

**ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022****For account: 2267/222602**

Total interest credited

\$4.36

These details are provided for your records and taxation purposes

MORE INFORMATION

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 Telephone Banking on 132 032 from Australia or +61 2 9155 7700 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.

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 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

Business Optimiser statement

ING 



004037

Mrs D DRUMMOND
DEBRICKD NOMINEES PTY LTD ATF DRUMMOND
SUPERANNUATION FUND
U 4 192 ALBION ST
ANNANDALE NSW 2038

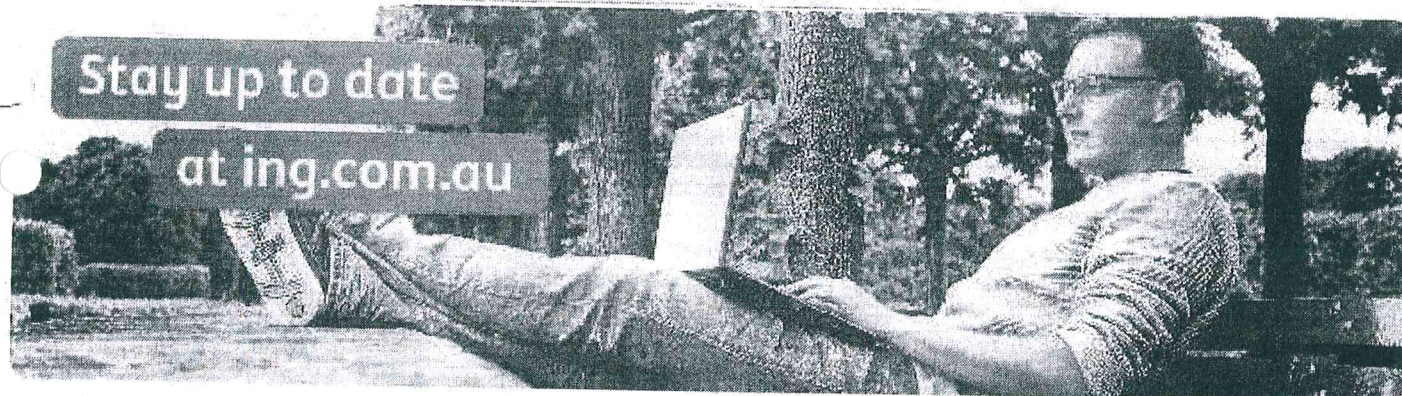
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BSB number: 923 100

Business Optimiser number: 60456235

Statement number: 42

Statement from: 01/04/2022 to 30/06/2022



Balance

Opening balance	Total money in	Total money out	Closing balance
\$43,107.40	\$100,198.90	\$-20,000.00	\$123,315.30

Transactions

Date	Details	Money out \$	Money in \$	Balance \$
04/2022	Withdrawal - Receipt 696303 If to Whc account To 222602 032267	-20,000.00 ✓		23,107.40
30/04/2022	Interest Credit - Receipt 941266		0.575 2.94 ✓	23,110.34
31/05/2022	Interest Credit - Receipt 913231		1.96 ✓	23,112.30
23/06/2022	Interest Transfer - Receipt 353554 From 330 Day Business Term Deposit 51096509		198.90 ✓	23,311.20
23/06/2022	Internal Transfer - Receipt 384040 Transfer From 51096509		2400 100,000.00 ✓	123,311.20
30/06/2022	Interest Credit - Receipt 945819		0.575 4.10 ✓	123,315.30

Financial Year Summary

Standard Variable rate for the end of statement period: 0.10% p.a.

Total Interest Financial Year to Date: \$44.73

Total Interest for this statement: \$9.00

Tax File Number/ABN/Exemption Provided: Yes

②

8004 4141 2604

Business Term Deposit statement



011

000755

Mrs D DRUMMOND
DEBRICKD NOMINEES PTY LTD ATF DRUMMOND
SUPERANNUATION FUND
U 4 192 ALBION ST
ANNANDALE NSW 2038

BSB number: 923 100

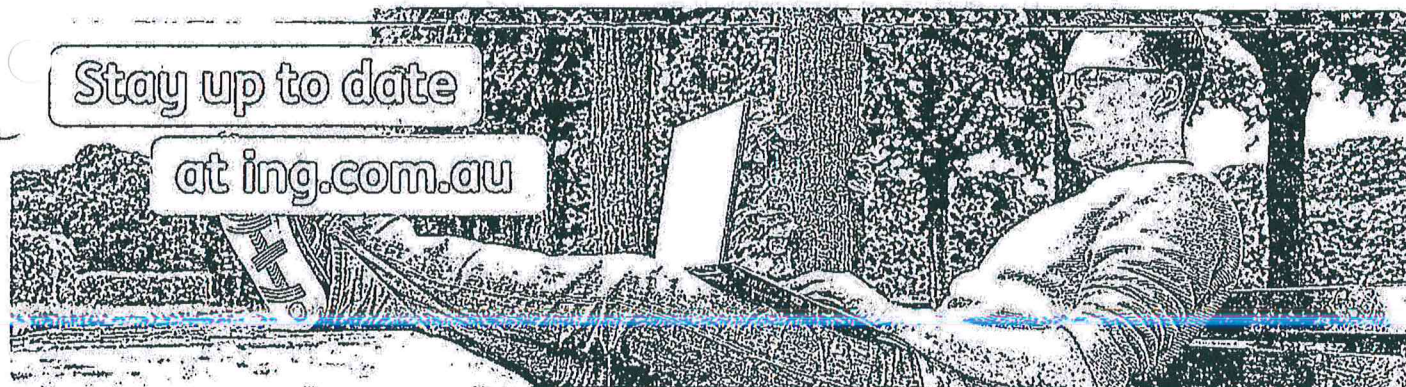
Business Term Deposit number: 51096509

Statement number: 6

Statement from: 01/01/2022 to 30/06/2022

Stay up to date

at ing.com.au



Term info

Your Business Term Deposit is now closed

Balance

Opening balance	Total money in	Total money out	Closing balance
\$100,000.00	\$198.90	\$-100,198.90	\$0.00

Transactions

Date	Details	Money out \$	Money in \$	Balance \$
01/01/2022	Opening Balance			100,000.00
22/06/2022	Interest Credit - Receipt 900097		198.90 ✓	100,198.90
23/06/2022	Interest Transfer - Receipt 353554 To Business Optimiser 60456235	-198.90 ✓		100,000.00
23/06/2022	Account Closure - Receipt 384040 Transfer To 60456235	-100,000.00 ✓		0.00
30/06/2022	Closing Balance			0.00

E-755 S-1157 1-2314

Financial Year Summary

Total Interest Financial Year to Date: \$216.16

Total Interest for this statement: \$198.90

Tax File Number / ABN / Exemption Provided: Yes

Please check all transactions carefully. If you believe there is an error, or if you have any queries, please call us as soon as possible.

For the curious:

Keeping you safe and secure

ING takes the security of customers' transactions and information very seriously and are committed to protecting you against online fraud. If you use our Interactive Services (online, mobile or phone banking), please remember these security guidelines:

1. Ensure that your Access Code, Security Code and PIN are not disclosed to anyone.
2. Choose an Access Code that is difficult to guess. It should not be your date of birth, a part of your name, or consist of repeated, ascending or descending characters.
3. Avoid using computers that are shared with other unknown people for online banking, such as internet cafes and libraries.
4. If you record your Access Code, store it in a safe place, separate from your Client Number.
5. Use care to prevent anyone else seeing your Access Code or PIN when being entered.
6. ING will never send you an email asking you to click on a link to access online banking, or to provide your Access Code, Security Code or PIN.
7. Please check all transactions carefully. If you think there's been an error or unauthorised transaction, call us as soon as possible on 133 464.

These guidelines do not set out the circumstances in which you may be liable for unauthorised electronic transactions. Your liability for unauthorised electronic transactions will be determined under the ePayments Code (as reflected in your Terms and Conditions booklet). Business Term Deposits require a minimum opening deposit of \$10,000. The Interest rates that apply to Business Term Deposits are the interest rates that are current on the date the term deposit is opened.

Any advice in this statement does not take into account your objectives, financial situation or needs and you should consider whether it is appropriate for you. Before making any decision in relation to a Business Term Deposit you should read the Business Term Deposits Terms and Conditions booklet available at our website. If you have a complaint or need to speak with us please visit ing.com.au/contactus as we have procedures in place to help resolve any issues you may have. Business Term Deposits are issued by ING, a division of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823.



Practicing as Jessy Accountants

Suite 23, 328 Albany Highway, Victoria Park WA 6100

PO Box 426, Como WA 9952

Phone (08) 6365 2610

W: www.jessy.com.au Email: admin@jessy.com.au



Tax agent
22533008

Mr & Mrs Drummond
Drummond Superannuation Fund
PO Box 37
WESTGATE NSW 2048

Tax Invoice

2022-000130

Ref: DRUM0002
18 November, 2021

Description

Amount

Preparation of Financial Statements and Income Tax Return for the year ended 30 June 2021 including preparation and collation of documents for the audit of the self managed superannuation fund.

2,200.00

Minutes for retirement declaration to state position of preservation.*

Financial Statements and Income Tax Return for the year ended 30
 on of documents for the audit of the self managed superannuation
 declaration to state position of preservation.*

Terms: 14 Days. Prompt settlement will be appreciated.

Amount Due: \$ 2,200.00

The Amount Due Includes GST of \$200.00

* indicates taxable supply

Please detach the portion below and forward with your payment

Invoice: 2022-000130

Ref: DRUM0002

18 November, 2021

By Direct Debit BSB 016370 Account no 453899223

Please make cheque payable to NJ Accountants Pty Ltd

Amount Due: \$ 2,200.00

Cheque

Mastercard (+1.7%)

Visa (+1.7% Fee)

[illegible]

Cardholder Signature Expiry Date

Liability limited by a scheme approved under Professional Standards Legislation

NJ Accountants Pty Ltd

Practicing as Jessy Accountants

A.B.N. 49 714 091 374

Suite 23, 328 Albany Highway, Victoria Park WA 6100

PO Box 426, Como WA 6952

Phone (08) 6365 2610



Tax agent
22533008

W: www.jessy.com.au Email: admin@jessy.com.au

Debrickd Nominees Pty Ltd
PO Box 37
WESTGATE NSW 2048

Tax Invoice

2022-000067

Ref: DEBR0001

31 August, 2021

Description	Amount
Corporate Services*	330.00
Paid	
Terms: 14 Days. Prompt settlement will be appreciated.	
Amount Due: \$ 330.00	
The Amount Due Includes GST of \$30.00	
* indicates taxable supply	

Please detach the portion below and forward with your payment

Remittance Advice

PAYMENT OPTIONS

By Direct Debit BSB 016370 Account no 453899223

Please make cheques payable to NJ Accountants Pty Ltd

Invoice: 2022-000067

Ref: DEBR0001

31 August, 2021

Amount Due: \$ 330.00

MAGISTER LEGAL

Commercial Lawyers
Suite 155, Level 2, Equus Commercial, 580 Hay Street
PERTH WA 6000
Tel: (08) 9225 6027 Fax: (08) 9225 6813

Ms Deborah Drummond
PO Box 37
WESTGATE NSW 2048

DATE: 10/12/2021
INVOICE NO: 002206
OUR REF: DR210062

PAID 10/12/21

TAX INVOICE

ABN: 21 145 193 175

Re: Corporate and SMSF

	NET	GST	GROSS
Total Fees \$1,133.00 reduced to	\$736.04	\$73.60	\$809.64
Office Costs	\$63.96	\$6.40	\$70.36
Disbursements	\$0.00	\$0.00	\$0.00

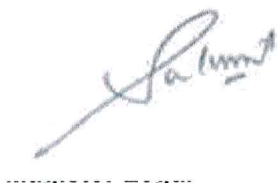
Total this invoice \$80.00 \$880.00

Plus previous balance outstanding as at 10 December 2021 \$0.00

Total owing \$880.00

Funds remaining in Trust \$0.00

With Compliments



Liability limited by a scheme approved under Professional Standards Legislation

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).

PAYMENT TERMS ARE 7 DAYS FROM INVOICE DATE

Please remit this section with your cheque to our address as stated above

Amount Due: \$880.00

Or Direct Deposits can be made to BSB: 086 006 Account No: 17764 8080 please quote file number: DR210062

Invoice Itemisation

Invoice No 002206

File DR210062 File Name Ms Deborah Ann Drummond
Matter Corporate and SMSF

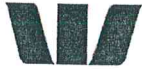
Invoice Amount \$880.00
Tax \$80.00

Timesheets

Date	Description	Owner	Level	Units	Amount
07/12/21	Received/reviewed- initial email from NJ Accountants- No Charge	SS		1	0.00
07/12/21	Exchange-emails from/to: NJ Accountants- information	SS		1	0.00
07/12/21	Client Costs Letter-no charge (to accountant)	SS		1	0.00
07/12/21	Received/reviewed- email, Consitions, SMSF (preliminary review), response	SS		4	44.00
09/12/21	Assessment of client docs (preliminary) (or further queries)	SS		11	121.00
09/12/21	Correspondence: to N Jessy- query	SS		3	33.00
09/12/21	Received/reviewed-reply from Accountant, attachment Company SummRY	SS		4	44.00
09/12/21	Analysis- SMSF deed	SS		32	352.00
09/12/21	Analysis- Company constitution of Corporations Law	SS		33	363.00
09/12/21	Response to Ms Jessy- advice (as requested)	SS		13	143.00
09/12/21	Exchange-emails from/to: N Jessy, further queries, advice	SS		3	33.00
					\$1,133.00

Office Costs

Type	Description	Qty	Amount
FOF	File Opening Fee	1	63.96
			\$63.96



Electronic Statement

Statement Period
31 May 2022 - 31 August 2022

Westpac Business Cash Reserve

Account Name
DEBRICKD NOMINEES PTY LTD ATF
DRUMMOND SUPERANNUATION FUND

Customer ID
4756 6939 DEBRICKD NOMINEES PTY
LTD

BSB
032-267 Account Number
222 602

Opening Balance + \$8,714.72
Total Credits + \$6,873.66
Total Debits - \$0.00
Closing Balance + \$15,588.38

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
17 May 2022	0.01 %	0.10 %	0.10 %	0.10 %
22 Jul 2022	0.01 %	0.35 %	0.35 %	0.35 %
18 Aug 2022	0.01 %	0.60 %	0.60 %	0.60 %

Effective Date	Over \$99999 to \$499999	Over \$499999
17 May 2022	0.10 %	0.10 %
22 Jul 2022	0.35 %	0.35 %
18 Aug 2022	0.60 %	0.60 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/22	STATEMENT OPENING BALANCE			8,714.72
01/06/22	Deposit Quicksuper Quickspr3219162039	0716.04	1,480.60	10,195.32
23/06/22	Deposit Quicksuper Quickspr3235324655	L	1,480.60	11,675.92
24/06/22	Deposit Dividend WBC Dividend 001277737089	0550	1,220.00	12,895.92
30/06/22	Interest Paid	0575	0.86	12,896.78
29/07/22	Interest Paid		1.64	12,898.42
04/08/22	Deposit Quicksuper Quickspr3267900751		1,508.03	14,406.45



Electronic Statement

Statement Period
31 May 2022 - 30 June 2022

Westpac Business One Flexi

Account Name
DEBRICKD NOMINEES PTY LTD ATF
DRUMMOND SUPERANNUATION FUND

Customer ID
4756 6939 DEBRICKD NOMINEES PTY
LTD

BSB
032-267 Account Number
222 581

2001

Opening Balance	+ \$5,818.60
Total Credits	+ \$0.00
Total Debits	- \$1.00
Closing Balance	+ \$5,817.60

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/22	STATEMENT OPENING BALANCE			5,818.60
01/06/22	Transaction Fee	1.00		5,817.60
30/06/22	CLOSING BALANCE			5,817.60

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

Business Optimiser statement

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004097

Mrs D DRUMMOND
DEBRICKD NOMINEES PTY LTD ATF DRUMMOND
SUPERANNUATION FUND
U 4 192 ALBION ST
ANNANDALE NSW 2038

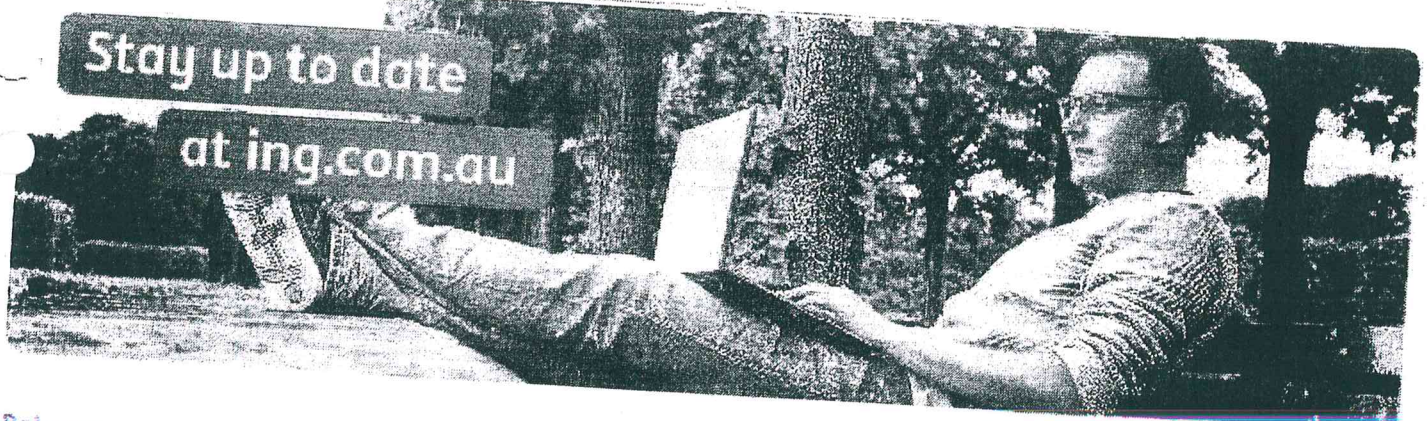
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BSB number: 923 100

Business Optimiser number: 60456235

Statement number: 42

Statement from: 01/04/2022 to 30/06/2022



Balance

Opening balance	Total money in	Total money out	Closing balance
\$43,107.40	\$100,198.90	\$-70,000.00	\$123,315.30

Transactions

Date	Details	Money out \$	Money in \$	Balance \$
27/04/2022	Withdrawal - Receipt 696303 If to Whc account To 222602 032267	-20,000.00 ✓		23,107.40
30/04/2022	Interest Credit - Receipt 941266		2.94 ✓	23,110.34
31/05/2022	Interest Credit - Receipt 913231		1.96 ✓	23,112.30
23/06/2022	Interest Transfer - Receipt 353554 From 330 Day Business Term Deposit 51096509		198.90 ✓	23,311.20
23/06/2022	Internal Transfer - Receipt 384040 Transfer from 51096509		2400 100,000.00 ✓	123,311.20
30/06/2022	Interest Credit - Receipt 945819		2.10 ✓	123,315.30

Financial Year Summary

Standard Variable rate for the end of statement period: 0.10% p.a.

Total Interest Financial Year to Date: \$44.73

Total Interest for this statement: \$9.00

Tax File Number/ABN/Exemption Provided: Yes

②

ING 1-1111-1111



23 June 2022

011



Mrs Deborah Drummond
Debrickd Nominees Pty Ltd ATF Drummond
Superannuation Fund
U 4 192 Albion St
ANNANDALE NSW 2038

Dear Mrs Drummond,

Your ING Business Term Deposit has matured

Please see a summary of your matured Business Term Deposit below.

Account Name	Debrickd Nominees Pty Ltd ATF Drummond Superannuation Fund
Business Term Deposit Account Number	51096509
Opening Deposit	\$100,000.00
Interest rate	0.22% p.a.
Term	330 Days
Commencement Date	28/07/2021
Maturity Date	23/06/2022
Closing Balance	\$100,198.90
Maturity Instructions	Close Business Term Deposit and transfer closing balance to Business Optimiser
Tax File Number / ABN / Exemption Provided	Yes
Authorised Users	Mrs Deborah Drummond Mr Richard Drummond

You've chosen to transfer your total Business Term Deposit amount into your linked bank account and close your Business Term Deposit. We hope you open another Term Deposit with us soon, so we can continue rewarding your savings. Feel free to check out our current terms and rates online whenever you like.

Where the eligibility for the Loyalty Bonus has been met, the interest rate for your current Term Deposit above will be inclusive of a loyalty bonus of 0.10% p.a. For the eligibility, you must have rolled over your current Term Deposit prior to the 2nd May 2019 and must have held your funds in that Term Deposit until the maturity date. Note - the Loyalty Bonus was no longer available on Term Deposits opened or rolled over on or after the 2nd May 2019.