age and/or their identity)</li> <li>• <u>plus</u> change of name or marriage certificate <i>if necessary</i></li> </ul>
2	<ul style="list-style-type: none"> <li>• Australian Passport or foreign passport or Australian Evidence of Immigration Status ImmiCard or Australian Migration Status ImmiCard</li> <li>• <u>plus</u> full birth certificate or citizenship certificate or descent certificate</li> <li>• <u>plus</u> Medicare or Centrelink or Department of Veterans’ Affairs card</li> <li>• <u>plus</u> change of name or marriage certificate <i>if necessary</i></li> </ul>
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**2. Documentation to confirm you are entitled to sign the form/s**

If you are **selling property** or are **only refinancing**

- a current local government rates notice; or
- a current title search statement; or
- a current land tax assessment notice.

If you are **buying property** and/or **financing the purchase**

- a copy of the contract of sale; or
- official loan documentation from your lender; or
- a letter from a solicitor confirming you are entitled to sign the form.

**Unless you show your witness adequate documentation they may decline to proceed**

## Instructions

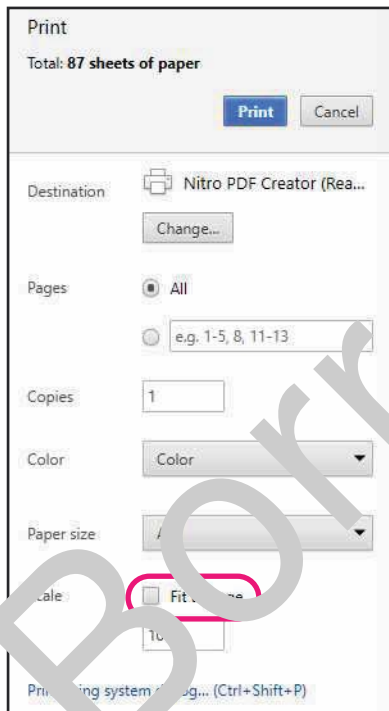
# Printing Mortgage Document to Scale

The Land Titles Office rejects any mortgage document that is printed to the wrong scale. It is important that you follow the printing instructions below.

These instructions are applicable for Chrome, Adobe and Nitro. We recommend that you use one of these applications for this task.

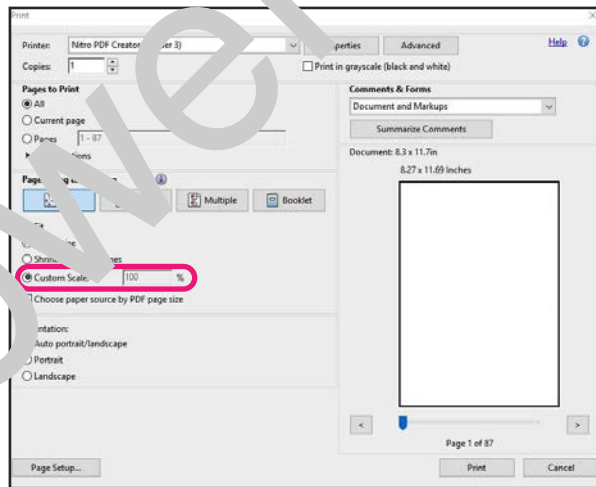
### Chrome

Untick the Scale tick box:



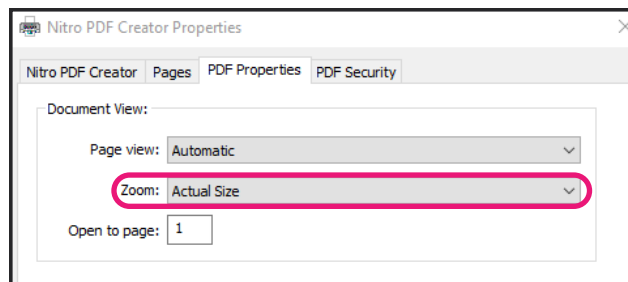
### Adobe

Select Custom Scale 100%:



### Nitro

Select Actual size:



**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
50956678		LOT 406 ON SP 118333

**Mortgagor**

Name	IMMANUEL SUPER INVESTMENTS PTY LTD
ACN/ARBN	164 437 567
Capacity	AS TRUSTEE UNDER INSTRUMENT NO.716185803

**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 IMMANUEL SUPER INVESTMENTS  
PTY LTD

ANTHONY FRANCIS  
GIANNECCHINI

Signer Name

IMMANUEL SUPER  
INVESTMENTS PTY LTD

Signer Organisation

DIRECTOR

Signer Role

Signature

Execution Date

Executed on behalf of IMMANUEL SUPER INVESTMENTS  
PTY LTD

SONIA ALMA AUDINO

Signer Name

IMMANUEL SUPER  
INVESTMENTS PTY LTD

Signer Organisation

DIRECTOR

Signer Role

Signature

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 \_\_\_\_\_

Borrower Copy

**After all parties have signed the Form – Please detach this Notice**

**VERY IMPORTANT: Please read this before signing the form**

Before signing the form you must show the witness adequate documentation so they can **verify your identity** and **your entitlement to sign**

Unless you provide adequate documentation the witness may decline to proceed

*Note: this notice is not part of the form and must not be lodged in the Titles Registry*

**Important information – witnessing signatures on titles registry forms**

- Only particular persons (Schedule 1 – Land Title Act 1994) are able to witness the signature of an individual on a titles registry form and they are required by law to take reasonable steps to verify the individual’s identity and ensure they are the person entitled to sign the form.
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**2. Documentation to confirm you are entitled to sign the form/s**

If you are **selling property** or are **only refinancing**

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- a current title search statement; or
- a current land tax assessment notice.

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- official loan documentation from your lender; or
- a letter from a solicitor confirming you are entitled to sign the form.

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## Instructions

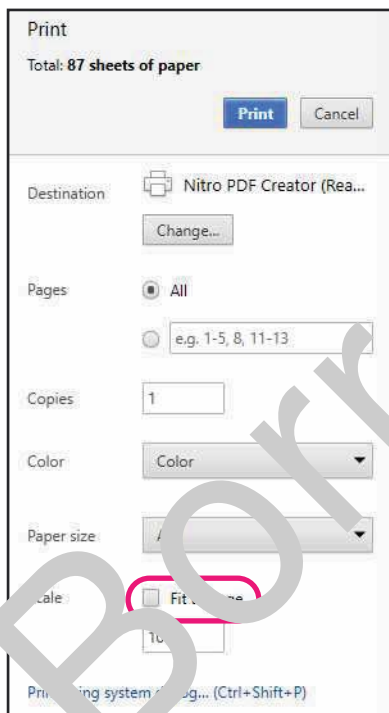
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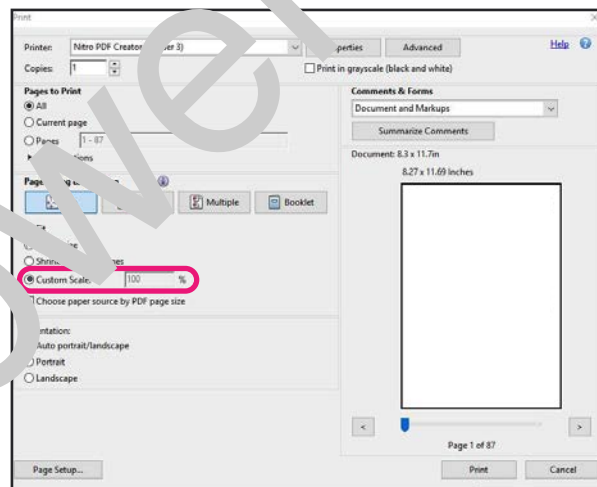
### Chrome

Untick the Scale tick box:



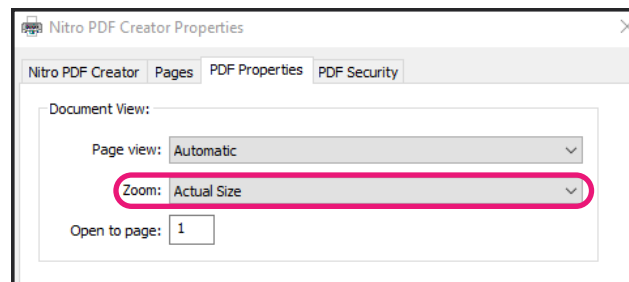
### Adobe

Select Custom Scale 100%:



### Nitro

Select Actual size:





**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
50956678		LOT 406 ON SP 118333

**Mortgagor**

Name	IMMANUEL SUPER INVESTMENTS PTY LTD
ACN/ARBN	164 437 567
Capacity	AS TRUSTEE UNDER INSTRUMENT NO.716185803

**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
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**Mortgagor Execution**

Executed on behalf of IMMANUEL SUPER INVESTMENTS  
PTY LTD

ANTHONY FRANCIS  
GIANNECCHINI

Signer Name

IMMANUEL SUPER  
INVESTMENTS PTY LTD

Signer Organisation

DIRECTOR

Signer Role

Signature

Execution Date

Executed on behalf of IMMANUEL SUPER INVESTMENTS  
PTY LTD

SONIA ALMA AUDINO

Signer Name

IMMANUEL SUPER  
INVESTMENTS PTY LTD

Signer Organisation

DIRECTOR

Signer Role

Signature

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 \_\_\_\_\_

Borrower Copy

Date: 21/12/2023

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

**VANGUARD AUSTRALIAN SHARES INDEX ETF  
VAS VAS\_EXCHANGE TRADED FUND**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
IMMANUEL SUPER PTY LTD <IMMANUEL SUPER FUND> X*****3013	CHESS Sponsored	NSW	23
		<b>Total</b>	<b>23</b>

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**

Date: 21/12/2023

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

**VANGUARD ALL WORLD (EX US) SHARES INDEX  
VEU CDI**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
IMMANUEL SUPER PTY LTD <IMMANUEL SUPER FUND> X*****3013	CHESS Sponsored	NSW	30
		<b>Total</b>	<b>30</b>

Sincerely,  
Computershare


**Only Computershare managed holdings are listed.**

Date: 21/12/2023

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

**VANGUARD MSCI INDEX INTERNATIONAL SHARES (HEDGED)ETF  
VGAD VGAD\_EXCHANGE TRADED FUND**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>		<b>Quantity</b>
IMMANUEL SUPER PTY LTD <IMMANUEL SUPER FUND> X*****3013	CHESS Sponsored	NSW		35
<b>Total</b>				<b>35</b>

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**

■  
Date: 21/12/2023

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

**VANGUARD MSCI INDEX INTERNATIONAL SHARES ETF  
VGS VGS\_EXCHANGE TRADED FUND**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
IMMANUEL SUPER PTY LTD <IMMANUEL SUPER FUND> X*****3013	CHESS Sponsored	NSW	29
		<b>Total</b>	<b>29</b>

Sincerely,  
Computershare


**Only Computershare managed holdings are listed.**

Date: 21/12/2023

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

**VANGUARD AUSTRALIAN SHARES HIGH YIELD ETF  
VHY VHY\_EXCHANGE TRADED FUNDS**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>		<b>Quantity</b>
IMMANUEL SUPER PTY LTD <IMMANUEL SUPER FUND> X*****3013	CHESS Sponsored	NSW		38
<b>Total</b>				<b>38</b>

Sincerely,

Computershare

**Only Computershare managed holdings are listed.**



## Certificate of Currency

Issue date: 03/11/2023

Customer Care  
 Login: onepath.com.au/myonepathlife  
 Telephone: 133 667  
 Email: client.onepath@zurich.com.au

## Policy number 77824593 - OneCare held through super

### Policy owner(s) - ATF IMMANUEL SUPER FUND

Commencement date 28/03/2014  
 Pay method Direct Debit  
 Premium frequency Monthly  
 Paid to date 28/11/2023  
 Your adviser is Mina Cao

### Life insured - SONIA AUDINO

Date of birth 17/03/1971  
 Smoker status Smoker

Benefit type	Start date	Expiry date	Amount insured	Monthly premium
Stand Alone TPD Cover	28/03/2014	28/03/2036	\$126,000	\$113.58
<b>Policy Total</b>				
			Premium for all covers	\$113.58
			Stamp duty	\$11.36
			<b>Total monthly premium</b>	<b>\$124.94</b>

### Important information:

This Certificate of Currency information is current as at 03/11/2023 and may be subject to change.

Please refer to your Policy Schedule and relevant Product Disclosure Statement (PDS) for the full terms and conditions which apply to your cover. If you require a copy of your PDS, visit onepath.com.au or contact Customer Care by calling 133 667 or e-mailing us at client.onepath@zurich.com.au.

Total premium is inclusive of policy fee and stamp duty where applicable.

To the extent possible under law, we do not accept any liability to any person relying on this Certificate of Currency.

This communication has been prepared by Zurich Australia Limited trading as OnePath Life (OnePath) ABN 92 000 010 195, AFSL 232510 as the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF.



7 October 2022



Immanuel Super Fund Pty Ltd ACN 164 432 286 ATF Immanuel Super Fund  
9/47 Forrest Avenue  
EAST PERTH WA 6004

## Your contacts

E info@ampbanking.com.au  
W amp.com.au  
T 13 30 30 F 1300 555 503  
AMP Bank  
Reply Paid 79702 Parramatta NSW 2124

## Account details

BSB ACCOUNT NUMBER  
939 200 922594049

# AMP SuperEdge Variable Rate Loan - Principal & Interest

## Account summary

Account name	Immanuel Super Fund and Immanuel Super Fund Investments Pty Ltd ACN:164437567 - LOAN - 406-348 Water St - QLD
Statement period	1 July 2022 - 5 October 2022
Statement number	17

## Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			234,899.75 dr
14/07/2022	Payment Direct Debit		774.08	234,125.67 dr
15/07/2022	Dishonour of Payment Direct Debit (For value on 14/07/2022)	774.08		234,899.75 dr
27/07/2022	Account Management Fee	10.00		234,909.75 dr
28/07/2022	Debit Interest to 27/07/2022	1,055.44		235,965.19 dr
28/07/2022	Payment Direct Debit		774.08	235,191.11 dr
28/07/2022	Direct Entry Credit Item Ref: AMP SMSF loan CBA		800.00	234,391.11 dr
11/08/2022	Payment Direct Debit		774.08	233,617.03 dr
25/08/2022	Payment Direct Debit		774.08	232,842.95 dr
28/08/2022	Account Management Fee	10.00		232,852.95 dr
29/08/2022	Debit Interest to 28/08/2022	1,233.92		234,086.87 dr
08/09/2022	Payment Direct Debit		809.91	233,276.96 dr
23/09/2022	Payment Direct Debit		809.91	232,467.05 dr
27/09/2022	Account Management Fee	10.00		232,477.05 dr
28/09/2022	Debit Interest to 27/09/2022	1,237.33		233,714.38 dr

Date	Transaction description	Debits \$	Credits \$	Balance \$
05/10/2022	Account Management Fee (For value on 4/10/2022)	10.00		233,724.38 dr
04/10/2022	Debit Interest to 3/10/2022 (For value on 4/10/2022)	261.25		233,985.63 dr
05/10/2022	Pay out balance to close account (For value on 4/10/2022)		234,375.63	390.00 cr
05/10/2022	Discharge Fee	390.00		0.00 cr
	Closing balance			0.00 cr
<b>Total</b>		<b>\$4,992.02</b>	<b>\$239,891.77</b>	<b>\$0.00 cr</b>

## Interest details

Interest period	Interest earned	Interest charged
This financial year	\$0.00	\$3,787.94
This statement period	\$0.00	\$3,787.94

## Interest rates for your loan account for this period

Effective date	Interest rate p.a.
01/07/2022	5.30%
18/07/2022	5.80%
15/08/2022	6.30%
19/09/2022	6.80%
04/10/2022	0.00%
05/10/2022	6.80%

## Reference Rate and Margin

Reference Rate name	Reference Rate (pa)	Margin (pa)
SMSF Reference Rate	8.17%	-1.37%

- This is the reference rate and margin that applied on the date we prepared this statement. For more details about the current reference rates, visit [amp.com.au/bankreferencerate](http://amp.com.au/bankreferencerate) or call us.

## If you want to dispute any transactions on your account

You should always check the transactions on your statement to make sure they're correct. If you'd like to dispute a transaction free of charge, contact us at [info@ampbanking.com.au](mailto:info@ampbanking.com.au) or on 13 30 30. You can also refer to our **Account access and operating terms and conditions**. It outlines our internal dispute resolution process and includes other details about using your account. You can get a copy at [amp.com.au/bankterms](http://amp.com.au/bankterms) or by calling us.

## Dispute Resolution

We have a free dispute resolution mechanism that covers complaints you may have. You can access this by lodging a complaint at [amp.com.au/support/complaints](http://amp.com.au/support/complaints), by calling us or by writing to us at AMP Bank, Locked Bag 5059, Parramatta NSW 2124. We are also a member of the Australian Financial Complaints Authority, a free dispute resolution service.

## Helping you keep your account safe and secure

We take the security of your account very seriously. It's important that you keep your Devices (such as your AMP Bank Access Card) and your Security Access Codes (such as your PIN, TelePIN, answers to secret questions, user names and passwords) safe and secure.

- Don't disclose any of your Security Access Codes to anyone.
- Choose Security Access Codes that are unique and difficult to guess. If you need to keep a record, protect it by disguising it, storing it in a safe place and separate from your Devices.
- Don't select a numeric pass code that represents your birth date, or an alphabetical pass code that is a recognisable part of your name.
- Avoid using shared computers such as internet cafes and libraries for online banking and change your password regularly.
- Check your accounts regularly for unauthorised transactions.

If you suspect that someone may know your Security Access Codes or you don't recognise a transaction, call us immediately on 13 30 30. Go to [amp.com.au/securityguidelines](https://amp.com.au/securityguidelines) for more information on keeping your account safe and secure and liability for an unauthorised transaction.

If you use the 'credit' button, purchase goods online or over the phone or transact using Contactless methods on an AMP Visa Debit Card, you may be eligible for a chargeback. Visit [amp.com.au/bankdisputes](https://amp.com.au/bankdisputes) for more information.

## Make a green statement

As we're an online bank, we invite you to join us in going paperless.

If you switch to get your bank statements and other correspondence from us in My AMP, you can keep things private and secure, as well as having everything in one place.

## Check your insurance cover for the security property

Under your loan agreement and mortgage, you must hold insurance for each property that is security for your loan (eg your home or investment property that we have a mortgage over). This insurance must cover the full cost to replace the property. Each insurance policy must note AMP Bank as the first mortgagee and be on terms that we agree with. You should check with your insurer about your cover at least once a year. For information about property insurance, visit the Australian Securities Investment Commission's website at [www.moneysmart.gov.au](https://www.moneysmart.gov.au)

## Notify us if your loan purpose or address changes

We'd like to remind you to keep your address details up to date and that you need to let us know if the purpose of your loan(s) changes.

You can change your address any time in My AMP. If you notify of us of an address change, we may contact you to discuss your loan purpose if required.

## Change to Telegraphic transfer fee - deposits

Effective 30 April 2022, we have updated our Home loan fees and charges guide to reflect an increase in our Telegraphic transfer fee - deposits. The cost to process a Telegraphic transfer fee - deposits is \$30.00.

## Updates to the AMP First home loan offer

The AMP First home loan offer document is updated.

For full details, refer to the AMP First home loan rules published on 4 July 2022 available at [amp.com.au/bankterms](https://amp.com.au/bankterms) and effective from 15 August 2022 or contact us and we'll send you a copy.

## Changes to the Valuation Fee

Effective 15 August 2022, we will be updating our Home loan fees and charges guide to reflect changes to the fee amount. The fee description in the Home loan fees and charges guide will reflect the following:-

Payable when valuation costs associated with a loan application or a variation exceed \$550. If applicable, we will advise you of any excess valuation costs payable prior to the valuation.

The fee is applicable for new and variation applications submitted on or after 15 August 2022 that requires a valuation.

## **Product information**

Further information is available on request by calling us on 13 30 30.



**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

**Inquiries**  
www.asic.gov.au/invoices  
1300 300 630

IMMANUEL SUPER PTY LTD  
BRUNO CORPORATION PTY LTD  
PO BOX 182 MARLESTON SA 5033

**INVOICE STATEMENT**

Issue date 29 Aug 22

**IMMANUEL SUPER PTY LTD**

ACN 164 432 286

Account No. 22 164432286

**Summary**

Opening Balance	\$56.00
New items	\$87.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$143.00</b>

- 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 \$143.00**

*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**

**IMMANUEL SUPER PTY LTD**

ACN 164 432 286

Account No: 22 164432286



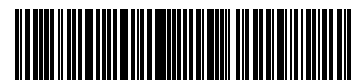
22 164432286

**TOTAL DUE \$143.00**  
**Immediately \$143.00**

*Payment options are listed on the back of this payment slip*



**Bill Code: 17301**  
**Ref: 2291644322862**



\*814 129 0002291644322862 18

# Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-08-29	Late Payment Fee 1	4X0352645480P A	\$87.00
	<b>Outstanding transactions</b>		
2022-06-24	Annual Review - Special Purpose Pty Co	4X0352645480P A	\$56.00
2022-08-29	Late Payment Fee 1	4X0352645480P A	\$87.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 6443 2286 218

### 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](http://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

	<b>Bill Code:</b> 17301 <b>Ref:</b> 2291644322862
<b>Telephone &amp; Internet Banking – BPAY®</b> Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>	

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

IMMANUEL SUPER INVESTMENTS PTY LTD  
 BRUNO CORPORATION PTY LTD  
 PO BOX 182 MARLESTON SA 5033

**INVOICE STATEMENT**

Issue date 29 Aug 22

**IMMANUEL SUPER INVESTMENTS PTY LTD**

ACN 164 437 567

Account No. 22 164437567

**Summary**

Opening Balance	\$276.00
New items	\$87.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$363.00</b>

- 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 \$363.00**

*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 &amp; Investments Commission

**PAYMENT SLIP****IMMANUEL SUPER INVESTMENTS PTY LTD**

ACN 164 437 567

Account No: 22 164437567

**22 164437567****TOTAL DUE \$363.00****Immediately \$363.00**

*Payment options are listed on the back of this payment slip*



**Bill Code:** 17301  
**Ref:** 2291644375670



\*814 129 0002291644375670 64



# Transaction details:

page 2 of 2

	<b>Transactions for this period</b>	<b>ASIC reference</b>	<b>\$ Amount</b>
2022-08-29	Late Payment Fee 1	4X0352798480B A	\$87.00
	<b>Outstanding transactions</b>		
2022-06-24	Annual Review - Pty Co	4X0352798480B A	\$276.00
2022-08-29	Late Payment Fee 1	4X0352798480B A	\$87.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 6443 7567 064

### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

### Phone

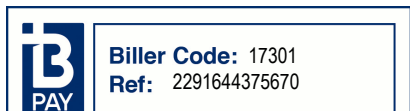
Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://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



**Billers Code:** 17301  
**Ref:** 2291644375670

### 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](http://www.bpay.com.au)

393380 000 VAS



IMMANUEL SUPER PTY LTD  
<IMMANUEL SUPER FUND A/C>  
UNIT 9 47 FORREST AVE  
EAST PERTH WA 6004

## Contact Us:



Online:

[www.investorcentre.com/au/contact](http://www.investorcentre.com/au/contact)



By Mail:

Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

## Enquiries:

(within Australia) 1300 757 905  
(international) +61 3 9415 4813

## Holder Identification Number (HIN)

X0111913013

## ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2023

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$9.47	
Franked distributions from trusts	13C	\$103.85	
Share of franking credits from franked dividends	13Q	\$31.73	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$0.00	
Total current year capital gains	18H	\$0.00	
Assessable foreign source income	20E	\$2.04	
Other net foreign source income	20M	\$2.04	
Foreign income tax offset	20O	\$0.11	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$1.72		\$0.80
Unfranked CFI distributions	\$6.30		\$6.32
Interest - subject to non resident WHT	\$0.54		\$0.77
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.01		\$0.01
Other income - excluded from NCMI	\$0.02		\$0.02
Other income - NCMI	\$0.16		\$0.23
Other income	\$1.13		\$1.32
<b>Non primary production income</b>	<b>\$9.88</b>		<b>\$9.47</b>
<b>Franked distributions</b>	<b>\$72.05</b>	<b>\$31.73</b>	<b>\$103.85</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.23		\$0.00
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$0.23</b>		<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.23		
<b>Total current year capital gains</b>	<b>\$0.46</b>		<b>\$0.00</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$1.93</b>	<b>\$0.11</b>	<b>\$2.04</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$84.32</b>		<b>\$115.36</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.79
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net Cash Distribution</b>	<b>\$84.32</b>		

## Contact Us:



**Online:**  
www-au.computershare.com/Investor/Contact



**By Mail:**  
Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

## Enquiries:

(within Australia) 1300 757 905  
(international) +61 3 9415 4813

## Holder Identification Number (HIN)

X0111913013

147866 049 VGAD

IMMANUEL SUPER PTY LTD  
<IMMANUEL SUPER FUND A/C>  
UNIT 9 47 FORREST AVE  
EAST PERTH WA 6004

## ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$0.02	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$0.00	
Total current year capital gains	18H	\$0.00	
Assessable foreign source income	20E	\$0.00	
Other net foreign source income	20M	\$0.00	
Foreign income tax offset	20O	\$0.00	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$0.00		\$0.00
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$0.02		\$0.02
<b>Non primary production income</b>	<b>\$0.02</b>		<b>\$0.02</b>
<b>Franked distributions</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$0.00</b>		<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		\$0.00
<b>Total current year capital gains</b>	<b>\$0.00</b>		<b>\$0.00</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		\$0.00
Other non-attributable amounts	\$0.00		\$0.00
<b>Gross Amount</b>	<b>\$0.02</b>		<b>\$0.02</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		\$0.00
Less non-resident withholding tax			\$0.00
- Interest / dividend amounts withheld	\$0.00		\$0.00
- Fund payment amounts withheld	\$0.00		\$0.00
<b>Net Cash Distribution</b>	<b>\$0.02</b>		<b>\$0.02</b>

## Contact Us:



Online:

[www.investorcentre.com/au/contact](http://www.investorcentre.com/au/contact)



By Mail:

Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

## Enquiries:

(within Australia) 1300 757 905  
(international) +61 3 9415 4813

## Holder Identification Number (HIN)

HIN WITHHELD

393379 000 VGS



IMMANUEL SUPER PTY LTD  
<IMMANUEL SUPER FUND A/C>  
UNIT 9 47 FORREST AVE  
EAST PERTH WA 6004

## ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2023

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$0.76	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$13.46	
Total current year capital gains	18H	\$26.92	
Assessable foreign source income	20E	\$55.78	
Other net foreign source income	20M	\$55.78	
Foreign income tax offset	20O	\$7.46	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$0.03		\$0.03
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$0.71		\$0.73
<b>Non primary production income</b>	<b>\$0.74</b>		<b>\$0.76</b>
<b>Franked distributions</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$5.17		\$13.46
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$5.17</b>		<b>\$13.46</b>
AMIT CGT gross up amount			\$13.46
Other capital gains distribution	\$5.17		
<b>Total current year capital gains</b>	<b>\$10.34</b>		<b>\$26.92</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$46.70</b>	<b>\$7.46</b>	<b>\$55.78</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$57.78</b>		<b>\$83.46</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$18.22
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net Cash Distribution</b>	<b>\$57.78</b>		

## Contact Us:



Online:

[www.investorcentre.com/au/contact](http://www.investorcentre.com/au/contact)



By Mail:

Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

## Enquiries:

(within Australia) 1300 757 905  
(international) +61 3 9415 4813

## Holder Identification Number (HIN)

HIN WITHHELD



393378 000 VHY



IMMANUEL SUPER PTY LTD  
<IMMANUEL SUPER FUND A/C>  
UNIT 9 47 FORREST AVE  
EAST PERTH WA 6004

## ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2023

The following tax return items are valid for Australian resident individual unitholders only.

### PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Amount
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$8.92
Franked distributions from trusts	13C	\$172.16
Share of franking credits from franked dividends	13Q	\$53.73
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$1.28
Total current year capital gains	18H	\$2.56
Assessable foreign source income	20E	\$1.15
Other net foreign source income	20M	\$1.15
Foreign income tax offset	20O	\$0.00

### PART B – COMPONENTS OF ATTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$2.99		\$0.94
Unfranked CFI distributions	\$6.77		\$6.78
Interest - subject to non resident WHT	\$0.18		\$0.72
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.31		\$0.48
Other income	\$0.25		\$0.00
<b>Non primary production income</b>	<b>\$10.50</b>		<b>\$8.92</b>
<b>Franked distributions</b>	<b>\$117.95</b>	<b>\$53.73</b>	<b>\$172.16</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$1.28
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$0.00</b>		<b>\$1.28</b>
AMIT CGT gross up amount			\$1.28
Other capital gains distribution	\$0.00		\$0.00
<b>Total current year capital gains</b>	<b>\$0.00</b>		<b>\$2.56</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$1.14</b>	<b>\$0.00</b>	<b>\$1.15</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		\$0.00
Other non-attributable amounts	\$0.00		\$0.00
<b>Gross Amount</b>	<b>\$129.59</b>		<b>\$184.79</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$1.47
Less TFN amounts withheld	\$0.00		\$0.00
Less non-resident withholding tax			\$0.00
- Interest / dividend amounts withheld	\$0.00		\$0.00
- Fund payment amounts withheld	\$0.00		\$0.00
<b>Net Cash Distribution</b>	<b>\$129.59</b>		



The Cash Management Account is issued by  
Westpac Banking Corporation ABN 33 007 457 141  
AFSL and Australian credit licence 233714

IMMANUEL SUPER PTY LTD ATF Immanuel  
Super Fund - SMSF  
Cash Management Account  
BSB: 262-786  
Account No.: 120366414  
Statement period: 1 Jul 2022 - 31 Dec 2022

Immanuel Super Fund  
Mr Anthony Giannecchini  
9/47 Forrest Avenue  
EAST PERTH WA 6004



# BT Cash Management Account Saver bank statement

## Account summary

<b>Opening balance</b>	<b>+\$1,051.38</b>
Total credits	+\$7,931.73
Total debits	-\$8,983.11
<b>Closing balance</b>	<b>\$0.00</b>

## Interest rate summary

Effective date	Interest rate
15 Jun 2022	0.15% p.a.
11 Jul 2022	0.65% p.a.
8 Aug 2022	1.15% p.a.

## Transactions

Date	Description	Credit	Debit	Balance
<b>1 Jul 2022</b>	<b>Opening balance</b>			<b>\$1,051.38</b>
6 Jul 2022	Payment to FirstMac Services Pty Ltd 427968 Receipt no. 274023236		\$220.00	\$831.38
8 Jul 2022	BPAY payment to TAX OFFICE PAYMENTS Tax Return 2021 Receipt no. 276074434		\$213.59	\$617.79

Please check that entries listed on this statement are correct. Westpac Banking Corporation (Westpac) is the issuer of the Cash Management Account.  
Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.



The Cash Management Account is issued by  
Westpac Banking Corporation ABN 33 007 457 141  
AFSL and Australian credit licence 233714

**IMMANUEL SUPER PTY LTD ATF Immanuel  
Super Fund - SMSF  
Cash Management Account**  
BSB: 262-786  
Account No.: 120366414  
Statement period: 1 Jul 2022 - 31 Dec 2022

Date	Description	Credit	Debit	Balance
21 Jul 2022	Direct Credit from MercerSuperTrust, 199054229812288425 Receipt no. 283229226	\$7,926.18		\$8,543.97
25 Jul 2022	Payment to Immanuel Super Pty Ltd top up CommSec Receipt no. 284158810		\$1,000.00	\$7,543.97
29 Jul 2022	Payment to Immanuel Super Pty Ltd Receipt no. 285550527		\$2,500.00	\$5,043.97
31 Jul 2022	Interest payment for Cash Management Account	\$1.49		\$5,045.46
29 Aug 2022	Interest payment for Cash Management Account	\$4.06		\$5,049.52
29 Aug 2022	Payment to Immanuel Super Pty Ltd Receipt no. 295143193		\$5,049.52	\$0.00

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Closing balance as at 31 Dec 2022

\$0.00

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Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 is the issuer of the Cash Management Account.

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Panorama Support on 1300 881 716 from Australia or +61 8 8377 9021 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

Due to the late timing of deposits or as a result of your account undergoing administrative amendments, the closing balance provided on the statement for this period may differ to the opening balance, which will be provided in the statement for the next period. To access the prevailing value of your account at any time, please log onto [Panorama.com.au](https://www.panorama.com.au).

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 881 716.

Please check all entries on this statement and promptly inform us of any possible error or unauthorised transactions.

## Complaints

Please check that entries listed on this statement are correct. Westpac Banking Corporation (Westpac) is the issuer of the Cash Management Account. Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.



The Cash Management Account is issued by  
Westpac Banking Corporation ABN 33 007 457 141  
AFSL and Australian credit licence 233714

**IMMANUEL SUPER PTY LTD ATF Immanuel  
Super Fund - SMSF  
Cash Management Account**  
BSB: 262-786  
Account No.: 120366414  
Statement period: 1 Jul 2022 - 31 Dec 2022

---

If you have a complaint, contact our dedicated Customer Solutions team on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time) or write to us at GPO Box 2675, Sydney NSW 2001. 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.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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For more information

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 1300 881 716

 [support@panorama.com.au](mailto:support@panorama.com.au)



# IntelliVal Automated Valuation Estimate

Prepared on 03 November 2023



406/348 Water Street Fortitude Valley QLD 4006

Estimated Value:

**\$340,000**

Estimated Value Confidence:



Estimated Price Range:

**\$303,000 - \$377,000**

Property Attributes:



Year Built

2014



Land Area

62m<sup>2</sup>



Property Type

Unit



Land Use

Building Units (Primary Use Only)



Development Zoning

Not zoned

## How to book an inspection



Simply click the 'Request Inspection' button on the page below to register your details and arrange an inspection. Here's what to look out for:

Request an inspection

Once registered, Little Real Estate will keep you updated on upcoming inspections as well as any changes to existing inspections.

## Sales History

Sale Date	Sale Price	Sale Type
04 Sep 2013	\$389,000	Normal Sale

Estimated Value as at 30 October 2023. An automated valuation model estimate (Estimated Value) is a statistically derived estimate of the value of the subject property. An Estimated Value must not be relied upon as a professional valuation or an accurate representation of the market value of the subject property as determined by the valuer.

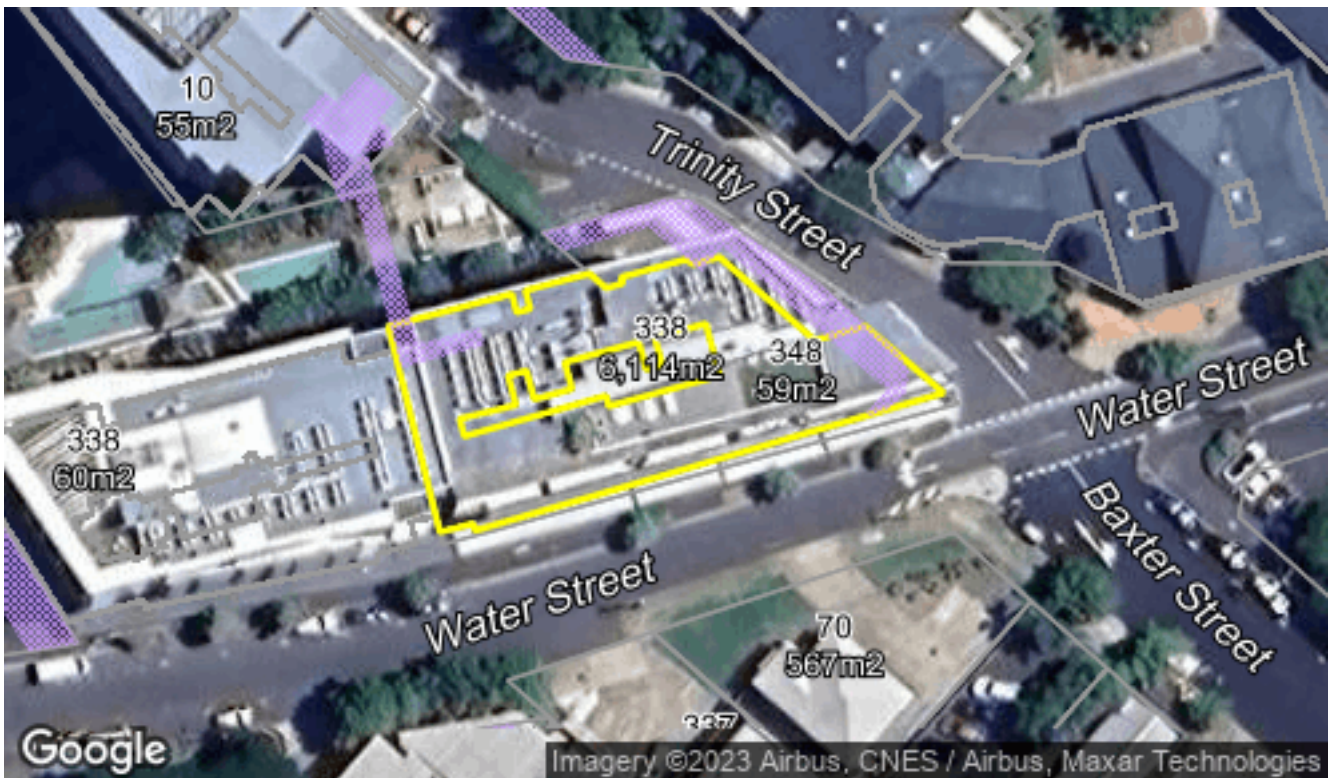
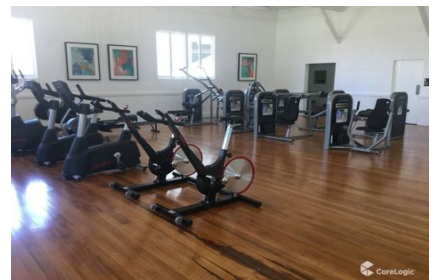
For further information about confidence levels, please refer to the end of this document.

406/348 Water Street Fortitude Valley QLD 4006



Prepared on 03 November 2023

## Location Highlights



CoreLogic IntelliVal Automated Valuation Estimate

# 406/348 Water Street Fortitude Valley QLD 4006



Prepared on 03 November 2023

## Recently Sold Properties



1 1 - 48m<sup>2</sup>

### 802/348 Water Street Fortitude Valley QLD 4006

Sold Price: \$320,000

Sold Date: 02 June 2023

Distance from Subject: 0km

Features: Ec Emerging Community, Dishwasher, Gym, 1 Toilets



1 1 - 48m<sup>2</sup>

### 1303/348 Water Street Fortitude Valley QLD 4006

Sold Price: \$305,000

Sold Date: 02 June 2023

Distance from Subject: 0km

Features: Ec Emerging Community, 1 No of Study Rooms, Dishwasher, Gym



1 1 - 48m<sup>2</sup>

### 1402/348 Water Street Fortitude Valley QLD 4006

Sold Price: \$305,000

Sold Date: 27 May 2023

Distance from Subject: 0km

Features: Ec Emerging Community, Dishwasher, Gym

CoreLogic IntelliVal Automated Valuation Estimate

# 406/348 Water Street Fortitude Valley QLD 4006



Prepared on 03 November 2023



1 1 - 48m<sup>2</sup>

1603/348 Water Street  
Fortitude Valley QLD 4006

Sold Price: **\$330,000**

Sold Date: 06 October 2023

Distance from Subject: 0km

Features: Ec Emerging Community, Floorboards, Dishwasher, Gym, 1 Toilets



1 1 - 48m<sup>2</sup>

1703/348 Water Street  
Fortitude Valley QLD 4006

Sold Price: \$320,000

Sold Date: 02 July 2023

Distance from Subject: 0km

Features: Ec Emerging Community, Dishwasher, Gym, 1 Toilets



1 1 - 50m<sup>2</sup>

904/338 Water Street  
Fortitude Valley QLD 4006

Sold Price: \$320,000

Sold Date: 02 August 2023

Distance from Subject: 0km

Features: Ec Emerging Community, Dishwasher, Gym, 1 Toilets

**\*Agent Advised**

CoreLogic IntelliVal Automated Valuation Estimate

# 406/348 Water Street Fortitude Valley QLD 4006



Prepared on 03 November 2023

## Fortitude Valley Insights: A Snapshot



### Houses

Median Price  
**\$1,282,495**

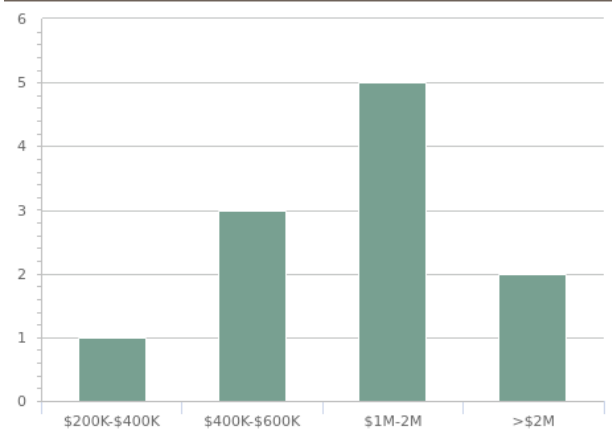
	Past Sales	Capital Growth
2023	-	↑ 41.55%
2022	-	↓ 41.60%
2021	-	↑ 30.92%
2020	-	↑ 9.77%
2019	-	↑ 2.69%

### Units

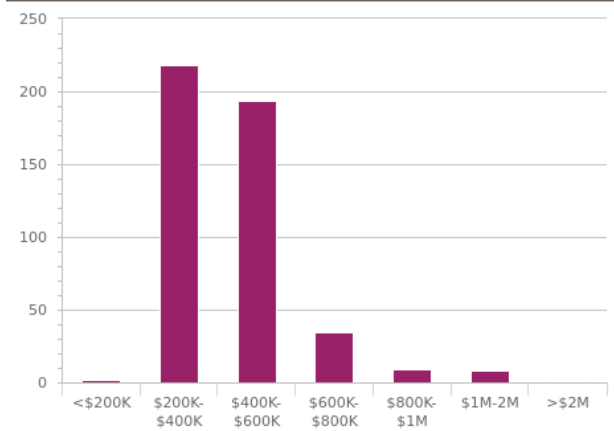
Median Price  
**\$442,532**

	Past Sales	Capital Growth
2023	-	↓ 4.24%
2022	-	↑ 14.26%
2021	-	↑ 9.12%
2020	-	↑ 0.33%
2019	-	↓ 0.37%

### House Sales by Price (Past 12 Months)



### Unit Sales by Price (Past 12 Months)



CoreLogic IntelliVal Automated Valuation Estimate

Prepared on 03 November 2023

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An Estimated Value is generated (i) by a computer driven mathematical model in reliance on available data; (ii) without the physical inspection of the subject property; (iii) without taking into account any market conditions (including building, planning, or economic), and/or (iv) without identifying observable features or risks (including adverse environmental issues, state of repair, improvements, renovations, aesthetics, views or aspect) which may, together or separately, affect the value.

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The Confidence is based on a statistical calculation as to the probability of the Estimated Value being accurate compared to market value. The available confidence values returned are High, Medium-High, Medium, Medium-Low, and Low. An Estimated Value with a 'High' confidence is considered more reliable than an Estimated Value with a 'Medium-High', 'Medium', 'Medium-Low' or 'Low' confidence. The Confidence is a reflection of the amount of data we have on the property and similar properties in the surrounding areas. Generally, the more data we have for the local real estate market and subject property, the higher the Confidence level will be. Confidence should be considered alongside the Estimated Value.

Confidence is displayed as a coloured coded range with red representing low confidence, through to amber which represents medium confidence to green for higher confidence.



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If you have any questions or concerns about the information in this report, please contact our customer care team.

Within Australia: **1300 734 318**  
Email Us: **[customercare@corelogic.com.au](mailto:customercare@corelogic.com.au)**

Mr A F Giannecchini  
9/47 Forrest Avenue  
East Perth Wa 6004

## Statement Period

Start date: 26/09/2022

End date: 01/01/2023

Statement Number 1

Account Details	
Product Description: 406/348 WATER ST	
Borrower name: Immanuel Super Fund	BSB & Account number: 704-997 100277906
Opening Balance: \$0.00	Interest Rate: 6.69%
Closing Balance: -\$233,497.64	

Effective	Posted	Description	Debit	Credit	Balance
	26/09/22	Opening Account Balance			\$0.00
	28/09/22	Interest Rate 5.940% P.a.			
	28/09/22	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	\$235,000.00		-\$235,000.00
04/10/22	05/10/22	Credit from Pexa171498192d05 From: Pexa228356816d06 Ref: 427968 Surplus		\$206.71	-\$234,793.29
	07/10/22	Rate Altered From 5.940% (v) To 6.190% (v)			
11/10/22	11/10/22	Debit For Permanent Principal Reduction	\$206.71		-\$235,000.00
11/10/22	11/10/22	Arrears Adjustment Permanent Principal Reduction		\$206.71	-\$234,793.29
	14/10/22	Credit from 067167 32520902		\$840.14	-\$233,953.15
	28/10/22	Credit from 067167 32520902		\$840.14	-\$233,113.01
	31/10/22	Loan Interest	\$1,296.88		-\$234,409.89
	01/11/22	Payment Altered From 1680.28 To 1709.27 Due 30nov2022			
	04/11/22	Rate Altered From 6.190% (v) To 6.440% (v)			
	11/11/22	Credit from 067167 32520902		\$854.63	-\$233,555.26
	25/11/22	Credit from 067167 32520902		\$854.63	-\$232,700.63
	30/11/22	Loan Interest	\$1,230.73		-\$233,931.36
	01/12/22	Payment Altered From 1709.27 To 1743.68 Due 31dec2022			

Effective	Posted	Description	Debit	Credit	Balance
	09/12/22	Rate Altered From 6.440% (v) To 6.690% (v)			
	09/12/22	Credit from 067167 32520902		\$871.84	-\$233,059.52
	23/12/22	Credit from 067167 32520902		\$871.84	-\$232,187.68
	31/12/22	Loan Interest	\$1,309.96		-\$233,497.64
	01/01/23	Payment Altered From 1743.68 To 1778.28 Due 31jan2023			
	01/01/23	Closing Account Balance			-\$233,497.64



Mr A F Giannecchini  
9/47 Forrest Avenue  
East Perth Wa 6004

## Statement Period

Start date: 01/01/2023

End date: 01/07/2023

Statement Number 2

Account Details	
Product Description: 406/348 WATER ST	
Borrower name: Immanuel Super Fund	BSB & Account number: 704-997 100277906
Opening Balance: -\$233,497.64	Interest Rate: 7.69%
Closing Balance: -\$229,822.88	

Effective	Posted	Description	Debit	Credit	Balance
	01/01/23	Opening Account Balance			-\$233,497.64
	06/01/23	Credit from 067167 32520902		\$889.14	-\$232,608.50
	20/01/23	Credit from 067167 32520902		\$889.14	-\$231,719.36
	31/01/23	Loan Interest	\$1,320.85		-\$233,040.21
	03/02/23	Credit from 067167 32520902		\$889.14	-\$232,151.07
	10/02/23	Rate Altered From 6.690% (v) To 6.940% (v)			
	17/02/23	Credit from 067167 32520902		\$889.14	-\$231,261.93
	28/02/23	Loan Interest	\$1,218.66		-\$232,480.59
	01/03/23	Payment Altered From 1778.28 To 1812.85 Due 31mar2023			
	03/03/23	Credit from 067167 32520902		\$906.42	-\$231,574.17
	10/03/23	Rate Altered From 6.940% (v) To 7.190% (v)			
	17/03/23	Credit from 067167 32520902		\$906.42	-\$230,667.75
	31/03/23	Credit from 067167 32520902		\$906.42	-\$229,761.33
	31/03/23	Loan Interest	\$1,396.28		-\$231,157.61
	01/04/23	Payment Altered From 1812.85 To 1847.78 Due 30apr2023			
	14/04/23	Credit from 067167 32520902		\$923.89	-\$230,233.72
	28/04/23	Credit from 067167 32520902		\$923.89	-\$229,309.83
	30/04/23	Loan Interest	\$1,362.77		-\$230,672.60

# loans.com.au

Effective	Posted	Description	Debit	Credit	Balance
	05/05/23	Rate Altered From 7.190% (v) To 7.440% (v)			
	12/05/23	Credit from 067167 32520902		\$923.89	-\$229,748.71
	26/05/23	Credit from 067167 32520902		\$923.89	-\$228,824.82
	31/05/23	Loan Interest	\$1,445.18		-\$230,270.00
	01/06/23	Payment Altered From 1847.78 To 1882.80 Due 30jun2023			
	09/06/23	Rate Altered From 7.440% (v) To 7.690% (v)			
	09/06/23	Credit from 067167 32520902		\$941.40	-\$229,328.60
	23/06/23	Credit from 067167 32520902		\$941.40	-\$228,387.20
	30/06/23	Loan Interest	\$1,435.68		-\$229,822.88
	01/07/23	Payment Altered From 1882.80 To 1918.03 Due 31jul2023			
	01/07/23	Closing Account Balance			-\$229,822.88



Property Manager: Rain Lin  
07 3452 9642 | rain.lin@little.com.au

## Monthly Income and Expenditure Summary Financial Year July 2022 to June 2023

For Property: 406/348 Water Street, Fortitude Valley, QLD,  
4006

Ownership: Immanuel Super Pty Ltd

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Year Total	Last Year
<b>Income</b>														
Rent	1340.00	1675.00	1340.00	1340.00	1675.00	1340.00	1340.00	1340.00	1500.00	1875.00	1500.00	1875.00	18140.00	15962.28
Rent Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-31.40
Utility – Water	0.00	44.75	0.00	29.00	0.00	0.00	41.64	0.00	0.00	70.78	0.00	0.00	186.17	0.00
Utility – Water Usage	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112.16
	<b>1340.00</b>	<b>1719.75</b>	<b>1340.00</b>	<b>1369.00</b>	<b>1675.00</b>	<b>1340.00</b>	<b>1381.64</b>	<b>1340.00</b>	<b>1500.00</b>	<b>1945.78</b>	<b>1500.00</b>	<b>1875.00</b>	<b>18326.17</b>	<b>16043.04</b>
<b>Expenditure</b>														
Admin Fee	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	66.00	60.50
Advertising	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352.00
Body Corporate	0.00	0.00	0.00	436.85	993.84	0.00	309.21	1121.54	0.00	0.00	692.26	726.94	4280.64	3929.80
Buffer Loan	0.00	0.00	0.00	0.00	248.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	248.38	279.78
City Council	450.20	0.00	0.00	450.20	0.00	0.00	450.20	0.00	0.00	450.20	0.00	0.00	1800.80	1721.70
EOFY Statement Fee	44.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44.00	44.00
Fire Protection	0.00	0.00	0.00	0.00	0.00	0.00	129.00	0.00	0.00	0.00	0.00	0.00	129.00	129.00
General Maintenance	0.00	0.00	0.00	69.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	674.00	743.58	130.19
Lease Renewal Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412.50	0.00	0.00	0.00	412.50	368.50
Leasing Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	363.00
Rent Management Fee	103.16	128.95	103.16	103.16	128.95	103.16	103.16	103.16	115.48	144.35	115.48	144.35	1396.52	1226.57
Utility – Water	274.15	0.00	195.38	0.00	0.00	236.07	0.00	0.00	285.57	0.00	0.00	246.66	1237.83	609.76
	<b>877.01</b>	<b>134.45</b>	<b>304.04</b>	<b>1065.29</b>	<b>1376.67</b>	<b>344.73</b>	<b>997.07</b>	<b>1230.20</b>	<b>819.05</b>	<b>600.05</b>	<b>813.24</b>	<b>1797.45</b>	<b>10359.25</b>	<b>9214.80</b>
<b>Net Amount</b>	<b>462.99</b>	<b>1585.30</b>	<b>1035.96</b>	<b>303.71</b>	<b>298.33</b>	<b>995.27</b>	<b>384.57</b>	<b>109.80</b>	<b>680.95</b>	<b>1345.73</b>	<b>686.76</b>	<b>77.55</b>	<b>7966.92</b>	<b>6828.24</b>

**Distribution of Funds**

AccountName=Immanuel Super Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6550.43
AccountName=IMMANUEL SUPER PTY LTD	462.99	1585.30	1035.96	303.71	298.33	995.27	384.57	109.80	680.95	1345.73	686.76	77.55	7966.92	309.21

**Please Note:** All figures are inclusive of GST where applicable. All transactions are listed within the calendar month in which they occurred.

Your property is managed using a system that allows payments to be sent via direct digital processing and/or via our trust account. Payments made directly from the trust account are reflected on your monthly trust statements if applicable. We recommend when reconciling your accounts, you use this EOFY summary to complement your monthly statements and individual owner payment advices. In addition, the transactions shown on this end of financial year summary, show the date each item was processed in our system. Standard banking payment clearance times can mean a transaction may be accounted for in our system on a particular month but received in your bank account on a different month.





# Notification of Rights

## LEGAL PROFESSION UNIFORM LAW (WESTERN AUSTRALIA) ("UNIFORM LAW")

### Your rights in relation to legal costs

The following avenues are available to you if you are not happy with this bill:

1. Discuss your concerns with us. Eric Tan is designated as responsible principal for this bill.
2. Request an itemised bill. You must do this within 30 days from the date which the legal costs become payable. We will provide an itemised bill at no charge. However, if you request an itemised bill and the total amount specified in the itemised bill exceeds the amount previously specified in the lump sum bill for the same matter, then we may be able to recover the higher costs should the matter proceed to a costs assessment under section 198 or a binding determination under section 292 of the Uniform Law.
3. Make a complaint to the Legal Practice Board of WA (LPBWA) in relation to a costs dispute under Division 1 of Part 5.2 of the Uniform Law OR, alternatively have our costs assessed before the Supreme Court of Western Australia under Division 7 of Chapter 4.3 of the Uniform Law. The parameters for taking such steps are as follows:
  - (i) In relation to a costs dispute before the LPBWA - you must make the application within 60 days after the legal costs have become payable or where you have asked for an itemised bill, within 30 days after the itemised bill was provided. The LPBWA may waive the time limits specified above if the complaint is made within 4 months after the required period. This is in circumstances where the delay and reasons for the delay make it just and fair to do so, provided we have not commenced legal proceedings in respect of the legal costs. There is a monetary limitation of less than \$100,000 (indexed) for the total bill for legal costs in dispute OR, where the amount is \$100,000 or more, the amount of the legal costs in dispute is less than \$10,000 (indexed).
  - (ii) In relation to a costs assessment before the Supreme Court of Western Australia - you must make the application within 12 months of when the bill was given or a request for payment was made, or where there was no bill or request made, when the legal costs were paid. An application can be made outside of 12 months in certain circumstances where the delay and reasons for the delay make it just and fair to do so. There is no monetary limitation on the amount of the legal costs in relation to a costs assessment before the Supreme Court of Western Australia.

### Our rights in relation to interest

We intend to charge interest on unpaid legal costs if our costs are unpaid after 30 days of giving you this bill, in accordance with the Uniform Law. The rate of interest is the Cash Target Rate plus 2 per cent, specified by the Reserve Bank of Australia as at the date of this bill.

### Notice of withdrawal of trust money

If money has been paid into our trust account for you, we hereby notify you that we will withdraw money from the trust and apply it towards payment of our legal costs that are owed at the expiration of 7 business days from the date this bill was given, in accordance with the Uniform Law and the Legal Profession Uniform General Rules 2015.

**If you entered into a cost agreement with us prior to the 1st July 2022, the following will apply:**

### ***Legal Profession Act 2008 Section 291(3)***

#### Your rights in relation to legal costs

The following avenues are available to you if you are not happy with this bill -

- requesting an itemised bill
- discussing your concerns with us
- having our costs assessed
- applying to set aside our costs agreement

For more information about your rights, please read the fact sheet titled Your right to challenge legal costs. You can ask us for a copy, or obtain it from the Legal Practice Board (or download it from the website of the Legal Practice Board or the Law Society of Western Australia).

*Interest may be charged on all outstanding balances at the rate prescribed under regulation 79(2) of the Legal Profession Regulations 2009.*

Liability limited by a scheme approved under Professional Standards Legislation.



Account Number 06 7167 32520902

Statement Period 23 Jun 2022 - 23 Dec 2022

Closing Balance \$10,613.52 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



049

MR ANTHONY GIANNECCHINI  
 UNIT 9 47 FORREST AVE  
 EAST PERTH WA 6004

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: IMMANUEL SUPER PTY LTD ITF IMMANUEL SUPER FUND

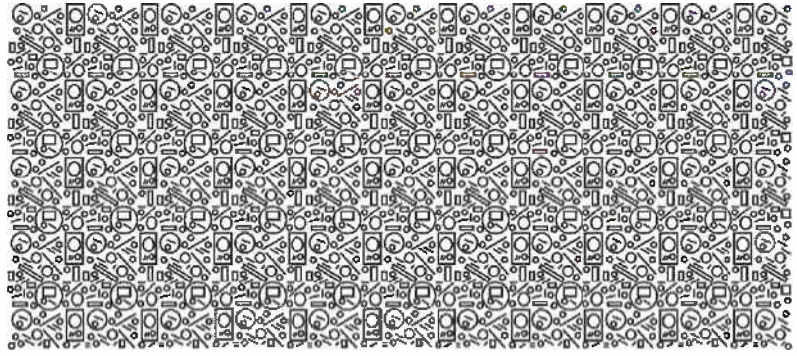
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
23 Jun	2022 OPENING BALANCE			Nil
28 Jun	Direct Credit 421520 Immanuel Super F transfer 2 Commsec		500.00	\$500.00 CR
30 Jun	Direct Credit 342203 Zai LREQ 406/348 Water		309.21	\$809.21 CR
05 Jul	Direct Debit 062934 COMMSEC SECURITI COMMSEC	324.00		\$485.21 CR
07 Jul	MYOB PAYBY SERVICES. NetBank BPAY 848283 44173518113 Immanuel Super	300.00		\$185.21 CR
14 Jul	Direct Debit 037432 IMMANUEL SUPER P	774.08		\$588.87 DR
14 Jul	Return 14/07/22 Direct Debit 037432 IMMANUEL SUPER P		774.08	\$185.21 CR
14 Jul	Unpaid Payment Fee	5.00		\$180.21 CR
18 Jul	Direct Credit 358020 VAS PAYMENT JUL22/00927575		24.67	\$204.88 CR
18 Jul	Direct Credit 358020 VGAD PAYMENT JUL22/00818362		0.02	\$204.90 CR
18 Jul	Direct Credit 358020 VGS PAYMENT JUL22/00866008		6.90	\$211.80 CR
18 Jul	Direct Credit 358020 VHY PAYMENT JUL22/00830285		25.38	\$237.18 CR







Date	Transaction	Debit	Credit	Balance
20 Jul	Direct Credit 358020 VEU DIVIDEND VEU50/00813600		17.90	\$255.08 CR
21 Jul	Direct Credit 342203 Zai LREQ 406/348 Water		153.78	\$408.86 CR
25 Jul	Direct Credit 421520 Immanuel Super F top up CommSec		1,000.00	\$1,408.86 CR
28 Jul	Transfer to other Bank CommBank app AMP SMSF loan	800.00		\$608.86 CR
28 Jul	Direct Credit 342203 Zai LREQ 406/348 Water		309.21	\$918.07 CR
28 Jul	Direct Debit 037432 IMMANUEL SUPER P	774.08		\$143.99 CR
29 Jul	Direct Credit 421520 Immanuel Super F		2,500.00	\$2,643.99 CR
02 Aug	Direct Credit 301500 PRECISION CH PASCH2207280005344		1,933.75	\$4,577.74 CR
04 Aug	Direct Credit 342203 Zai LREQ 406/348 Water		303.71	\$4,881.45 CR
11 Aug	Direct Credit 342203 Zai LREQ 406/348 Water		309.21	\$5,190.66 CR
11 Aug	Direct Debit 037432 IMMANUEL SUPER P	774.08		\$4,416.58 CR
18 Aug	Direct Credit 342203 Zai LREQ 406/348 Water		309.21	\$4,725.79 CR
18 Aug	Direct Credit 342203 Zai LREQ 406/348 Water		44.75	\$4,770.54 CR
25 Aug	Direct Credit 342203 Zai LREQ 406/348 Water		309.21	\$5,079.75 CR
25 Aug	Direct Debit 037432 IMMANUEL SUPER P	774.08		\$4,305.67 CR
26 Aug	Direct Credit 421520 BT Portfolio Ser BT217052		0.01	\$4,305.68 CR
29 Aug	Direct Credit 301500 PRECISION CH PASCH2208230005837		1,933.75	\$6,239.43 CR
29 Aug	Direct Credit 421520 Immanuel Super F		5,049.52	\$11,288.95 CR
01 Sep	Credit Interest		1.02	\$11,289.97 CR
01 Sep	Direct Credit 342203 Zai LREQ 406/348 Water		309.21	\$11,599.18 CR
08 Sep	Direct Credit 342203 Zai LREQ 406/348 Water		303.71	\$11,902.89 CR
08 Sep	Direct Debit 037432 IMMANUEL SUPER P	809.91		\$11,092.98 CR
15 Sep	Direct Credit 342203 Zai LREQ 406/348 Water		309.21	\$11,402.19 CR
21 Sep	Transfer to other Bank NetBank File 202208512	770.00		\$10,632.19 CR
21 Sep	Transfer to other Bank NetBank File 202208512	880.00		\$9,752.19 CR

Date	Transaction	Debit	Credit	Balance
23 Sep	Direct Credit 342203 Zai LREQ 406/348 Water		113.83	\$9,866.02 CR
23 Sep	Direct Debit 037432 IMMANUEL SUPER P	809.91		\$9,056.11 CR
24 Sep	ASIC NetBank BPAY 17301 2291644322862 ASIC w late pay	143.00		\$8,913.11 CR
24 Sep	ASIC NetBank BPAY 17301 2291644375670 ASIC w late pay	363.00		\$8,550.11 CR
27 Sep	Transfer to other Bank CommBank app Payout gap	331.95		\$8,218.16 CR
27 Sep	Direct Credit 441774 AHM 33530291		32.00	\$8,250.16 CR
27 Sep	Direct Credit 441774 AHM 33530291		32.00	\$8,282.16 CR
27 Sep	Direct Credit 441774 AHM 33530291		32.00	\$8,314.16 CR
27 Sep	Direct Credit 441774 AHM 33530291		32.00	\$8,346.16 CR
28 Sep	Transfer to other Bank CommBank app Payout topup	200.00		\$8,146.16 CR
28 Sep	Direct Credit 301500 PRECISION CH PASCH2209230004220		3,026.19	\$11,172.35 CR
28 Sep	Return Refer to customer Immanuel Super Fund Payout gap Value Date: 27/09/2022		331.95	\$11,504.30 CR
29 Sep	Return Refer to customer Immanuel Super Fund Payout topup Value Date: 28/09/2022		200.00	\$11,704.30 CR
29 Sep	Direct Credit 342203 Zai LREQ 406/348 Water		309.21	\$12,013.51 CR
01 Oct	Credit Interest		9.20	\$12,022.71 CR
06 Oct	Direct Credit 342203 Zai LREQ 406/348 Water		303.71	\$12,326.42 CR
14 Oct	Direct Debit 148031 FMC 10210945L49	840.14		\$11,486.28 CR
18 Oct	Direct Credit 358020 VHY PAYMENT OCT22/00831922		48.72	\$11,535.00 CR
18 Oct	Direct Credit 358020 VGS PAYMENT OCT22/00866637		10.10	\$11,545.10 CR
18 Oct	Direct Credit 358020 VGS PAYMENT 22OCT/00800186		81.46	\$11,626.56 CR
18 Oct	Direct Credit 358020 VAS PAYMENT OCT22/00929231		33.36	\$11,659.92 CR
18 Oct	Direct Credit 358020 VEU DIVIDEND VEU51/00838560		8.71	\$11,668.63 CR
18 Oct	Direct Credit 358020 VHY PAYMENT 22OCT/00800113		48.15	\$11,716.78 CR
25 Oct	MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer	100.00		\$11,616.78 CR
28 Oct	Direct Debit 148031 FMC 10210945L49	840.14		\$10,776.64 CR



Date	Transaction	Debit	Credit	Balance	
31 Oct	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	100.00		\$10,676.64 CR	
31 Oct	Direct Credit 301500 PRECISION CH PASCH2210250013921		1,965.42	\$12,642.06 CR	
01 Nov	Credit Interest		17.20	\$12,659.26 CR	
11 Nov	MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer	1,500.00		\$11,159.26 CR	
11 Nov	Direct Debit 148031 FMC 10210945L49	854.63		\$10,304.63 CR	
25 Nov	Direct Debit 148031 FMC 10210945L49	854.63		\$9,450.00 CR	
29 Nov	Direct Credit 301500 PRECISION CH PASCH2211240005011		1,965.42	\$11,415.42 CR	
30 Nov	MST SUPER CONT NetBank BPAY 505966 103000000976332272	100.00		\$11,315.42 CR	
01 Dec	Credit Interest		15.39	\$11,330.81 CR	
01 Dec	Direct Credit 342203 Zai LREQ 406/348 Water		298.33	\$11,629.14 CR	
07 Dec	Direct Credit 441774 AHM 33530291		42.00	\$11,671.14 CR	
08 Dec	Direct Credit 342203 Zai LREQ 406/348 Water		303.71	\$11,974.85 CR	
09 Dec	Direct Debit 148031 FMC 10210945L49	871.84		\$11,103.01 CR	
15 Dec	Direct Credit 342203 Zai LREQ 406/348 Water		73.14	\$11,176.15 CR	
22 Dec	Direct Credit 342203 Zai LREQ 406/348 Water		309.21	\$11,485.36 CR	
23 Dec	Direct Debit 148031 FMC 10210945L49	871.84		\$10,613.52 CR	
23 Dec	2022 CLOSING BALANCE			\$10,613.52 CR	
	<b>Opening balance</b>	-	<b>Total debits</b>	+ <b>Total credits</b>	= <b>Closing balance</b>
	Nil		\$15,766.31	\$26,379.83	\$10,613.52 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
23 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 and over	2.10%

Note. Interest rates are effective as at the date shown but are subject to change.

**Important Information:**

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](http://afca.org.au), website for more information.

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

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



## Important Notice

### Changes to cheque access from 3 June 2023

We are phasing out cheque access<sup>1</sup> from 3 June 2023, as follows:

- If you open a CommBank account from 3 June 2023, cheque access to that account won't be available. Some exceptions apply<sup>2</sup>.
- If a cheque book was not issued for your account<sup>2</sup> before 3 June 2023, cheque access to that account won't be available from 3 June 2023.
- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
- All account Terms and Conditions will be updated to reflect these changes on 3 June 2023 on [commbank.com.au](https://commbank.com.au)

Using NetBank, the CommBank app or CommBiz (for business and institutional customers), you can manage your money securely online anywhere, anytime and you can access a range of handy features, including:

- Transferring money between your accounts in real-time
- Paying money to someone using PayID
- Setting up a recurring transfer or scheduling a transfer for later
- Paying your bills using PayTo, BPAY® or direct debit

For your personal accounts you can also use phone banking to transfer money to someone or between your accounts by calling us at 13 2221. For your business accounts you can manage your money securely online anywhere, anytime using NetBank, the CommBank app or CommBiz. For more information visit [commbank.com.au/changes-to-cheques](https://commbank.com.au/changes-to-cheques)

<sup>1</sup> Cheque access means being able to take money out of your account using a cheque from a cheque book issued to you on request and linked to your account, or a cheque obtained by you on request, over the counter in branch.

<sup>2</sup> Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit [commbank.com.au/changes-to-cheques](https://commbank.com.au/changes-to-cheques)

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# Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

## What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

## How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



## Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

**[commbank.com.au/support/disputing-a-transaction.html](https://commbank.com.au/support/disputing-a-transaction.html)**

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

**[commbank.com.au/support/faqs/1387.html](https://commbank.com.au/support/faqs/1387.html)**

**Important information:** This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit [commbank.com.au](https://commbank.com.au). To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.



049

MR ANTHONY GIANNECCHINI  
 UNIT 9 47 FORREST AVE  
 EAST PERTH WA 6004

Account Number 06 7167 32520902

Statement Period 24 Dec 2022 - 23 Jun 2023

Closing Balance \$19,048.42 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: IMMANUEL SUPER PTY LTD ITF IMMANUEL SUPE  
 R FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

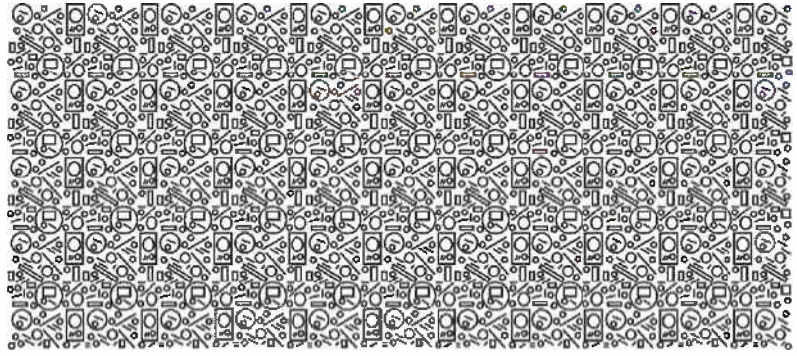
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
24 Dec	2022 OPENING BALANCE			\$10,613.52 CR
30 Dec	Direct Credit 301500 PRECISION CH PASCH2212230005607		2,448.42	\$13,061.94 CR
31 Dec	MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup	100.00		\$12,961.94 CR
01 Jan	Credit Interest		19.67	\$12,981.61 CR
03 Jan	Direct Credit 342203 Zai LREQ 406/348 Water		309.21	\$13,290.82 CR
05 Jan	Direct Credit 342203 Zai LREQ 406/348 Water		303.71	\$13,594.53 CR
06 Jan	Direct Debit 148031 FMC 10210945L49	889.14		\$12,705.39 CR
10 Jan	MST SUPER CONT CommBank app BPAY 5 103000000976332272	1,000.00		\$11,705.39 CR
16 Jan	Direct Credit 441774 AHM 33530291		100.00	\$11,805.39 CR
18 Jan	Direct Credit 358020 VAS PAYMENT JAN23/00928579		17.24	\$11,822.63 CR
18 Jan	Direct Credit 358020 VGS PAYMENT JAN23/00864870		8.80	\$11,831.43 CR
18 Jan	Direct Credit 358020 VHY PAYMENT JAN23/00832317		30.01	\$11,861.44 CR



\*# 3090.10030.1.2 ZZ258R3 0303 SL\_R3 S911.D174.O V06.00.36





Date	Transaction	Debit	Credit	Balance
19 Jan	Direct Credit 342203 Zai LREQ 406/348 Water		39.22	\$11,900.66 CR
19 Jan	Direct Credit 342203 Zai LREQ 406/348 Water		41.64	\$11,942.30 CR
20 Jan	Direct Credit 358020 VEU DIVIDEND VEU52/00837199		18.54	\$11,960.84 CR
20 Jan	Direct Debit 148031 FMC 10210945L49	889.14		\$11,071.70 CR
27 Jan	Direct Credit 441774 AHM 33530291		50.00	\$11,121.70 CR
27 Jan	Direct Credit 301500 PRECISION CH PASCH2301200022649		2,448.42	\$13,570.12 CR
01 Feb	Credit Interest		21.86	\$13,591.98 CR
03 Feb	Direct Debit 148031 FMC 10210945L49	889.14		\$12,702.84 CR
17 Feb	Direct Debit 148031 FMC 10210945L49	889.14		\$11,813.70 CR
23 Feb	Direct Credit 342203 Zai LREQ 406/348 Water		109.80	\$11,923.50 CR
28 Feb	MST SUPER CONT NetBank BPAY 505966 103000000976332272 tx to Mercer	500.00		\$11,423.50 CR
01 Mar	Credit Interest		20.20	\$11,443.70 CR
01 Mar	Direct Credit 301500 PRECISION CH PASCH2302240006238		2,448.42	\$13,892.12 CR
03 Mar	Direct Debit 148031 FMC 10210945L49	906.42		\$12,985.70 CR
09 Mar	Direct Credit 342203 Zai LREQ 406/348 Water		274.26	\$13,259.96 CR
16 Mar	Direct Credit 342203 Zai LREQ 406/348 Water		346.13	\$13,606.09 CR
17 Mar	Direct Debit 148031 FMC 10210945L49	906.42		\$12,699.67 CR
23 Mar	Direct Credit 342203 Zai LREQ 406/348 Water		60.56	\$12,760.23 CR
28 Mar	Direct Credit 441774 AHM 33530291		42.00	\$12,802.23 CR
28 Mar	Direct Debit 219313 ZURICH AUST LTD 6127561 35	124.94		\$12,677.29 CR
29 Mar	Direct Credit 301500 PRECISION CH PASCH2303240004300		4,080.40	\$16,757.69 CR
31 Mar	Direct Debit 148031 FMC 10210945L49	906.42		\$15,851.27 CR
01 Apr	Credit Interest		26.64	\$15,877.91 CR

Account Number

06 7167 32520902

Date	Transaction	Debit	Credit	Balance
12 Apr	Direct Credit 342203 Zai LREQ 406/348 Water		236.56	\$16,114.47 CR
14 Apr	Direct Debit 148031 FMC 10210945L49	923.89		\$15,190.58 CR
19 Apr	Direct Credit 342203 Zai LREQ 406/348 Water		346.13	\$15,536.71 CR
20 Apr	Direct Credit 358020 VGS PAYMENT APR23/00863876		6.50	\$15,543.21 CR
20 Apr	Direct Credit 358020 VEU DIVIDEND VEU53/00836744		3.54	\$15,546.75 CR
20 Apr	Direct Credit 358020 VHY PAYMENT APR23/00833184		21.45	\$15,568.20 CR
20 Apr	Direct Credit 358020 VAS PAYMENT APR23/00928033		13.27	\$15,581.47 CR
20 Apr	Direct Credit 342203 Zai LREQ 406/348 Water		346.13	\$15,927.60 CR
26 Apr	Direct Credit 342203 Zai LREQ 406/348 Water		70.78	\$15,998.38 CR
28 Apr	Direct Credit 342203 Zai LREQ 406/348 Water		346.13	\$16,344.51 CR
28 Apr	Direct Debit 148031 FMC 10210945L49	923.89		\$15,420.62 CR
28 Apr	Direct Debit 219313 ZURICH AUST LTD 6127561 35	124.94		\$15,295.68 CR
01 May	Credit Interest		31.67	\$15,327.35 CR
03 May	Direct Credit 301500 PRECISION CH PASCH2304270018635		2,448.42	\$17,775.77 CR
04 May	Direct Credit 342203 Zai LREQ 406/348 Water		340.63	\$18,116.40 CR
04 May	Direct Credit 002221 MCARE BENEFITS 555190265 IYWQ		68.90	\$18,185.30 CR
11 May	Direct Credit 342203 Zai LREQ 406/348 Water		346.13	\$18,531.43 CR
11 May	Direct Credit 010758 AHM Giveback33530291		45.30	\$18,576.73 CR
12 May	Direct Debit 148031 FMC 10210945L49	923.89		\$17,652.84 CR
26 May	Direct Debit 148031 FMC 10210945L49	923.89		\$16,728.95 CR
29 May	Direct Debit 219313 ZURICH AUST LTD 6127561 35	124.94		\$16,604.01 CR
31 May	Direct Credit 301500 PRECISION CH PASCH2305250008160		7,448.42	\$24,052.43 CR
01 Jun	Credit Interest		38.79	\$24,091.22 CR
08 Jun	MYOB PAYBY SERVICES. NetBank BPAY 848283 93229068610 Invoice 5416	3,160.00		\$20,931.22 CR
09 Jun	Direct Debit 148031 FMC 10210945L49	941.40		\$19,989.82 CR



Date	Transaction	Debit	Credit	Balance			
23 Jun	Direct Debit 148031 FMC 10210945L49	941.40		\$19,048.42 CR			
23 Jun	2023 CLOSING BALANCE			\$19,048.42 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$10,613.52 CR		\$16,989.00		\$25,423.90		\$19,048.42 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
23 Jun	Less than \$10,000.00	0.35%
	\$10,000.00 and over	3.00%

Note. Interest rates are effective as at the date shown but are subject to change.

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

**All correspondence to:**

Computershare Investor Services Pty Limited  
 GPO Box 2975 Melbourne  
 Victoria 3001 Australia  
 Enquiries (within Australia) 1300 757 905  
 (outside Australia) +61 3 9415 4813  
 Facsimile +61 2 8235 8209  
[www.investorcentre.com/contact](http://www.investorcentre.com/contact)  
[www.computershare.com](http://www.computershare.com)

016949 000 VEU



IMMANUEL SUPER PTY LTD  
 <IMMANUEL SUPER FUND A/C>  
 UNIT 9 47 FORREST AVE  
 EAST PERTH WA 6004

**Holder Identification Number (HIN)**

**HIN WITHHELD**

ASX Code	VEU
TFN/ABN Status	Not Required
Record Date	21 December 2022
Payment Date	20 January 2023

**Vanguard All-World ex-US Shares Index ETF  
 Dividend Payment for the Period Ending 31 December 2022  
 Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.6186	30	\$18.56

Gross Amount (US\$):	\$18.56
Non-resident withholding tax (US\$):	\$5.57
NET PAYMENT (US\$):	\$12.99
NET PAYMENT (AUD\$):	\$18.54

Currency Conversion Rate  
 1 US\$ = AUD\$1.426941

A withholding tax of 30% has been applied to the dividend payment.

**Note:** You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page [www.vanguard.com.au/etf](http://www.vanguard.com.au/etf)

## Your Payment Instruction

Bank: COMMONWEALTH BANK OF AUSTRALIA  
 BSB: 067-167  
 ACC: XXXXXX02

**Amount Deposited**

**AUD\$18.54**

If payment cannot be made to the above instruction, a Direct Credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

⑆ 016865 000 VEU



IMMANUEL SUPER PTY LTD  
<IMMANUEL SUPER FUND A/C>  
UNIT 9 47 FORREST AVE  
EAST PERTH WA 6004

**Holder Identification Number (HIN)****HIN WITHHELD**

ASX Code	VEU
TFN/ABN Status	Not Required
Record Date	21 September 2022
Payment Date	18 October 2022

**Vanguard All-World ex-US Shares Index ETF**  
**Dividend Payment for the Period Ending 30 September 2022**  
**Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.2613	30	\$7.84

Gross Amount (US\$):	\$7.84
Non-resident withholding tax (US\$):	\$2.35
NET PAYMENT (US\$):	\$5.49
NET PAYMENT (AUD\$):	\$8.71

Currency Conversion Rate  
1 US\$ = AUD\$1.587302

A withholding tax of 30% has been applied to the dividend payment.

**Note:** You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.


For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page [www.vanguard.com.au/etf](http://www.vanguard.com.au/etf)

## Your Payment Instruction

Bank: COMMONWEALTH BANK OF AUSTRALIA  
BSB: 067-167  
ACC: XXXXXX02

**Amount Deposited****AUD\$8.71**

If payment cannot be made to the above instruction, a Direct Credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

016862 000 VEU  
  
 IMMANUEL SUPER PTY LTD  
 <IMMANUEL SUPER FUND A/C>  
 UNIT 9 47 FORREST AVE  
 EAST PERTH WA 6004

**Holder Identification Number (HIN)**

**HIN WITHHELD**

ASX Code	VEU
TFN/ABN Status	Not Required
Record Date	22 March 2023
Payment Date	20 April 2023

**Vanguard All-World ex-US Shares Index ETF  
 Dividend Payment for the Period Ending 31 March 2023  
 Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.1150	30	\$3.45

Gross Amount (US\$):	\$3.45
Non-resident withholding tax (US\$):	\$1.04
NET PAYMENT (US\$):	\$2.41
NET PAYMENT (AUD\$):	\$3.54

Currency Conversion Rate  
 1 US\$ = AUD\$1.468213

A withholding tax of 30% has been applied to the dividend payment.

**Note:** You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page [www.vanguard.com.au/etf](http://www.vanguard.com.au/etf)

## Your Payment Instruction

Bank: COMMONWEALTH BANK OF AUSTRALIA  
 BSB: 067-167  
 ACC: XXXXXX02

**Amount Deposited**

**AUD\$3.54**

If payment cannot be made to the above instruction, a Direct Credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

Ceri - He provides a box link to download all of these


---

**RE: 2023 SMSF Accounting/Audit (Immanuel Super Pty Ltd)**

Anthony Giannecchini <anthony.fg@outlook.com>  
To: Ceri O'Brien <Ceri@smsfaustralia.com>

18 December 2023 at 10:20

Thanks Ceri.

- I donated \$500 to Crowdfunding for Outland Denim thru *Birchal*: is a new equity crowdfunding platform connecting brands with investors and in became one of the first ASIC approved licensed platforms in Australia. 2023 file Located here: <https://app.box.com/s/ubekzmpwds6tmmg7grdto2v4xl60072e>. the previous one was used for previous FY22. Here: <https://app.box.com/s/9ilpxhzyikhluqd8efbys2hg2en7ikqc>
- The \$300 is to Bruno & Associates, for payment to the FY22 SMSF Auditor. 

Hope this helps.

regards,

Anthony Giannecchini

Cell: +61 411-235-109 (GMT+8)

**From:** Ceri O'Brien <Ceri@smsfaustralia.com>  
**Sent:** Monday, December 18, 2023 6:56 AM  
**To:** Anthony Giannecchini <anthony.fg@outlook.com>  
**Subject:** Re: 2023 SMSF Accounting/Audit (Immanuel Super Pty Ltd)

Hi Anthony,

We have processed the statements you have provided and noted the following items we just need a little more information on:

1. We acknowledge receipt of payment confirmation for the acquisition of shares in Outland Denim. For audit purposes, are you able to please send through a share certificate and a holding statement showing units held and market valuation at 30 June 2023?
2. We couldn't reconcile the below as a loan repayment. Are you able to please advise its nature?
  - 30/06/2023 Transfer to other Bank NetBank Reference 5437 \$300.00 DR

Thanks 

Regards,

Ceri O'Brien

Office Manager | SMSF Australia

1300 392 544

[Ceri@smsfaustralia.com](mailto:Ceri@smsfaustralia.com)



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On Thu, 14 Dec 2023 at 11:03, Anthony Giannecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)> wrote:

Thank you Ceri... yep I saw you had downloaded a heap of documentation. All document I have, have been scanned and loaded onto Box. So nothing should be missing. The search feature in Box is also quite good.

thanks,

Anthony Giannecchini

+61 411-235-109

**From:** Ceri O'Brien <[Ceri@smsfaustralia.com](mailto:Ceri@smsfaustralia.com)>  
**Sent:** Thursday, 14 December 2023 10:29 AM  
**To:** Anthony Giannecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)>  
**Subject:** Re: 2023 SMSF Accounting/Audit (Immanuel Super Pty Ltd)

Hi Anthony,

We are well thank you!

We're still working through all of the documents, and will let you know if we have any questions or anything else is needed ●

Regards,

Ceri O'Brien

Office Manager | SMSF Australia

1300 392 544

[Ceri@smsfaustralia.com](mailto:Ceri@smsfaustralia.com)





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On Wed, 13 Dec 2023 at 14:45, Anthony Giannecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)> wrote:

Hello Emil, Ceri... hope you're both well... any update or is there any more information you require to finalise the 2023 SMSF Tax and Audit?

thanks,

Anthony Giannecchini

+61 411-235-109

**From:** Emily Cooper <[emily@smsfaustralia.com](mailto:emily@smsfaustralia.com)>  
**Sent:** Monday, 27 November 2023 12:29 PM  
**To:** Anthony Giannecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)>  
**Cc:** [soniaaudino@mail.com](mailto:soniaaudino@mail.com)  
**Subject:** Re: 2023 SMSF Accounting/Audit (Immanuel Super Pty Ltd)

Anything within the SMSF is perfectly fine to do as a normal transfer. So the Cash account to the loan **does not** require the use of the ESA.

It's only transfers between different superannuation funds that require the rollover process via the ESA. In your case the Mercer transfers as this is a different fund and not part of the SMSF.

I hope that helps!

**Regards**

**Emily Cooper**

**SMSF Accountant | SMSF Australia**

0481 001 746

[emily@smsfaustralia.com](mailto:emily@smsfaustralia.com)



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On Mon, 27 Nov 2023 at 14:52, Anthony Giannecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)> wrote:

Hi again Emily. Hope you're well...

One question, so if I transfer funds from the SMSF Cash Management Account to pay into the Mortgage, this needs to be done via the ESA?

Also, once you have all you need to finalise the SMSF Tax Return and Audit, can we have a quick phone/video chat.? Thanks again.

Anthony Giannecchini

+61 411-235-109

**From:** Emily Cooper <[emily@smsfaustralia.com](mailto:emily@smsfaustralia.com)>  
**Sent:** Friday, 10 November 2023 2:27 PM  
**To:** Anthony Giannecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)>  
**Subject:** Re: SMSF Accounting Fees (Immanuel Super Pty Ltd) - Signed Engagement

Hi Anthony,

For audit purposes, can you please provide a pdf copy of the Commonwealth bank statement showing 30 June 2023 balance?

Also, would you kindly advise the details and provide supporting documents where applicable for below transactions?

BT Panorama Cash Management account

- 21/07/2022 Direct Credit from MercerSuperTrust, 199054229812288425 Receipt no. 283229226 \$7,926.18 CR

Commonwealth Bank Account

- 05/07/2022 Direct Debit 062934 COMMSEC SECURITI COMMSEC \$324.00 DR
- 27/09/2022 Direct Credit 441774 AHM 33530291 \$32.00 CR
- 25/10/2022 MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer \$100.00 DR
- 31/10/2022 MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup \$100.00 DR
- 11/11/2022 MST SUPER CONT CommBank app BPAY 5 103000000976332272 Topup Mercer \$1,500.00 DR
- 30/11/2022 MST SUPER CONT NetBank BPAY 505966 103000000976332272 \$100.00 DR
- 07/12/2022 Direct Credit 441774 AHM 33530291 \$42.00 CR
- 31/12/2022 MST SUPER CONT NetBank BPAY 505966 103000000976332272 Topup \$100.00 DR
- 10/01/2023 MST SUPER CONT CommBank app BPAY 5 103000000976332272 \$1,000.00 DR
- 16/01/2023 Direct Credit 441774 AHM 33530291 \$100.00 CR
- 27/01/2023 Direct Credit 441774 AHM 33530291 \$50.00 CR
- 28/02/2023 MST SUPER CONT NetBank BPAY 505966 103000000976332272 tx to Mercer \$500.00 DR
- 04/05/2023 Direct Credit 002221 MCARE BENEFITS 555190265 IYWQ \$68.90 CR
- 11/05/2023 Direct Credit 010758 AHM Giveback33530291 \$45.30 CR

- 30/06/2023 Transfer to other Bank NetBank Reference 5437 \$300.00 DR

[Loans.com.au](https://loans.com.au)

- 28/09/2022 Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account \$235,000.00 DR *Please provide signed loan agreement and bare trust deed*
- 05/10/2022 Credit from Pexa171498192d05 From: Pexa228356816d06 Ref: 427968 Surplus \$206.71 CR

Thanks,

**Regards**

**Emily Cooper**

**SMSF Accountant | SMSF Australia**

0481 001 746

[emily@smsfaustralia.com](mailto:emily@smsfaustralia.com)

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On Wed, 8 Nov 2023 at 07:58, Ceri O'Brien <[Ceri@smsfaustralia.com](mailto:Ceri@smsfaustralia.com)> wrote:

Hi Anthony,

I thought I wouldn't at first, sorry about that! Thank you for adding me, we'll work through the documents ●

**Regards,**

**Ceri O'Brien**

**Office Manager | SMSF Australia**

1300 392 544

[Ceri@smsfaustralia.com](mailto:Ceri@smsfaustralia.com)

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On Tue, 7 Nov 2023 at 17:32, Anthony Giannecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)> wrote:

Hi Ceri. I thought you said previously said you didn't need access...

Anyway, I have just granted you access.

Our 2023 taxes are done under the folder:

<https://app.box.com/s/8r9c0jpg0niwoif9qsncak31j1tkaxwp>

thanks

**From:** Ceri O'Brien <[Ceri@smsfaustralia.com](mailto:Ceri@smsfaustralia.com)>  
**Sent:** Tuesday, 7 November 2023 2:51 PM  
**To:** Anthony Giannecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)>  
**Cc:** [soniaaudino@mail.com](mailto:soniaaudino@mail.com)  
**Subject:** Re: SMSF Accounting Fees (Immanuel Super Pty Ltd) - Signed Engagement

Hi Anthony,

For some reason, I cannot access the Dropbox folder. Are you able to please grant access so we can download the documents?

Thanks,

Regards,

**Ceri O'Brien**

**Office Manager | SMSF Australia**

1300 392 544

[Ceri@smsfaustralia.com](mailto:Ceri@smsfaustralia.com)

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On Tue, 7 Nov 2023 at 10:29, Anthony Giannecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)> wrote:

Hi Ceri. Thanks.

All new (added) documents are saved in a new folder "Documents2."

Response below in YELLOW:

1. Commonwealth bank statement showing 30 June 2023 balance (in pdf) - PDF is there already, CommBank CDIA 1.pdf (this is what is supplied by Commbank for the FY23). 23<sup>rd</sup> June was the last transaction.
2. 2023 CommSec Financial Summary report – ADDED to folder Documents2
3. Can you please advise to whom we will allocate the employer contributions from Precision clearing house? My employer, Orange Business Services Australia Pty Ltd
4. Zurich insurance policy showing the fund as policy owner, premium payments of \$124.94 and cover benefits – Docs added to folder.
5. Outland Denim holding statement showing unit balance and market value as at 30 June 2023 - Uploaded Birchal – Outland Demin statement.
6. Can you also please advise the details and provide supporting documentation (if applicable) for the transactions in the attached file? Outlined in the attached Excel.

Thanks.

Please advise how you go.

Anthony.

**From:** Ceri O'Brien <[Ceri@smsfaustralia.com](mailto:Ceri@smsfaustralia.com)>  
**Sent:** Friday, 3 November 2023 9:39 AM  
**To:** Anthony Giannecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)>  
**Subject:** Re: SMSF Accounting Fees (Immanuel Super Pty Ltd) - Signed Engagement

Hi Anthony,

We have just started working on your super fund and noted the following queries. Are you able to please assist us and provide the following information/documents?

1. Commonwealth bank statement showing 30 June 2023 balance (in pdf)
2. 2023 CommSec Financial Summary report
3. Can you please advise to whom we will allocate the employer contributions from Precision clearing house?
4. Zurich insurance policy showing the fund as policy owner, premium payments of \$124.94 and cover benefits
5. Outland Denim holding statement showing unit balance and market value as at 30 June 2023
6. Can you also please advise the details and provide supporting documentation (if applicable) for the transactions in the attached file?

Thank you.

Regards,

**Ceri O'Brien**

**Office Manager | SMSF Australia**

1300 392 544

[Ceri@smsfaustralia.com](mailto:Ceri@smsfaustralia.com)

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On Fri, 3 Nov 2023 at 07:12, Anthony Giannecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)> wrote:

Hello Ceri. Hope you are well.

Has there been a start on our SMSF return and audit process?

regards,

Anthony Giannecchini

m: +61 411-235-109

On 12 Oct 2023, at 8:47 am, Ceri O'Brien <[Ceri@smsfaustralia.com](mailto:Ceri@smsfaustralia.com)> wrote:

Hi Anthony,

We have finished onboarding your Fund.

There is an overdue balance with the ATO from the 2022 return, I have attached the account summary and payment slip for you.

Please pay this directly from the SMSF account to minimise possible penalties.

I have also attached a bank feed authorisation form for you.

To make things easier at the end of the financial year, we request automated bank feeds for our clients (this only gives us read-only access to the account via Class, our SMSF processing platform).

Can you and Sonia please wet sign section 5 of the CBA form and return all pages to us.

Any queries please let us know ●

**Regards,**

**Ceri O'Brien**

**Office Manager | SMSF Australia**

1300 392 544

[Ceri@smsfaustralia.com](mailto:Ceri@smsfaustralia.com)

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On Mon, 9 Oct 2023 at 13:43, Emily Cooper <[emily@smsfaustralia.com](mailto:emily@smsfaustralia.com)> wrote:

Hi Anthony,

I have accessed everything and will make a start for you ●

**Regards**

**Emily Cooper**

**SMSF Accountant | SMSF Australia**

0481 001 746

[emily@smsfaustralia.com](mailto:emily@smsfaustralia.com)

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On Mon, 9 Oct 2023 at 13:22, Anthony Giannecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)> wrote:

Thanks Emily. Yes, FY2023. Excellent!

Please let me know you can access all our documentation on the Box Drive, here:

<https://app.box.com/folder/83691621780?s=k04ofhu0go7evs7ghn8due41o1vny6xb>

All our SMSF doco is stored here;

Under TAX/!Archive has all our past Immanuel Super SMSF Tax & audit doco (since 2014).

You have EDITOR access:

thanks, and happy to chat.

Anthony Giannecchini

+61 411-235-109

**From:** Emily Cooper <[emily@smsfaustralia.com](mailto:emily@smsfaustralia.com)>

**Sent:** Monday, 9 October 2023 10:47 AM

**To:** Anthony Giannecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)>

**Cc:** ICE Sonia <[soniaaudino@mail.com](mailto:soniaaudino@mail.com)>

**Subject:** Re: SMSF Accounting Fees (Immanuel Super Pty Ltd) - Signed Engagement

Great to hear!

We can certainly get the ball rolling for you. Are we starting with completing the 2023 financial year for the SMSF?

If so I believe we have everything we need to get you onboarded and start getting it completed for you both 🟡

**Regards**

**Emily Cooper**

**SMSF Accountant | SMSF Australia**

0481 001 746



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On Sat, 7 Oct 2023 at 12:49, Anthony Gianecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)> wrote:

Hello Emily.

My wife Sonia Alma Audino and I have completed our fy23 income tax returns and would like to get our SMSF completed.

Please feel free to call me when you are ready to kick things off.

Blessings.

regards,

Anthony Gianecchini

m: +61 411-235-109

On 11 Sep 2023, at 10:43 am, Anthony Gianecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)> wrote:

Thanks, yes we have. So I will await our personal tax to be completed...

In the meantime, please find attached engagement letter for your reference.

Look forward to working with you and your team.

thanks...

Anthony Gianecchini

c: +61 411-235109 (GMT+8)

**From:** Emily Cooper <[emily@smsfaustralia.com](mailto:emily@smsfaustralia.com)>

**Sent:** Monday, 11 September 2023 10:31 AM

**To:** Anthony Gianecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)>

**Subject:** Re: SMSF Accounting Fees (Immanuel Super Pty Ltd)

Hi Anthony,

Only if you have made any contributions to the SMSF that you will be claiming a tax deduction for. Otherwise they can be completed separately at any time ●

**Regards**

**Emily Cooper**

**SMSF Accountant | SMSF Australia**

0481 001 746

[emily@smsfaustralia.com](mailto:emily@smsfaustralia.com)

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On Mon, 11 Sept 2023 at 11:58, Anthony Giannecchini <[anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)> wrote:

Thank you very much Emily...

A quick question, do my wife and I (who are the sole directors in our SMSF) need to have completed our personal tax returns before we can start the SMSF tax return and audit for FY2023?

Many thanks...

Anthony Giannecchini

c: +61 411-235109 (GMT+8)

**From:** Emily Cooper <[emily@smsfaustralia.com](mailto:emily@smsfaustralia.com)>

**Sent:** Monday, 11 September 2023 9:21 AM

**To:** [anthony.fg@outlook.com](mailto:anthony.fg@outlook.com)

**Subject:** SMSF Accounting Fees

Hi Anthony,

Thanks for your enquiry, we would be happy to assist you with your SMSF accounting, audit and tax returns moving forward.

Our model is to have a simple flat fee for clients depending on their investments covering the annual accounting work, provision of your electronic service address, the annual tax return and the independent audit.

- <https://smsfaustralia.com.au/smsf-pricing/>
- As discussed, your fund would be in our \$1,600 + GST category each year.

The only items we can't quote in advice (where the hourly rates listed apply) is where there is a contravention of the fund where a trustee breaches the SIS Act and we need to clean it up with the ATO/auditor which generally can't be predicted in advance. Alternatively where a trustee (e.g. yourself) wants additional advice on a complex problem/strange investment etc

We are also happy to arrange quotes for your personal tax as required. Unfortunately we would need a copy of your previously lodged returns so I can verify the quote for these.

Did you have any questions at all?

I have also attached our engagement letter, this is all that needs to be completed and returned to me to get the transition of services started.

**Regards**

**Emily Cooper**

**SMSF Accountant | SMSF Australia**

0481 001 746

[emily@smsfaustralia.com](mailto:emily@smsfaustralia.com)

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<Signed-SMSF Australia Fund Engagement\_2023.pdf>

<ATO\_ITA.pdf>

<ATO\_Payment Slip.pdf>

<SMSFAUS\_IMMANUEL.Commonwealth Bank.32520902\_Authority\_2023-10-12.pdf>



## **RULE DOCUMENT**

### **SMSF Fund Details**

**SMSF Fund Name**

IMMANUEL SUPER FUND

**Trustee**

IMMANUEL SUPER PTY LTD  
ACN 164 432 286

Anne Street Partners Legal Pty Ltd  
ABN 67 135 905 538

Level 17, 1 Alfred Street  
Sydney NSW 2000

Telephone: 02 9252 5422  
Facsimile: 02 9252 6949

**SCHEDULE**

---

**SMSF Name**

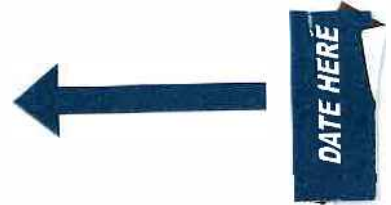
IMMANUEL SUPER FUND

**SMSF Trustee Name**

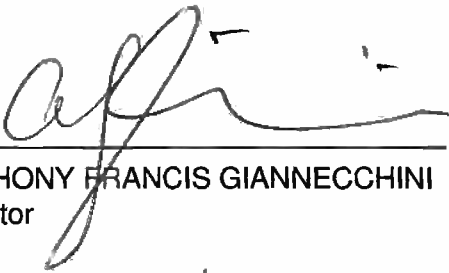
IMMANUEL SUPER PTY LTD  
ACN 164 432 286

**SMSF Trust Deed Date**

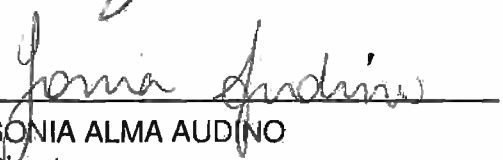
23/7/2013



**EXECUTED AS A DEED** by IMMANUEL )  
SUPER PTY LTD ACN 164 432 286 as )  
Trustee. )

  
\_\_\_\_\_

) ANTHONY FRANCIS GIANNECCHINI  
) Director  
)  
)  
)

  
\_\_\_\_\_

) SONIA ALMA AUDINO  
) Director

Client REF: 18017



# Certificate of Registration of a Company



This is to certify that

**IMMANUEL SUPER PTY LTD**

**Australian Company Number 164 432 286**

is a registered company under the Corporations Act 2001 and  
is taken to be registered in Victoria.

The company is **limited by shares**.

The company is a **proprietary company**.

The day of commencement of registration is  
**the twenty-fourth day of June 2013.**

Issued by the  
Australian Securities and Investments Commission  
on this twenty-fourth day of June, 2013.

Greg Medcraft  
Chairman

CERTIFICATE

## Instructions for the trustees

This page provides background and instructions and does not form part of the Investment Strategy document. This page should be removed from the final printed document.

The SIS Act requires the Trustees of a Self Managed Superannuation Fund to formulate and implement an investment strategy.

Pursuant to s. 52B(2)(f) of the Superannuation Industry (Supervision) Act 1993, the following relate to the covenants by the Trustee:

“to formulate, review regularly and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:

- 1) The risk involved in making, holding and realising, and the likely return from, the Fund's investments, having regard to its objectives and its expected cashflow requirements;
- 2) The composition of the Fund's investments as a whole including the extent to which the investments are diverse and to which the Fund in being exposed to risks from inadequate diversification;
- 3) The liquidity of the Fund's investments, having regard to its expected cashflow requirements;
- 4) The ability of the Fund to discharge its existing and prospective liabilities.

Your investment strategy is your plan for making, holding and realising assets consistent with your investment objectives and retirement goals. It should set out why and how you've chosen to invest your retirement benefits in order to meet these goals.

We have produced this investment strategy based on our discussions and the advice we have provided you. However, as trustees of the Fund it is your responsibility to review this document to determine its appropriateness for your Fund.

To formally adopt this investment strategy, you should review this document carefully and organise a meeting of all the trustees or directors of the corporate trustee. If all trustees agree to adopt this investment strategy, sign and date the investment strategy and complete the attached minutes. The investment strategy will be effective from the time that you sign these documents.

Ongoing, you need to ensure that your investment decisions are consistent with the investment strategy and you need to monitor those investments to determine their alignment with the investment strategy.

In addition, you need to ensure that the investment strategy is reviewed regularly, usually when there is a significant change in relation to the Fund and at least once a year. This review should be recorded in minutes.

You should keep this document safe as under superannuation law you are obligated to keep a copy of the strategy and any associated minutes for a minimum of 10 years.





# Immanuel Super Fund

("The Fund")

## SMSF Investment Strategy

**Prepared for trustee(s):**  
Immanuel Super Pty Ltd

**Director(s):**  
Anthony Giannecchini & Sonia Alma Audino

**Date prepared:**  
29<sup>th</sup> March 2023

**Prepared by:** Jeremy Hall

QTRBCK & ABN 60 631 590 693

## Membership profile

The trustees have taken into consideration the personal circumstances of the members when formulating this investment strategy. The membership profile of the Fund is as follows:

Name	Age	Employment Status
Anthony Giannecchini	54	<input type="checkbox"/> Retired <input checked="" type="checkbox"/> Employed <input checked="" type="checkbox"/> Anticipated retirement age __70__
Sonia Alma Audino	52	<input type="checkbox"/> Retired <input checked="" type="checkbox"/> Employed <input checked="" type="checkbox"/> Anticipated retirement age __60__

## Investment objectives

The investment objective of the Fund is to achieve real medium to long-term growth.

The objective of the Fund is to maximise benefits for the purpose of providing retirement benefits to the Fund members in accordance with the Trust Deed governing the Fund's operations.

Through its investment strategy, the Fund aims to target an investment outcome as follows:

### Balanced Risk Profile

Investment Parameter	Outcome
Investment return (measured over a rolling 4-year period)	Long term return between 5% and 7% pa
Frequency of negative return	1 in every 9.2 years
Worst case 1-year return	-22%

The above desired outcome is a benchmark target that the trustees aim to achieve through individual and collective investment decisions. The trustees have no liability should this rate of return not be achieved.

## Investment choices

The trustees have determined the Fund's investments may include but not be limited to all or one of the following:

- Direct equities and stocks including participation in dividend reinvestment programs and right issues.
- Property trusts and associated investments.
- Managed investments and associated products.
- Direct residential and commercial property investments, including geared property investments purchased using allowable limited recourse borrowing arrangements.
- Deposits and investments with banks and other financial institution securities including term deposits, debentures, secured and unsecured notes and bonds.
- Private or closely held unit trusts.
- Any other investment that the trustees may feel prudent to achieve the objective of the Fund.

## Investment Strategy

In formulating investment strategies for the Fund, the trustees have considered a combination of various asset classes and investment choices, taking into consideration the degree of risk appropriate for the members.

Investment risk can be mitigated partially by investing in a broad range of asset classes. The trustees have sought to diversify the investment portfolio by investing in a range of assets and asset classes. In this manner the trustees have ensured, as much as practicable, that the members are protected in the event that a single asset, or asset class, fails to perform as expected.

A proportion of the Fund's assets will be invested in cash with some of this provisioned to meet benefit payments and Fund expenses. This position will be kept under review. The trustees will consider the risk associated with buying (underperformance), selling (over performance) and holding a particular asset.

In relation to liquidity, the trustees have appropriately considered the age of the members, the need to meet current obligations as and when they fall due, and the likelihood of future member contributions. The trustee has also considered the likelihood that assets may need to be redeemed and considered what proportion, if any, of the Fund's assets need to be held in highly liquid assets.

- There is no anticipated benefit payments in the next 6 years. Surplus cash will be invested in accordance with the Fund's Investment Strategy.
- The Fund may enter into a Limited Recourse Borrowing Arrangement. The Trustees will continue to monitor the liquidity position to ensure that there will be sufficient liquid assets to meet loan repayments in accordance with the terms and conditions of the lender.

The members understand:

- The trade-off between investment risk and long-term capital and income growth and have indicated asset growth is a priority.
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

The trustees consider that the following are 'relevant factors' in determining the Fund's investments, having regard to the Fund's objectives and the Relevant Law:

- a) the risks and likely return associated with each investment;
- b) the diversity of investments held by the Fund;
- c) the risks of having a limited diversification of assets;
- d) the liquidity of the Fund's investments;
- e) the age of the Members and the anticipated period over which the Fund is likely to be in accumulation phase;
- f) the timing of when the investments are made, as markets can rise and fall, and economic cycles can vary resulting in timing risks.
- g) the expected level of contributions to be made by the Members; and
- h) the expected cash flow requirements of the Fund (including but not limited to sufficient liquid assets to pay any Taxes, Fund Expenses, benefits or any other amounts or disbursements payable by the Fund).

## Asset Allocation

Having considered the potential risk and returns of various asset classes and risk profile of the members, the trustees have determined a target asset allocation for the Fund. The Fund will aim to operate within the target asset allocation. The trustees acknowledge the following allocation is only a guide and circumstances will often arise whereby the actual allocation will not be within the preferred target range.

Asset	Long Term Strategic Ranges			Current Target (%)
	From (%)	-	To (%)	
<b>Defensive assets</b>				
Cash	0%	-	60%	1%
Australian fixed interest	0%	-	30%	4%
International fixed interest	0%	-	30%	0%
<b>Growth assets</b>				
Australian equities	0%	-	70%	2%
Direct property	0%	-	100%	91%
International equities	0%	-	20%	0%
Listed property	0%	-	0%	0%
Other investments (e.g. art, jewellery, wine etc)	0%	-	0%	0%
<b>Total</b>				<b>100%</b>

These ranges are base figures. the trustees may vary the allocation at any time if satisfied that the current market conditions or the Fund's circumstances warrant such a change. Any investment decision which leads to investing outside these parameters will require the investment strategy of the fund to be revised in writing, and all decisions minuted.

From time to time, the trustees consider it acceptable for 100% of the Fund's assets to be held in cash or a term deposit for a period up to no more than twelve months. This is due to potential sell down and purchase of asserts both direct and non-direct holdings.

The trustee understands that prolonged over weight in cash could affect the overall return of the fund but consider this an acceptable trade-off to mitigate short-term investment risks.

### Investing predominantly in growth assets

The trustees recognise the higher risk in investing predominately in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher returns and growth in the longer terms. In order to minimise this risk trustees will consider investing in different industries and sectors where possible.

The members understand:

- The trade-off between investment risk and long-term capital and income growth and have indicated asset growth is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

## Insurance

Arranging insurance cover will depend on the age, applicable premium and extent of cover appropriate and is subject to the availability of insurance in respect of a member.

The trustees have considered whether the Fund should hold insurance, such as life insurance, income protection insurance and/or disability cover should be held for one or more members, and concluded that:

- The Fund already has insurance for its members which is considered appropriate.
- The members have appropriate insurance inside and outside the Fund.

## Limited Recourse Borrowings

The trustees may borrow money under a limited recourse loan as provided for under section 67A and 67B of the SIS Act. The borrowings may be used for any permitted purpose including the purchasing, refinancing, repair and maintenance of a single acquirable asset such as a business real property/residential property.

The trustees understand and are prepared to accept the increased risk and volatility of net returns associated with borrowing to invest, including the risk of interest rate increases, including the risk of total loss of invested assets where such assets are subject to limited re-course borrowing arrangements.

## Performance monitoring and benchmarks

To monitor the success of the investment strategy in achieving the investment objectives, the trustees will compare investment returns against the cash rate and CPI available over a 12 months period or a specific index as deemed appropriate by the trustees.

## Review

The trustees are to regularly review and monitor the success of the investment strategy and evidence this review in the minutes of trustee meetings held during the income year. The trustees may review this strategy as required, but it will be reviewed at least annually.

MINUTES OF MEETINGS OF THE TRUSTEE OF IMMANUEL SUPER FUND ("The Fund")  
HELD AT LEVEL 1 – 25 MANUKA CIRCLE FORREST ACT 2603  
ON 29<sup>TH</sup> MARCH 2023

**Present:**                      • Anthony Giannecchini                      • Sonia Alma Audino  
   • Jeremy Hall (Financial Adviser)

**Chairperson:**                Jeremy Hall was appointed as Meeting Chairperson

**Business Arising**

The investment strategy for the Immanuel Super Fund dated 29<sup>th</sup> March 2023 was tabled and discussed.

The trustee indicated that the investment strategy was appropriate, taking into account risk, return, diversification, liquidity and the ability of the Fund to discharge its liabilities. The trustees also discussed the implementation of the Investment Strategy and will take the following into consideration:

The trustee will be an investor who looks at a mix of growth and defensive assets. Taking into account the following:

- The trustees aim to provide pensions for its beneficiaries from cash flow without depleting capital and investments will be chosen accordingly. To do this the trustees acknowledge that they will have a requirement to have a proportion of the Fund assets is higher yielding growth assets.
- The trustees will maintain a cash position sufficient for opportunistic investing and allow adequate cash reserves to meet pension payments and other liabilities.
- The trustees have considered life insurance within the Fund and do not believe it is necessary based on their age, overall liabilities, levels of cover held elsewhere and capital position.

**Resolution**

The trustees resolved that the Investment Strategy be adopted. It was also resolved to work at implementing the investment strategies along the lines discussed at this meeting.



**Declaration**

It was resolved that the minutes be signed as a true record of the proceedings of the meeting.

**Closure**

Being no further business, the meeting was closed.

**Signed as a true record**

Trustee/Director 1 Signature:		Date:	_____
Trustee/Director Name:	Anthony Giannecchini		
Trustee/Director 2 Signature:		Date:	_____
Trustee/Director Name:	Sonia Alma Audino		
Trustee/Director 3 Signature:	_____	Date:	_____
Trustee/Director Name:	_____		
Trustee/Director 4 Signature:	_____	Date:	_____
Trustee/Director Name:	_____		

Document electronically signed



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## Document Details

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Uploaded to FuseSign	2023-03-30 02:54 +00:00
FuseSign subscriber	QTRBCK
Initiator email	jeremy@qtrbck.com.au
Signed by	Anthony Giannecchini (anthony.fg@outlook.com   +61 411 235 109), Sonia Audino (soniaaudino@mail.com   +61 433 136 104)
System finalisation	2023-03-30 08:39 +00:00
Verify URL	<a href="https://app.fuse.work/fusesign/verify/65de3a66-1eaa-42bf-810d-f8680e52fb78">https://app.fuse.work/fusesign/verify/65de3a66-1eaa-42bf-810d-f8680e52fb78</a>

## Document Signers

### Signer 1

**Name** Anthony Giannecchini  
**Email** anthony.fg@outlook.com  
**Mobile** +61 411 235 109  
**IP Address/es** 57.197.68.21  
**Signed on Pages** 7  
**Verification Mode** SMS Code



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### Signer 2

**Name** Sonia Audino  
**Email** soniaaudino@mail.com  
**Mobile** +61 433 136 104  
**IP Address/es** 220.240.33.178  
**Signed on Pages** 7  
**Verification Mode** SMS Code



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## DOCUMENT AUDIT LOG

DATE TIME	USER	TRANSACTION
2023-03-30 02:54 +00:00	JEREMY@QTRBCK.COM.AU	DOCUMENT BUNDLE CREATED BY JEREMY HALL (JEREMY@QTRBCK.COM.AU) (SOURCE IP ADDRESS: 1.145.25.9)
2023-03-30 02:54 +00:00	SYSTEM	EMAILS SENT TO: ANTHONY.FG@OUTLOOK.COM (1 DOCUMENT - 1 ACTION) SONIAAUDINO@MAIL.COM (1 DOCUMENT - 1 ACTION)
2023-03-30 05:34 +00:00	ANTHONY GIANNECCHINI	SMS VERIFICATION REQUESTED TO MOBILE ENDING IN 109
2023-03-30 05:34 +00:00	ANTHONY GIANNECCHINI	CODE ENTERED AND VERIFIED
2023-03-30 05:34 +00:00	ANTHONY GIANNECCHINI	LINK OPENED FROM IP 57.197.68.21
2023-03-30 05:35 +00:00	ANTHONY GIANNECCHINI	DOCUMENT SIGNED: 20230329 SMSF INVESTMENT STRATEGY IMMANUEL SUPER FUND
2023-03-30 05:35 +00:00	ANTHONY GIANNECCHINI	DOCUMENT SIGNED: 20230329 SMSF INVESTMENT STRATEGY IMMANUEL SUPER FUND - ON PAGE 7 (SIGNATUREID: 75145C10-CCB5-4EA9-BE0B-EC44152795C0)
2023-03-30 05:35 +00:00	ANTHONY GIANNECCHINI	ANTHONY GIANNECCHINI HAS COMPLETED BUNDLE 9C1EC417-6933-4578-B01D-2E6864E31B66
2023-03-30 08:38 +00:00	SONIA AUDINO	SMS VERIFICATION REQUESTED TO MOBILE ENDING IN 104
2023-03-30 08:38 +00:00	SONIA AUDINO	CODE ENTERED AND VERIFIED
2023-03-30 08:38 +00:00	SONIA AUDINO	LINK OPENED FROM IP 220.240.33.178
2023-03-30 08:39 +00:00	SONIA AUDINO	DOCUMENT SIGNED: 20230329 SMSF INVESTMENT STRATEGY IMMANUEL SUPER FUND - ON PAGE 7 (SIGNATUREID: B151DF4E-50A4-4EA4-B3C9-8430ACA25BD5)
2023-03-30 08:39 +00:00	SONIA AUDINO	DOCUMENT SIGNED: 20230329 SMSF INVESTMENT STRATEGY IMMANUEL SUPER FUND
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2023-03-30 08:39 +00:00	SYSTEM	FINALISING DOCUMENT (65DE3A66-1EAA-42BF-810D-F8680E52FB78)

## More Information

For more information on electronic signatures and to validate this document was signed by the parties listed above, please visit [www.fusesign.com](http://www.fusesign.com)



**ASIC**

Australian Securities &amp; Investments Commission

**Forms Manager**

Registered Agents

**Company:** IMMANUEL SUPER PTY LTD ACN 164 432 286**Company details**

Date company registered 24-06-2013  
 Company next review date 24-06-2024  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company Yes  
 Non profit company No

**Registered office**

UNIT 9 , 47 FORREST AVENUE , EAST PERTH WA 6004

**Future address**

C/- SMSF AUSTRALIA, UNIT 8 , 435-439 FULLARTON ROAD , HIGHGATE SA 5063 Start date: 18-10-2023

**Principal place of business**

UNIT 9 , 47 FORREST AVENUE , EAST PERTH WA 6004

**Officeholders**

AUDINO, SONIA ALMA

Born 17-03-1971 at PERTH WA

UNIT 9 , 47 FORREST AVENUE , EAST PERTH WA 6004

Office(s) held: Director, appointed 24-06-2013

GIANNECCHINI, ANTHONY FRANCIS

Born 26-07-1968 at PERTH WA

UNIT 9 , 47 FORREST AVENUE , EAST PERTH WA 6004

 Office(s) held: Director, appointed 24-06-2013  
 Secretary, appointed 24-06-2013
**Company share structure**

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY SHARES	2	2.00	0.00

**Members**

AUDINO , SONIA ALMA

UNIT 9 , 47 FORREST AVENUE , EAST PERTH WA 6004

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

GIANNECCHINI , ANTHONY FRANCIS

UNIT 9 , 47 FORREST AVENUE , EAST PERTH WA 6004

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

**Document history**

These are the documents most recently received by ASIC from this organisation.

Received	Number	Form	Description	Status
11-10-2023	7ECJ75245	484	CHANGE TO COMPANY DETAILS	Processed - awaiting imaging
18-01-2022	031477749	484	CHANGE TO COMPANY DETAILS	Processed and imaged
24-06-2013	1E9503073	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

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Financial statements and reports for the year ended  
30 June 2022

Immanuel Super Fund

# Immanuel Super Fund

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# Immanuel Super Fund

## Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
<b>Assets</b>			
<b>Investments</b>			
Plant and Equipment (at written down value) - Unitised	2	4,215.00	5,052.00
Real Estate Properties ( Australian - Residential)	3	305,000.00	292,500.00
Shares in Listed Companies (Australian)	4	12,066.94	16,222.31
Shares in Unlisted Private Companies (Australian)	5	504.70	0.00
<b>Total Investments</b>		<u>321,786.64</u>	<u>313,774.31</u>
<b>Other Assets</b>			
Prepaid Expenses		2,083.60	2,083.60
Distributions Receivable		191.84	100.99
BT Panorama Cash Management Account		1,051.38	11,176.38
Commonwealth Bank Direct Investment Account		809.21	0.00
Income Tax Refundable		205.51	46.81
<b>Total Other Assets</b>		<u>4,341.54</u>	<u>13,407.78</u>
<b>Total Assets</b>		<u>326,128.18</u>	<u>327,182.09</u>
Less:			
<b>Liabilities</b>			
Limited Recourse Borrowing Arrangements		234,899.75	241,948.13
<b>Total Liabilities</b>		<u>234,899.75</u>	<u>241,948.13</u>
<b>Net assets available to pay benefits</b>		<u>91,228.43</u>	<u>85,233.96</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	7, 8		
Giannecchini, Anthony - Accumulation		87,681.99	85,223.53
Audino, Sonia - Accumulation		3,546.44	10.43
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>91,228.43</u>	<u>85,233.96</u>

**Immanuel Super Fund**  
**Operating Statement**  
For the year ended 30 June 2022

	Note	2022 \$	2021 \$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	11	499.50	246.72
Dividends Received	10	69.80	69.95
Interest Received		4.22	23.93
Property Income	12	16,362.22	17,233.44
<b>Investment Gains</b>			
Changes in Market Values	13	10,613.40	25,775.47
<b>Contribution Income</b>			
Employer Contributions		5,837.59	12,877.39
Personal Non Concessional		2,750.00	0.00
Other Contributions		0.00	164.35
Proceeds from Insurance Policies		1,828.92	0.00
Transfers In		0.00	3,200.00
<b>Total Income</b>		<u>37,965.65</u>	<u>59,591.25</u>
<b>Expenses</b>			
Accountancy Fees		5,500.00	0.00
ATO Supervisory Levy		0.00	259.00
Auditor's Remuneration		660.00	0.00
ASIC Fees		328.00	321.00
Bank Charges		120.00	120.00
Depreciation		837.00	1,127.00
Property Expenses - Advertising		352.00	0.00
Property Expenses - Agents Management Fees		2,068.07	1,915.32
Property Expenses - Council Rates		1,721.70	1,618.35
Property Expenses - Interest on Loans		14,090.00	14,434.26
Property Expenses - Repairs Maintenance		427.19	313.79
Property Expenses - Strata Levy Fees		3,929.80	5,353.94
Property Expenses - Sundry Expenses		279.78	0.00
Property Expenses - Water Rates		609.76	685.27
		<u>30,923.30</u>	<u>26,147.93</u>
<b>Member Payments</b>			
Life Insurance Premiums		1,207.98	3,947.00
Benefits Paid/Transfers Out		0.00	3,200.00
<b>Total Expenses</b>		<u>32,131.28</u>	<u>33,294.93</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>5,834.37</u>	<u>26,296.32</u>
Income Tax Expense	14	(160.10)	(45.41)
<b>Benefits accrued as a result of operations</b>		<u>5,994.47</u>	<u>26,341.73</u>

# Notes to the Financial Statements

For the year ended 30 June 2022

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## Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

### a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

### b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

### c. Revenue

#### Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

#### Dividend revenue

# Notes to the Financial Statements

For the year ended 30 June 2022

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

## Rental revenue

Upon entering into each contract as a lessor, the Fund assesses if the lease is a finance or operating lease. All leases have been assessed as operating leases. Rental revenue arising from operating leases on investment properties is recognised on straight-line basis over the term of the specific lease.

## Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

## Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

## Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

### d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

### e. Trade and Other Payables

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

### f. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

#### Note 2: Plant and Equipment (at written down value) - Unitised

	2022 \$	2021 \$
Fixtures and Fittings Fortitude Valley	3,696.00	4,221.00
Low Value Pool	519.00	831.00
	4,215.00	5,052.00

#### Note 3: Real Estate Properties ( Australian - Residential)



**Immanuel Super Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2022

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
Unit 406, 348 Water Street, Fortitude Valley	305,000.00	292,500.00
	<hr/> 305,000.00	<hr/> 292,500.00

**Note 4: Shares in Listed Companies (Australian)**

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
Lithium Australia Limited	408.00	0.00
Vanguard Australian Shares Index Etf	1,926.25	2,162.92
Vanguard All-world Ex-us Shares Index Etf	2,172.90	2,543.70
Vanguard Msci Index International Shares (hedged) Etf	2,607.50	3,027.42
Vanguard Msci Index International Shares Etf	2,569.69	2,810.68
Vanguard Australian Shares High Yield Etf	2,382.60	2,414.88
Vanguard Us Total Market Shares Index Etf	0.00	3,262.71
	<hr/> 12,066.94	<hr/> 16,222.31

**Note 5: Shares in Unlisted Private Companies (Australian)**

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
Outland Denim	504.70	0.00
	<hr/> 504.70	<hr/> 0.00

**Note 6: Banks and Term Deposits**

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
<b>Banks</b>		
BT Panorama Cash Management Account	1,051.38	11,176.38
Commonwealth Bank Direct Investment Account	809.21	0.00
	<hr/> 1,860.59	<hr/> 11,176.38

**Note 7: Liability for Accrued Benefits**

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
Liability for accrued benefits at beginning of year	85,233.96	58,892.23
Benefits accrued as a result of operations	5,994.47	26,341.73

**Immanuel Super Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2022

Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	91,228.43	85,233.96

**Note 8: Vested Benefits**

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2022 \$	2021 \$
Vested Benefits	91,228.43	85,233.96

**Note 9: Guaranteed Benefits**

No guarantees have been made in respect of any part of the liability for accrued benefits.

**Note 10: Dividends**

	2022 \$	2021 \$
Vanguard All-world Ex-us Shares Index Etf	52.18	34.26
Vanguard Us Total Market Shares Index Etf	17.62	35.69
	69.80	69.95

**Note 11: Trust Distributions**

	2022 \$	2021 \$
Vanguard Msci Index International Shares (hedged) Etf	214.76	97.64
Vanguard Msci Index International Shares Etf	57.84	48.31
Vanguard Australian Shares High Yield Etf	119.80	73.07
Vanguard Australian Shares Index Etf	107.10	27.70
	499.50	246.72

**Note 12: Rental Income**

	2022 \$	2021 \$
Unit 406, 348 Water Street, Fortitude Valley	16,362.22	17,233.44
	16,362.22	17,233.44

**Note 13: Changes in Market Values**

## Notes to the Financial Statements

For the year ended 30 June 2022

## Unrealised Movements in Market Value

	2022 \$	2021 \$
<b>Real Estate Properties ( Australian - Residential)</b>		
Unit 406, 348 Water Street, Fortitude Valley	12,500.00	22,500.00
	<hr/> 12,500.00	<hr/> 22,500.00
<b>Shares in Listed Companies (Australian)</b>		
Lithium Australia Limited	(621.95)	0.00
Vanguard All-world Ex-us Shares Index Etf	(370.80)	464.70
Vanguard Australian Shares High Yield Etf	(163.81)	552.16
Vanguard Australian Shares Index Etf	(236.67)	157.27
Vanguard Msci Index International Shares (hedged) Etf	(589.94)	727.75
Vanguard Msci Index International Shares Etf	(240.99)	578.95
Vanguard Us Total Market Shares Index Etf	(1,254.19)	794.64
	<hr/> (3,478.35)	<hr/> 3,275.47
<b>Total Unrealised Movement</b>	<hr/> 9,021.65	<hr/> 25,775.47

## Realised Movements in Market Value

	2022 \$	2021 \$
<b>Shares in Listed Companies (Australian)</b>		
Vanguard Us Total Market Shares Index Etf	1,591.75	0.00
	<hr/> 1,591.75	<hr/> 0.00
<b>Total Realised Movement</b>	<hr/> 1,591.75	<hr/> 0.00
<b>Changes in Market Values</b>	<hr/> 10,613.40	<hr/> 25,775.47

## Note 14: Income Tax Expense

	2022 \$	2021 \$
The components of tax expense comprise		
Current Tax	(160.10)	(45.41)
	<hr/> (160.10)	<hr/> (45.41)
Income Tax Expense	<hr/> (160.10)	<hr/> (45.41)

**Notes to the Financial Statements**

For the year ended 30 June 2022

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	875.16	3,944.45
Less:		
Tax effect of:		
Non Taxable Contributions	412.50	24.65
Non Taxable Transfer In	0.00	480.00
Increase in MV of Investments	1,353.25	3,866.32
Tax Losses Deducted	0.00	104.10
Realised Accounting Capital Gains	238.76	0.00
Accounting Trust Distributions	74.93	37.01
Other Non-Taxable Income	274.34	0.00
Add:		
Tax effect of:		
Benefit Payments	0.00	480.00
Franking Credits	15.62	6.81
Foreign Credits	4.58	4.35
Net Capital Gains	168.15	13.65
Taxable Trust Distributions	38.37	52.46
Distributed Foreign Income	6.53	13.98
Tax Losses	1,245.60	0.00
Rounding	(0.23)	(0.17)
Income Tax on Taxable Income or Loss	0.00	3.45
Less credits:		
Franking Credits	104.10	45.41
Foreign Credits	0.00	3.45
TFN Credits	56.00	0.00
Current Tax or Refund	(160.10)	(45.41)

# Immanuel Super Fund Trustees Declaration

Immanuel Super Fund ACN: 164432286

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The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2022 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2022.

Signed in accordance with a resolution of the directors of the trustee company by:



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Anthony Giannecchini  
Immanuel Super Fund  
Director



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Sonia Audino  
Immanuel Super Fund  
Director

02 June 2023

# Immanuel Super Fund Compilation Report

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We have compiled the accompanying special purpose financial statements of the Immanuel Super Fund which comprise the statement of financial position as at 30 June 2022, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

## **The Responsibility of the Trustee(s)**

The Trustee(s) of Immanuel Super Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

## **Our Responsibility**

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

## **Assurance Disclaimer**

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Bruno & Associates

of

PO BOX 182, MARLESTON, South Australia 5033

Signed:

Dated: 02/06/2023

## Minutes of a meeting of the Director(s)

held on 02 June 2023 at Suit 9 14 Argon Street, Summer Park, Queensland 4074

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<b>PRESENT:</b>	Anthony Giannecchini and Sonia Audino
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the directors of the Trustee Company, the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
<b>ANNUAL RETURN:</b>	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
<b>INSURANCE COVER:</b>	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
<b>ALLOCATION OF INCOME:</b>	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>Just SMSF Audits</p> <p>of</p> <p>302/32 Warleigh Grove, BRIGHTON, Victoria 3186</p> <p>act as auditors of the Fund for the next financial year.</p>
<b>TAX AGENTS:</b>	<p>It was resolved that</p> <p>Bruno &amp; Associates</p>

# Minutes of a meeting of the Director(s)

held on 02 June 2023 at Suit 9 14 Argon Street, Summer Park, Queensland 4074

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act as tax agents of the Fund for the next financial year.

**TRUSTEE STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

**CONTRIBUTIONS RECEIVED:**

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**ACCEPTANCE OF ROLLOVERS:**

The trustee has ensured that any rollover made to the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

**PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

**CLOSURE:**

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –



.....  
Anthony Giannecchini

Chairperson



# Immanuel Super Fund

## Members Statement

Anthony Giannecchini

### Your Details

Date of Birth : Provided  
 Age: 53  
 Tax File Number: Provided  
 Date Joined Fund: 01/07/2000  
 Service Period Start Date: 01/07/2000  
 Date Left Fund:  
 Member Code: GIAANT00001A  
 Account Start Date: 01/07/2000  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries: N/A  
 Nomination Type: N/A  
 Vested Benefits: 87,681.99

### Your Balance

Total Benefits 87,681.99

Preservation Components

Preserved 87,681.99  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free  
 Taxable 87,681.99

### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	85,223.53
<u>Increases to Member account during the period</u>	
Employer Contributions	5,837.59
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(3,193.49)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	875.65
Income Tax	(690.01)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	87,681.99

# Immanuel Super Fund

## Members Statement

Sonia Audino

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	51	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	3,546.44
Date Joined Fund:	01/07/2000		
Service Period Start Date:	01/07/2000		
Date Left Fund:			
Member Code:	AUDSON00001A		
Account Start Date:	01/07/2000		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	3,546.44
<u>Preservation Components</u>	
Preserved	3,546.44
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	2,760.43
Taxable	786.01

### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	10.43
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	2,750.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	1,828.92
Transfers In	
Net Earnings	(20.57)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(185.64)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	1,207.98
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	3,546.44

**Immanuel Super Fund**  
**Contributions Summary Report**

For The Period 01 July 2021 - 30 June 2022

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**Anthony Giannecchini**

Date of Birth:	Provided
Age:	53 (at year end)
Member Code:	GIAANT00001A
Total Super Balance* <sup>1</sup> as at 30/06/2021:	85,223.53

<b>Contributions Summary</b>	<b>2022</b>	<b>2021</b>
<b>Concessional Contribution</b>		
Employer	5,837.59	12,877.39
	<hr/>	<hr/>
	5,837.59	12,877.39
<b>Total Contributions</b>	<hr/>	<hr/>
	5,837.59	12,877.39
	<hr/>	<hr/>

I, ANTHONY GIANNECCHINI, confirm that the amounts reported above are the total contributions deposited to the fund with respect of my member balance for the period 01/07/2021 to 30/06/2022.



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ANTHONY GIANNECCHINI

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

# Immanuel Super Fund Contributions Summary Report

For The Period 01 July 2021 - 30 June 2022

## Sonia Audino

Date of Birth: Provided  
Age: 51 (at year end)  
Member Code: AUDSON00001A  
Total Super Balance\*<sup>1</sup> as at 30/06/2021: 10.43

<b>Contributions Summary</b>	<b>2022</b>	<b>2021</b>
<b>Non-Concessional Contribution</b>		
Personal - Non-Concessional	2,750.00	0.00
	<u>2,750.00</u>	<u>0.00</u>
<b>Other Contribution</b>		
Government Co-Contributions	0.00	164.35
	<u>0.00</u>	<u>164.35</u>
<b>Total Contributions</b>	<u>2,750.00</u>	<u>164.35</u>

I, SONIA AUDINO, confirm that the amounts reported above are the total contributions deposited to the fund with respect of my member balance for the period 01/07/2021 to 30/06/2022.



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SONIA AUDINO

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

# Immanuel Super Fund Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
<b>Cash/Bank Accounts</b>									
BT Panorama Cash Management Account		1,051.380000	1,051.38	1,051.38	1,051.38			0.33 %	
Commonwealth Bank Direct Investment Account		809.210000	809.21	809.21	809.21			0.25 %	
			<b>1,860.59</b>		<b>1,860.59</b>			<b>0.58 %</b>	
<b>Plant and Equipment (at written down value) - Unitised</b>									
Fixtures	Fixtures and Fittings Fortitude Valley	1.00	3,696.000000	3,696.00	10,038.80	10,038.80	(6,342.80)	(63.18) %	1.14 %
Lowvaluepool	Low Value Pool	1.00	519.000000	519.00	7,661.31	7,661.31	(7,142.31)	(93.23) %	0.16 %
			<b>4,215.00</b>		<b>17,700.11</b>	<b>(13,485.11)</b>	<b>(76.19) %</b>	<b>1.30 %</b>	
<b>Real Estate Properties ( Australian - Residential)</b>									
106993_348	Unit 406, 348 Water Street, Fortitude Valley	1.00	305,000.000000	305,000.00	376,700.76	376,700.76	(71,700.76)	(19.03) %	94.39 %
			<b>305,000.00</b>		<b>376,700.76</b>	<b>(71,700.76)</b>	<b>(19.03) %</b>	<b>94.39 %</b>	
<b>Shares in Listed Companies (Australian)</b>									
LIT.AX	Lithium Australia Limited	8,000.00	0.051000	408.00	0.13	1,029.95	(621.95)	(60.39) %	0.13 %
VEU.AX	Vanguard All-world Ex-us Shares Index Etf	30.00	72.430000	2,172.90	68.00	2,039.95	132.95	6.52 %	0.67 %
VHY.AX	Vanguard Australian Shares High Yield Etf	38.00	62.700000	2,382.60	61.93	2,353.48	29.12	1.24 %	0.74 %
VAS.AX	Vanguard Australian Shares Index Etf	23.00	83.750000	1,926.25	87.20	2,005.65	(79.40)	(3.96) %	0.60 %
VGAD.AX	Vanguard Msci Index International Shares (hedged) Etf	35.00	74.500000	2,607.50	65.67	2,298.36	309.14	13.45 %	0.81 %
VGS.AX	Vanguard Msci Index International Shares Etf	29.00	88.610000	2,569.69	74.84	2,170.40	399.29	18.40 %	0.80 %
			<b>12,066.94</b>		<b>11,897.79</b>	<b>169.15</b>	<b>1.42 %</b>	<b>3.73 %</b>	
<b>Shares in Unlisted Private Companies (Australian)</b>									
OUTDEN	Outland Denim	1.00	0.000000	0.00	504.70	504.70	(504.70)	(100.00) %	0.00 %
			<b>0.00</b>		<b>504.70</b>	<b>(504.70)</b>	<b>(100.00) %</b>	<b>0.00 %</b>	
			<b>323,142.53</b>		<b>408,663.95</b>	<b>(85,521.42)</b>	<b>(20.93) %</b>	<b>100.00 %</b>	

## Immanuel Super Fund

# Investment Total Return Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	YTD Income* (Gross)	Income Since* Held (Gross)
<b>Cash/Bank Accounts</b>								
BT Panorama Cash Management Account		1,051.380000	1,051.38	1,051.38			4.22	137.00
Commonwealth Bank Direct Investment Account		809.210000	809.21	809.21				
			<b>1,860.59</b>	<b>1,860.59</b>			<b>4.22</b>	<b>137.00</b>
<b>Plant and Equipment (at written down value) - Unitised</b>								
Fixtures	Fixtures and Fittings Fortitude Valley	1.00	3,696.000000	3,696.00	10,038.80	(6,342.80)	(63.18) %	
Lowvaluepool	Low Value Pool	1.00	519.000000	519.00	7,661.31	(7,142.31)	(93.23) %	
			<b>4,215.00</b>	<b>17,700.11</b>	<b>(13,485.11)</b>	<b>(76.19) %</b>		
<b>Real Estate Properties ( Australian - Residential)</b>								
106993_348	Unit 406, 348 Water Street, Fortitude Valley	1.00	305,000.000000	305,000.00	376,700.76	(71,700.76)	(19.03) %	16,362.22
			<b>305,000.00</b>	<b>376,700.76</b>	<b>(71,700.76)</b>	<b>(19.03) %</b>	<b>16,362.22</b>	<b>109,463.17</b>
<b>Shares in Listed Companies (Australian)</b>								
LIT.AX	Lithium Australia Limited	8,000.00	0.051000	408.00	1,029.95	(621.95)	(60.39) %	
VEU.AX	Vanguard All-world Ex-us Shares Index Etf	30.00	72.430000	2,172.90	2,039.95	132.95	6.52 %	74.55
VHY.AX	Vanguard Australian Shares High Yield Etf	38.00	62.700000	2,382.60	2,353.48	29.12	1.24 %	183.88
VAS.AX	Vanguard Australian Shares Index Etf	23.00	83.750000	1,926.25	2,005.65	(79.40)	(3.96) %	147.24
VGAD.AX	Vanguard Msci Index International Shares (hedged) Etf	35.00	74.500000	2,607.50	2,298.36	309.14	13.45 %	214.76
VGS.AX	Vanguard Msci Index International Shares Etf	29.00	88.610000	2,569.69	2,170.40	399.29	18.40 %	64.27
			<b>12,066.94</b>	<b>11,897.79</b>	<b>169.15</b>	<b>1.42 %</b>	<b>684.70</b>	<b>1,806.44</b>
<b>Shares in Unlisted Private Companies (Australian)</b>								
OUTDEN	Outland Denim	1.00	0.000000	0.00	504.70	(504.70)	(100.00) %	
			<b>0.00</b>	<b>504.70</b>	<b>(504.70)</b>	<b>(100.00) %</b>		
			<b>323,142.53</b>	<b>408,663.95</b>	<b>(85,521.42)</b>	<b>(20.93) %</b>	<b>17,051.14</b>	<b>111,406.61</b>

\* Gross income includes the cash component and credits

Document electronically signed



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## Document Details

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<b>Initiator email</b>	office@bruno-associates.com.au
<b>Signed by</b>	Anthony Giannecchini (anthony.fg@outlook.com   +61 411 235 109), Sonia Audino (soniaaudino@mail.com   +61 433 136 104)
<b>System finalisation</b>	2023-06-05 13:13 +10:30
<b>Verify URL</b>	<a href="https://app.fuse.work/fusesign/verify/67cd3667-b6d1-4667-ad0f-c1ba646334cd">https://app.fuse.work/fusesign/verify/67cd3667-b6d1-4667-ad0f-c1ba646334cd</a>

## Document Signers

### Signer 1

<b>Name</b>	Anthony Giannecchini
<b>Email</b>	anthony.fg@outlook.com
<b>Mobile</b>	+61 411 235 109
<b>IP Address/es</b>	49.196.253.49
<b>Signed on Pages</b>	11, 14, 17
<b>Verification Mode</b>	SMS Code



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### Signer 2

<b>Name</b>	Sonia Audino
<b>Email</b>	soniaaudino@mail.com
<b>Mobile</b>	+61 433 136 104
<b>IP Address/es</b>	49.196.19.172
<b>Signed on Pages</b>	11, 18
<b>Verification Mode</b>	SMS Code



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## DOCUMENT AUDIT LOG

DATE TIME	USER	TRANSACTION
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2023-06-02 17:40 +10:30	ANTHONY GIANNECCHINI	SMS VERIFICATION REQUESTED TO MOBILE ENDING IN 109
2023-06-02 17:42 +10:30	ANTHONY GIANNECCHINI	CODE ENTERED AND VERIFIED
2023-06-02 17:42 +10:30	ANTHONY GIANNECCHINI	LINK OPENED FROM IP 49.196.253.49
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2023-06-05 13:11 +10:30	SONIA AUDINO	SMS VERIFICATION REQUESTED TO MOBILE ENDING IN 104
2023-06-05 13:11 +10:30	SONIA AUDINO	CODE ENTERED AND VERIFIED
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2023-06-05 13:13 +10:30	SYSTEM	FINALISING DOCUMENT (67CD3667-B6D1-4667-AD0F-C1BA646334CD)

## More Information

For more information on electronic signatures and to validate this document was signed by the parties listed above, please visit [www.fusesign.com](http://www.fusesign.com)

# **SELF-MANAGED SUPERANNUATION FUND INDEPENDENT AUDITOR'S REPORT**

## **Approved SMSF auditor details**

**Name:** Mr Nayan Patel

**Business name:** Just SMSF Audits

**Business postal address:** 302/32 Warleigh Grove, BRIGHTON, VIC 3186

**SMSF Auditor Number (SAN) :** 100264855

## **Self-managed superannuation fund details**

**Self-managed superannuation fund (SMSF) name:** Immanuel Super Fund

**Australian Business Number (ABN) or tax file number (TFN):** 37481885364

**Address:** 9/47 Forest Avenue, EAST PERTH, WA 6004

**Year of income being audited:** 2022

## **To the SMSF trustees**

of the Immanuel Super Fund

## **Part A: Financial report**

### **Opinion**

I have audited the special purpose financial report of the Immanuel Super Fund comprising the statement of financial position, operating statement and a summary of significant accounting policies and other explanatory notes for the year ended 30 June 2022.

In my opinion, the financial report presents fairly in all material respects, in accordance with the accounting policies described in the notes to the financial report, the financial position of the fund at 30 June 2022 and the results of its operations for the year then ended.

### **Basis for Opinion**

My audit has been conducted in accordance with Australian Auditing Standards (issued by the Auditing and Assurance Standards Board). My responsibilities under those standards are further described in the *Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report* section of this report. I am independent of the SMSF in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to this audit and as required by the *Superannuation Industry (Supervision) Regulations 1994* (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. My firm or network firm did not prepare the financial statements for the fund. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

### **Emphasis of Matter - Basis of accounting**

I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist Immanuel Super Fund meet the requirements of the SMSF's governing rules, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the SISR. As a result, the financial report may not be suitable for other purposes and should not be distributed to parties other than the trustees. My opinion is not modified in respect of this matter.

### **Responsibilities of SMSF trustees for the financial report**

Each SMSF trustee (individual trustee or director of the corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund or have not realistic alternative but to do so.

Each SMSF trustee is responsible for overseeing the fund's financial reporting process.

### **Approved SMSF auditor's responsibilities for the audit of the financial report**

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgment and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of an internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I have communicated with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I may identify during the audit.

## **Part B: Compliance Engagement**

### **Opinion**

I have undertaken a reasonable assurance engagement on Immanuel Super Fund 's compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below ("the listed provisions") for the year ended 30 June 2022.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

In my opinion, each trustee of Immanuel Super Fund has complied in all material respects, with the listed provisions, for the year ended 30 June 2022.

### **Basis for Opinion**

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 Compliance Engagements issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

### **Independence and quality control**

I have complied with the independence and other ethical requirements relating to assurance engagements, and applied Auditing Standards ASQM 1 Quality Management for Firms that Perform Audits or Reviews of Financial Reports and Other Financial Information, or Other Assurance or Related Services Engagements in undertaking this assurance engagement. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

### **SMSF trustees' responsibilities**

Each SMSF trustee is responsible for complying with the listed provisions and for the identification of risks that threaten compliance with the listed provisions, controls which will mitigate those risks and monitoring ongoing compliance.

### **Approved SMSF auditor's responsibilities**

My responsibility is to express an opinion on the trustees' compliance, in all material respects, with the listed provisions, for the year ended 30 June 2022. ASAE 3100 *Compliance Engagements* requires that I plan and perform my procedures to obtain reasonable assurance about whether the trustee have complied, in all material respects, with the listed provisions for the year ended 30 June 2022.

An assurance engagement to report on the trustees' compliance with the listed provisions involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the listed provisions for the year ended 30 June 2022.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

### **Inherent limitations**

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected.

A reasonable assurance engagement for the year ended 30 June 2022 does not provide assurance on whether compliance with the listed provisions will continue in the future.

**Mr Nayan Patel**

A handwritten signature in blue ink that reads "N. V. Patel -". The signature is written in a cursive style.

**Date audit completed : 08 June 2023**

**Just SMSF Audits**

**302/32 Warleigh Grove, BRIGHTON, VIC 3186**

## Appendix 1 – Explanation of listed sections and regulations in compliance engagement

This appendix is included to assist with the meaning of the legislation and regulations listed above

Section or Regulation	Explanation
S17A	The fund must meet the definition of an SMSF
S35AE	The trustees must keep and maintain accounting records for a minimum of five years
S35B	The trustees must prepare, sign and retain accounts and statements
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: <ul style="list-style-type: none"> <li>• fund members upon their retirement</li> <li>• fund members upon reaching a prescribed age</li> <li>• the dependants of a fund member in the case of the member's death before retirement</li> </ul>
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)



S82-85	The trustees must comply with the in-house asset rules
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years
S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration
S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years
S109	All investment transactions must be made and maintained at arms- length – that is, purchase, sale price and income from an asset reflects a true market value/rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited

Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules

**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**The Australian Business Register**

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information – it outlines our commitment to safeguarding your details.

**Electronic funds transfer - direct debit**

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number Year Name of partnership, trust, fund or entity 

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration: I declare that:**

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

*Anthony Giannecchini*  
*Sonia Padino*

Date

**PART B****Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number Account Name 

I authorise the refund to be deposited directly to the specified account.

Signature

*Anthony Giannecchini*  
*Sonia Padino*

Date

# Self-managed superannuation fund annual return

# 2022

## 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 2022 (NAT 71287).

Return year 

The Self-managed superannuation fund annual return instructions 2022 (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](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT3036).

## Section A: Fund information

### 1 Tax file number (TFN)

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)

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

### 4 Current postal address






### 5 Annual return status

Is this an amendment to the SMSF's 2022 return?

 A  N

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

 B  N

### 6 SMSF auditor

Auditor's name

Title

Familyname

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent  
address details?

 N

Postal address





Date audit was completed  A

Was Part A of the audit report qualified ?

 B  N

Was Part B of the audit report qualified ?

 C  N

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

 D 

Sensitive (when completed)

**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  Fund account number

Fund account name

I would like my tax refunds made to this account.  Print Y for yes or N for no.  If Yes, Go to C.

**B Financial institution account details for tax refunds**

Use Agent Trust Account?

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.

**8 Status of SMSF**

Australian superannuation fund

Fund benefit structure

Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts?

**9 Was the fund wound up during the income year?**

Print Y for yes or N for no.

If yes, provide the date on which the fund was wound up

Have all tax lodgment and payment obligations been met?

**10 Exempt current pension income**

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

Print Y for yes or N for no.

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.

If Yes Exempt current pension income amount

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

Segregated assets method

Unsegregated assets method   Was an actuarial certificate obtained?   Print Y for yes

Did the fund have any other income that was assessable?   Print Y for yes or N for 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.)

**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**  Y  N Print Y for yes or N for no.

Have you applied an exemption or rollover? **M**  Y  N Print Y for yes or N for no. Code

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 2022.

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1**  Net foreign income **D**  Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F**  Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I**  Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**

\* Dividend franking credit **L**

\* Gross trust distributions **M**  Code

Assessable contributions (R1 plus R2 plus R3 less R6) **R**

**Calculation of assessable contributions**

Assessable employer contributions

**R1**

plus Assessable personal contributions

**R2**

plus #\*No-TFN-quoted contributions

**R3**

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

**R6**

**Calculation of non-arm's length income**

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

**U1**

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

**U2**

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

**U3**

\* Other income **S**  Code

\*Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) **U**   
(U1 plus U2 plus U3)

#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 **W**  Loss   
(Sum of labels A to U)

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME **V**  Loss   
(W less Y)

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).

	<b>DEDUCTIONS</b>	<b>NON-DEDUCTIBLE EXPENSES</b>
Interest expenses within Australia	<b>A1</b> <input style="width: 100%;" type="text" value="14,090"/>	<b>A2</b> <input style="width: 100%;" type="text"/>
Interest expenses overseas	<b>B1</b> <input style="width: 100%;" type="text"/>	<b>B2</b> <input style="width: 100%;" type="text"/>
Capital works expenditure	<b>D1</b> <input style="width: 100%;" type="text"/>	<b>D2</b> <input style="width: 100%;" type="text"/>
Decline in value of depreciating assets	<b>E1</b> <input style="width: 100%;" type="text" value="837"/>	<b>E2</b> <input style="width: 100%;" type="text"/>
Insurance premiums – members	<b>F1</b> <input style="width: 100%;" type="text" value="1,207"/>	<b>F2</b> <input style="width: 100%;" type="text"/>
SMSF auditor fee	<b>H1</b> <input style="width: 100%;" type="text" value="660"/>	<b>H2</b> <input style="width: 100%;" type="text"/>
Investment expenses	<b>I1</b> <input style="width: 100%;" type="text" value="9,388"/>	<b>I2</b> <input style="width: 100%;" type="text"/>
Management and administration expenses	<b>J1</b> <input style="width: 100%;" type="text" value="5,948"/>	<b>J2</b> <input style="width: 100%;" type="text"/>
Forestry managed investment scheme expense	<b>U1</b> <input style="width: 100%;" type="text"/>	<b>U2</b> <input style="width: 100%;" type="text"/>
Other amounts	<b>L1</b> <input style="width: 80%;" type="text"/> <small>Code</small> <input style="width: 15%;" type="text"/>	<b>L2</b> <input style="width: 80%;" type="text"/> <small>Code</small> <input style="width: 15%;" type="text"/>
Tax losses deducted	<b>M1</b> <input style="width: 100%;" type="text"/>	
<b>TOTAL DEDUCTIONS</b> <b>N</b> <input style="width: 100%;" type="text" value="32,130"/> (Total A1 to M1)		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b> <b>Y</b> <input style="width: 100%;" type="text" value="0"/> (Total A2 to L2)
<b>#TAXABLE INCOME OR LOSS</b> <small>Loss</small> <b>O</b> <input style="width: 100%;" type="text" value="6,498"/> <small>L</small> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		<b>TOTAL SMSF EXPENSES</b> <b>Z</b> <input style="width: 100%;" type="text" value="32,130"/> (N plus Y)

#This is a mandatory label.

**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 2022 on how to complete the calculation statement.

#Taxable income	<b>A</b> <input style="width: 100%;" type="text" value="0"/>
(an amount must be included even if it is zero)	
#Tax on taxable income	<b>T1</b> <input style="width: 100%;" type="text" value="0.00"/>
(an amount must be included even if it is zero)	
#Tax on no-TFN-quoted contributions	<b>J</b> <input style="width: 100%;" type="text" value="0.00"/>
(an amount must be included even if it is zero)	
Gross tax	<b>B</b> <input style="width: 100%;" type="text" value="0.00"/>
(T1 plus J)	

Foreign income tax offset <b>C1</b> <input type="text" value="6.55"/>	<b>Non-refundable non-carry forward tax offsets</b> <b>C</b> <input type="text" value="6.55"/> (C1 plus C2)
Rebates and tax offsets <b>C2</b> <input type="text"/>	

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

Early stage venture capital limited partnership tax offset <b>D1</b> <input type="text"/>	<b>Non-refundable carry forward tax offsets</b> <b>D</b> <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year <b>D2</b> <input type="text"/>	
Early stage investor tax offset <b>D3</b> <input type="text"/>	
Early stage investor tax offset carried forward from previous year <b>D4</b> <input type="text"/>	

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

Complying fund's franking credits tax offset <b>E1</b> <input type="text" value="104.10"/>	<b>Refundable tax offsets</b> <b>E</b> <input type="text" value="104.10"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset <b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset <b>E3</b> <input type="text"/>	
Exploration credit tax offset <b>E4</b> <input type="text"/>	

**#TAX PAYABLE T5**   
(T3 less E - cannot be less than zero)

**Section 102AAM interest charge**  
**G**



Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest  
**H1**

Credit for tax withheld – foreign resident withholding (excluding capital gains)  
**H2**

Credit for tax withheld – where ABN or TFN not quoted (non-individual)  
**H3**

Credit for TFN amounts withheld from payments from closely held trusts  
**H5**

Credit for interest on no-TFN tax offset  
**H6**

Credit for foreign resident capital gains withholding amounts  
**H8**

**Eligible credits**  
**H**   
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

**#Tax offset refunds** **I**   
 (Remainder of refundable tax offsets)  
 (unused amount from label E- an amount must be included even if it is zero)

**PAYG instalments raised**  
**K**

**Supervisory levy**  
**L**

**Supervisory levy adjustment for wound up funds**  
**M**

**Supervisory levy adjustment for new funds**  
**N**

**Total amount of tax payable** **S**   
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2022.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	<input type="text"/>		<input type="text" value="0"/>
Collectables	<input type="text"/>		<input type="text" value="0"/>

Section F / Section G: **Member Information**

	See the Privacy note in the Declaration.	Member	
Title	Mr	Member'sTFN	<input type="text" value="1"/>
Familyname	Giannecchini		Account status
First given name	Anthony		<input type="text" value="0"/> Code
Other given names	Francis		
Date of birth	<input type="text" value="26/07/1968"/>	If deceased, date of death	<input type="text"/>

**Contributions**

OPENING ACCOUNT BALANCE

<p>Refer to instructions for completing these labels.</p> <p>Employer contributions <b>A</b> <input type="text" value="5,837.59"/></p> <p>ABN of principal employer <b>A1</b> <input type="text"/></p> <p>Personal contributions <b>B</b> <input type="text"/></p> <p>CGT small business retirement exemption <b>C</b> <input type="text"/></p> <p>CGT small business 15-year exemption amount <b>D</b> <input type="text"/></p> <p>Personal injury election <b>E</b> <input type="text"/></p> <p>Spouse and child contributions <b>F</b> <input type="text"/></p> <p>Other third party contributions <b>G</b> <input type="text"/></p> <p style="text-align: center;"><b>TOTAL CONTRIBUTIONS</b> <b>N</b> <input type="text" value="5,837.59"/> (Sum of labels A to M)</p>	<p>Proceeds from primary residence disposal <b>H</b> <input type="text"/></p> <p>Receipt date <b>H1</b> <input type="text"/></p> <p>Assessable foreign superannuation fund amount <b>I</b> <input type="text"/></p> <p>Non-assessable foreign superannuation fund amount <b>J</b> <input type="text"/></p> <p>Transfer from reserve: assessable amount <b>K</b> <input type="text"/></p> <p>Transfer from reserve: non-assessable amount <b>L</b> <input type="text"/></p> <p>Contributions from non-complying funds and previously non-complying funds <b>T</b> <input type="text"/></p> <p>Any other contributions (including Super Co-contributions and low Income Super Amounts) <b>M</b> <input type="text"/></p>
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**Other transactions**

<p>Accumulation phase account balance <b>S1</b> <input type="text" value="87,681.99"/></p> <p>Retirement phase account balance - NonCDBIS <b>S2</b> <input type="text" value="0.00"/></p> <p>Retirement phase account balance -CDBIS <b>S3</b> <input type="text" value="0.00"/></p> <p><input type="text" value="0"/> TRISCount</p>	<p>Allocated earnings or losses <b>O</b> <input type="text" value="3,379.13"/> <span style="float: right;">Loss <input type="text" value="L"/></span></p> <p>Inward rollovers and transfers <b>P</b> <input type="text"/></p> <p>Outward rollovers and transfers <b>Q</b> <input type="text"/></p> <p>Lump Sum payments <b>R1</b> <input type="text"/> <span style="float: right;">Code <input type="text"/></span></p> <p>Income stream payments <b>R2</b> <input type="text"/> <span style="float: right;">Code <input type="text"/></span></p>
<p><b>CLOSING ACCOUNT BALANCE</b> <b>S</b> <input type="text" value="87,681.99"/> (S1 plus S2 plus S3)</p>	

Accumulation phase value	<b>X1</b> <input type="text"/>
Retirement phase value	<b>X2</b> <input type="text"/>
Outstanding limited recourse borrowing arrangement amount	<b>Y</b> <input type="text"/>

**Sensitive (when completed)**

Fund's tax file number (TFN)

See the Privacy note in the Declaration.

Title	Mrs	Member'sTFN		Member	2
Familyname	Audino			Account status	
First given name	Sonia			Code	0
Other given names	Alma				
Date of birth		If deceased, date of death			

Contributions

OPENING ACCOUNT BALANCE 10.43

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

Accumulation phase account balance

**S1**

Retirement phase account balance - Non CDBIS

**S2**

Retirement phase account balance - CDBIS

**S3**

TRISCount

Allocated earnings or losses Loss

**O**

Inward rollovers and transfers

**P**

Outward rollovers and transfers

**Q**

Lump Sum payments

**R1**

Income stream payments

**R2**

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

Accumulation phase value

**X1**

Retirement phase value

**X2**

Outstanding limited recourse borrowing arrangement amount

**Y**

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

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

**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**

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**  Print **Y** for yes or **N** for no.

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A**  Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B**  Print **Y** for yes or **N** for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	<b>V1</b> <input type="text" value="234,899"/>	
Permissible temporary borrowings	<b>V2</b> <input type="text"/>	
Other borrowings	<b>V3</b> <input type="text"/>	
		Borrowings <b>V</b> <input type="text" value="234,899"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W</b> <input type="text" value="91,228"/>
Reserve accounts		<b>X</b> <input type="text"/>
Other liabilities		<b>Y</b> <input type="text"/>
<b>TOTAL LIABILITIES</b>		<b>Z</b> <input type="text" value="326,127"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	<b>H</b> <input type="text"/>
Total TOFA losses	<b>I</b> <input type="text"/>

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 2021–22 income year, write 2022). **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 2022. **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 2022 for each election. **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2022. **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](http://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

*Anthony Giannecchini* 08/06/2023 Date  Day Month Year

**Preferred trustee or director contact details:**

*Sonia Adriano* 08/06/2023

Title  Mr

Family name  Giannecchini

First given name  Anthony

Other given names  Francis

Area code Number

Phone number  04  11235109

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,  BRUNO CORPORATION PTY LTD

declare that the Self-managed superannuation fund annual return 2022 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  Mr

Family name  Bruno

First given name  Anthony

Other given names

Tax agent's practice  Bruno & Associates

Area code Number

Tax agent's phone number  04  12296033

Tax agent number  24602160 Reference number  GIAA904

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Document electronically signed



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<b>FuseSign subscriber</b>	Bruno & Associates
<b>Initiator email</b>	office@bruno-associates.com.au
<b>Signed by</b>	Anthony Giannecchini (anthony.fg@outlook.com   +61 411 235 109), Sonia Audino (soniaaudino@mail.com   +61 433 136 104)
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## Document Signers

### Signer 1

**Name** Anthony Giannecchini  
**Email** anthony.fg@outlook.com  
**Mobile** +61 411 235 109  
**IP Address/es** 57.197.68.21  
**Signed on Pages** 1, 12  
**Verification Mode** SMS Code



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### Signer 2

**Name** Sonia Audino  
**Email** soniaaudino@mail.com  
**Mobile** +61 433 136 104  
**IP Address/es** 49.196.19.172  
**Signed on Pages** 1, 12  
**Verification Mode** SMS Code



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