

Compliance Workpapers
AYOUB Family Super Fund
Financial Year - 2021



Fund Details

Fund Name	AYOUB Family Super Fund
Contact no	0459777125
Financial Year	2021
Established Date	28/10/2010
ABN	74 949 275 430
TFN	921079597
Trustee Type	Individual
Trustees	MILAD AYOUB VICTORIA AYOUB
ACN	

Statement of Financial Position

Assets	Qty	2021	2020	Change (\$)	Change (%)	
Investments	0.00	49,898.56	38,337.67	11,560.89	30.16	WP-1 WP-2
Shares in Listed Companies	0.00	49,898.56	38,337.67	11,560.89	30.16	WP-1
Commonwealth Bank Of Australia.	456.00	45,540.72	34,710.00	10,830.72	31.20	
Telstra Group Limited	1,159.00	4,357.84	3,627.67	730.17	20.13	
Other Assets	0.00	23,215.40	18,585.55	4,629.85	24.91	
Cash At Bank	0.00	0.03	1,314.28	-1,314.25	100.00	
CBA Business Account #5261	0.00	0.00	1,284.25	-1,284.25	100.00	WP-1
CBA Business Online Account #5288	0.00	0.03	30.03	-30.00	99.90	WP-1
Current Tax Assets	0.00	2,286.20	2,048.73	237.47	11.59	WP-1 WP-2
Franking Credits	0.00	582.62	1,012.17	-429.55	42.44	
Shares in Listed Companies	0.00	582.62	1,012.17	-429.55	42.44	
Commonwealth Bank Of Australia.	0.00	503.14	923.57	-420.43	45.52	
Telstra Group Limited	0.00	79.48	88.60	-9.12	10.29	
Income Tax Payable	0.00	2,048.73	1,444.56	604.17	41.82	
Provision for Income Tax	0.00	-345.15	-408.00	62.85	15.40	
Sundry Assets	0.00	20,929.17	15,222.54	5,706.63	37.49	
Other Receivable	0.00	20,929.17	15,222.54	5,706.63	37.49	
Total Assets	0.00	73,113.96	56,923.22	16,190.74	28.44	

Liabilities	Qty	2021	2020	Change (\$)	Change (%)	
Total Liabilities	0.00	0.00	0.00	0.00	0.00	

Member Entitlements	Qty	2021	2020	Change (\$)	Change (%)	
Member Entitlement Accounts	0.00	73,113.96	56,923.22	16,190.74	28.44	WP-1 WP-2
Ms Victoria Ayoub	0.00	73,113.96	56,923.22	16,190.74	28.44	
Accumulation	0.00	73,113.96	56,923.22	16,190.74	28.44	
Total Member Entitlements	0.00	73,113.96	56,923.22	16,190.74	28.44	

Operating Statement

Income	2021	2020	Change (\$)	Change (%)	
Investment Gains	15,289.86	-7,563.05	22,852.91	302.17	
Increase in Market Value	13,705.92	-7,642.05	21,347.97	279.35	WP-1
Shares in Listed Companies	13,705.92	-7,642.05	21,347.97	279.35	
Commonwealth Bank Of Australia.	12,975.75	-6,680.00	19,655.75	294.25	
Telstra Group Limited	730.17	-962.05	1,692.22	175.90	
Realised Capital Gains	1,583.94	79.00	1,504.94	1,904.99	WP-1 WP-2
Shares in Listed Companies	1,583.94	79.00	1,504.94	1,904.99	
Commonwealth Bank Of Australia.	1,583.94	0.00	1,583.94	100.00	
Telstra Group Limited	0.00	79.00	-79.00	100.00	
Investment Income	1,942.06	3,382.41	-1,440.35	42.58	WP-1 WP-2
Dividends	1,942.06	3,373.89	-1,431.83	42.44	WP-1
Shares in Listed Companies	1,942.06	3,373.89	-1,431.83	42.44	
Commonwealth Bank Of Australia.	1,677.14	3,078.57	-1,401.43	45.52	
Telstra Group Limited	264.92	295.32	-30.40	10.29	
Interest	0.00	8.52	-8.52	100.00	
Cash At Bank	0.00	8.52	-8.52	100.00	
CBA Business Online Account #5288	0.00	8.52	-8.52	100.00	
Total Income	17,231.92	-4,180.64	21,412.56	512.18	

Expenses	2021	2020	Change (\$)	Change (%)	
Member Payments	0.00	6,340.46	-6,340.46	100.00	
Pensions Paid	0.00	6,340.46	-6,340.46	100.00	WP-1
Mr Milad Ayoub	0.00	6,340.46	-6,340.46	100.00	
Account Based Pension (0.00% Tax Free)	0.00	6,340.46	-6,340.46	100.00	
Other Expenses	696.03	696.11	-0.08	0.01	
Accountancy Fee	576.00	576.00	0.00	0.00	
Bank Fees	120.03	120.11	-0.08	0.07	
Cash At Bank	120.03	120.11	-0.08	0.07	
CBA Business Account #5261	120.03	120.11	-0.08	0.07	
Total Expenses	696.03	7,036.57	-6,340.54	90.11	
Income Tax	2021	2020	Change (\$)	Change (%)	
Income Tax Expense	345.15	408.00	-62.85	15.40	WP-1 WP-2
Income Tax Expense	345.15	408.00	-62.85	15.40	
Total Income Tax	345.15	408.00	-62.85	15.40	
Net Profit(Loss) Total	16,190.74	-11,625.21			

Market Value

Current Status : Good to Go Prior Status : N/A					Prepared By : N/A	Reviewed By : N/A
Security Code	Security Name	Source Price	Units	Market Price	Market Value	
SECURITY						
CBA	Commonwealth Bank Of Australia.	99.87	456.00	99.87	45,540.72	
TLS	Telstra Group Limited	3.76	1,159.00	3.76	4,357.84	

Pension Limit

				Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Age	Year To Date	Minimum	Maximum	
Mr Milad Ayoub						
	Account Based Pension (0.00% Tax Free)	76	0.00	0.00		

Tax Effective Allocation of Pension Payment (Member Level)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
Mr Milad Ayoub (Age: 76 at 30/06/2021)				
	Account Based Pension (0.00% Tax Free)	0.00	0.00	0.00

Lump Sum Payment - Good to Go

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

Preservation Components

							Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year				
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount			
<i>Ms Victoria Ayoub (Age: 35 at 30/06/2021)</i>										
Accumulation	Accumulation	56,923.22	0.00	0.00	73,113.96	0.00	0.00			

Tax Component Verification (Accumulation)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Ms Victoria Ayoub (Age: 35 at 30/06/2021)				
	Accumulation		0.00	0.00

Work Test - Good to Go

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

Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Current Year Contributions		Concessional	Non-Concessional
<p>Mr Milad Ayoub Date of Birth: 06/06/1945 (Age: 75 at 30/06/2021)</p>				
	Caps		25,000.00	0.00
	Cumulative available unused cap		50,000.00	0.00
	Maximum cap available		75,000.00	0.00
	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
<p>Ms Victoria Ayoub Date of Birth: 06/10/1985 (Age: 34 at 30/06/2021)</p>				
	Caps		25,000.00	100,000.00
	Cumulative available unused cap		50,000.00	0.00
	Maximum cap available		75,000.00	100,000.00
	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

				Current Status : Good to Go Prior Status : Warning		Prepared By : Danica Sabado	Reviewed By : N/A
	Date	Description		Debits	Credits	Balance	
CBA Business Account #5261							
	01/03/2021	Account Fee		10.00	0.00	-9.06	
	01/06/2021	Account Fee		10.00	0.00	-10.00	

Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning	Prepared By : Danica Sabado	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
CBA Business Online Account #5288						
🚩	08/10/2020	Transfer from xx5261 CommBank app trf	0.00	100.00	130.03	
🚩	13/10/2020	Transfer from xx5261 CommBank app trf	0.00	20.00	50.03	
🚩	13/10/2020	Transfer from xx5261 CommBank app trf	0.00	40.00	110.03	
🚩	13/10/2020	Transfer to xx5261 CommBank app trf	50.00	0.00	30.03	
🚩	12/12/2020	Transfer from xx5261 CommBank app trf	0.00	50.00	80.03	
🚩	14/12/2020	Transfer from xx5261 CommBank app trf	0.00	27.00	57.03	
🚩	14/12/2020	Transfer to xx5261 CommBank app trf	27.00	0.00	30.03	
CBA Business Account #5261						
🚩	13/09/2020	Transfer to xx9485 CommBank app trf	50.00	0.00	1,034.25	
🚩	14/09/2020	Transfer from xx9174 CommBank app trf	0.00	50.00	1,084.25	
🚩	14/09/2020	Transfer from xx9174 CommBank app trf	0.00	50.00	1,134.25	
🚩	07/10/2020	Transfer to xx9485 CommBank app trf	100.00	0.00	1,421.97	
🚩	08/10/2020	Transfer from xx5288 CommBank app trf	0.00	100.00	1,521.97	
🚩	08/10/2020	Transfer to xx9485 CommBank app trf	100.00	0.00	1,321.97	
🚩	11/10/2020	Transfer to xx9485 CommBank app trf	50.00	0.00	1,271.97	
🚩	12/10/2020	Transfer to xx9485 CommBank app trf	50.00	0.00	1,201.97	
🚩	13/10/2020	Transfer from xx5288 CommBank app rrf	0.00	50.00	1,281.97	

				Current Status : Good to Go Prior Status : Warning	Prepared By : Danica Sabado	Reviewed By : N/A
🚩	13/10/2020	Transfer to xx9485 CommBank app trf	40.00	0.00	1,081.97	
🚩	21/10/2020	Transfer from xx5676 CommBank app trf	0.00	100.00	1,331.97	
🚩	12/11/2020	Transfer to xx9485 CommBank app trf	50.00	0.00	1,121.97	
🚩	04/12/2020	Transfer from xx5676 CommBank app trf	0.00	50.00	1,012.97	
🚩	06/12/2020	Transfer to xx9485 CommBank app trf	20.00	0.00	942.97	
🚩	07/12/2020	Transfer to xx9485 CommBank app trf	50.00	0.00	892.97	
🚩	09/12/2020	Transfer to xx9485 CommBank app trf	100.00	0.00	792.97	
🚩	12/12/2020	Transfer from xx5288 CommBank app trf	0.00	50.00	842.97	
🚩	14/12/2020	Transfer from xx5288 CommBank app trf	0.00	27.00	746.97	
🚩	14/12/2020	Transfer to xx5288 CommBank app trf	27.00	0.00	692.97	
🚩	24/02/2021	Transfer from xx5676 CommBank app trf	0.00	60.00	2,975.94	
🚩	24/02/2021	Transfer to xx9485 CommBank app trf	60.00	0.00	3,000.94	
🚩	01/03/2021	Account Fee	10.00	0.00	-9.06	
🚩	10/03/2021	Transfer from xx5288 CommBank app tr	0.00	10.00	0.94	
🚩	10/03/2021	Transfer from xx5288 CommBank app trf	0.00	10.00	20.94	
🚩	10/03/2021	Transfer to xx9485 CommBank app trf	10.00	0.00	10.94	
🚩	01/04/2021	Transfer from xx5676 CommBank app trf	0.00	20.00	692.66	
🚩	01/04/2021	Transfer to xx9485 CommBank app trf	20.00	0.00	662.63	
🚩	21/06/2021	Transfer to xx9485 CommBank app trf	50.00	0.00	0.00	

				Current Status : Good to Go Prior Status : Warning	Prepared By : Danica Sabado	Reviewed By : N/A
🚩	22/06/2021	Transfer from xx5676 CommBank app trf	0.00	30.00	30.00	
🚩	22/06/2021	Transfer to xx9485 CommBank app tr	30.00	0.00	0.00	
🚩	26/06/2021	Transfer from xx5676 CommBank app trf	0.00	50.00	50.00	
🚩	30/06/2021	Transfer from xx5676 CommBank app trf	0.00	40.00	40.00	
🚩	30/06/2021	Transfer to xx9485 CommBank app tr	40.00	0.00	0.00	

Income Comparison - Good to Go

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

Benefits Paid to Member < 60 - Good to Go

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

Retirement Condition - Good to Go

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

Tax Effective Allocation of Pension Payment (Pension Account Level)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
Mr Milad Ayoub (Age: 76 at 30/06/2021)				
	Account Based Pension (0.00% Tax Free)	0.00	0.00	0.00

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.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Realised Capital Gains / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
25/01/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	1,583.94	1,583.94
30/06/2021	Closing Balance	0.00	0.00	0.00	1,583.94
Investment Gains / Increase in Market Value / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
30/06/2021	Market Value Adjustment	0.00	0.00	12,975.75	12,975.75
30/06/2021	Closing Balance	0.00	0.00	0.00	12,975.75
Investment Gains / Increase in Market Value / Shares in Listed Companies / Telstra Group Limited					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
30/06/2021	Market Value Adjustment	0.00	0.00	730.17	730.17
30/06/2021	Closing Balance	0.00	0.00	0.00	730.17
Investment Gains / Disposal Suspense / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
25/01/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	44.00	0.00	3,728.97	3,728.97
25/01/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	-44.00	3,728.97	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
30/09/2020	CBA AUD 0.98 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	700.00	700.00
30/03/2021	CBA AUD 1.5 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	977.14	1,677.14
30/06/2021	Closing Balance	0.00	0.00	0.00	1,677.14
Investment Income / Dividends / Shares in Listed Companies / Telstra Group Limited					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
24/09/2020	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	132.46	132.46
26/03/2021	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	132.46	264.92
30/06/2021	Closing Balance	0.00	0.00	0.00	264.92
Other Expenses / Accountancy Fee					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
04/02/2021	Direct Debit 184111 MYOB Australia MYOB 1-76796950175	0.00	576.00	0.00	576.00
30/06/2021	Closing Balance	0.00	0.00	0.00	576.00
Other Expenses / Cash At Bank / CBA Business Account #5261					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/07/2020	Account Fee	0.00	10.00	0.00	10.00
01/08/2020	Account Fee	0.00	10.00	0.00	20.00

Date	Description	Quantity	Debits	Credits	Balance
01/09/2020	Account Fee	0.00	10.00	0.00	30.00
01/10/2020	Account Fee	0.00	10.00	0.00	40.00
01/11/2020	Account Fee	0.00	10.00	0.00	50.00
01/12/2020	Account Fee	0.00	10.00	0.00	60.00
01/01/2021	Account Fee	0.00	10.00	0.00	70.00
01/02/2021	Account Fee	0.00	10.00	0.00	80.00
01/03/2021	Account Fee	0.00	10.00	0.00	90.00
01/04/2021	Account Fee	0.00	10.00	0.00	100.00
01/04/2021	Debit Excess Interest	0.00	0.03	0.00	100.03
01/05/2021	Account Fee	0.00	10.00	0.00	110.03
01/06/2021	Account Fee	0.00	10.00	0.00	120.03
30/06/2021	Closing Balance	0.00	0.00	0.00	120.03
Income Tax Expense / Income Tax Expense					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
30/06/2021	Fund Income Tax	0.00	345.15	0.00	345.15
30/06/2021	Closing Balance	0.00	0.00	0.00	345.15
Investments - Commonwealth Bank Of Australia.					
01/07/2020	Opening Balance	500.00	0.00	0.00	34,710.00
25/01/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	-44.00	0.00	2,145.03	32,564.97

Date	Description	Quantity	Debits	Credits	Balance
30/06/2021	Market Value Adjustment	0.00	12,975.75	0.00	45,540.72
30/06/2021	Closing Balance	456.00	0.00	0.00	45,540.72
Investments - Telstra Group Limited					
01/07/2020	Opening Balance	1,159.00	0.00	0.00	3,627.67
30/06/2021	Market Value Adjustment	0.00	730.17	0.00	4,357.84
30/06/2021	Closing Balance	1,159.00	0.00	0.00	4,357.84
Cash At Bank - CBA Business Account #5261					
01/07/2020	Opening Balance	0.00	0.00	0.00	1,284.25
01/07/2020	Account Fee	0.00	0.00	10.00	1,274.25
01/08/2020	Account Fee	0.00	0.00	10.00	1,264.25
01/09/2020	Account Fee	0.00	0.00	10.00	1,254.25
11/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	150.00	1,104.25
13/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	1,084.25
13/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	1,034.25
14/09/2020	Transfer from xx9174 CommBank app trf	0.00	50.00	0.00	1,084.25
14/09/2020	Transfer from xx9174 CommBank app trf	0.00	50.00	0.00	1,134.25
14/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	1,114.25
14/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	250.00	864.25
15/09/2020	Transfer from xx9174 CommBank app trf	0.00	205.00	0.00	1,069.25
15/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	1,049.25

Date	Description	Quantity	Debits	Credits	Balance
24/09/2020	Direct Credit 088147 TLS FNL DIV 001250565002	0.00	92.72	0.00	1,141.97
29/09/2020	Transfer to xx9182 CommBank app trf	0.00	0.00	100.00	1,041.97
30/09/2020	Direct Credit 401507 CBA FNL DIV 001249380181	0.00	490.00	0.00	1,531.97
01/10/2020	Account Fee	0.00	0.00	10.00	1,521.97
07/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	100.00	1,421.97
08/10/2020	Transfer from xx5288 CommBank app trf	0.00	100.00	0.00	1,521.97
08/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	100.00	1,421.97
08/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	100.00	1,321.97
11/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	1,271.97
12/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	1,251.97
12/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	1,201.97
13/10/2020	Transfer from xx5288 CommBank app rrf	0.00	50.00	0.00	1,251.97
13/10/2020	Transfer from xx5288 CommBank app trf	0.00	30.00	0.00	1,281.97
13/10/2020	Transfer to xx5288 CommBank app trf	0.00	0.00	20.00	1,261.97
13/10/2020	Transfer to xx5288 CommBank app trf	0.00	0.00	20.00	1,241.97
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	1,221.97
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	1,201.97
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	40.00	1,161.97
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	40.00	1,121.97

Date	Description	Quantity	Debits	Credits	Balance
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	40.00	1,081.97
14/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	1,031.97
15/10/2020	Transfer from xx9174 CommBank app trf	0.00	200.00	0.00	1,231.97
21/10/2020	Transfer from xx5676 CommBank app trf	0.00	100.00	0.00	1,331.97
21/10/2020	Transfer to xx9485 CommBank app tr	0.00	0.00	100.00	1,231.97
01/11/2020	Account Fee	0.00	0.00	10.00	1,221.97
11/11/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	1,171.97
12/11/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	1,121.97
27/11/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	49.00	1,072.97
27/11/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	100.00	972.97
01/12/2020	Account Fee	0.00	0.00	10.00	962.97
04/12/2020	Transfer from xx5676 CommBank app trf	0.00	50.00	0.00	1,012.97
04/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	962.97
06/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	942.97
07/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	892.97
09/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	100.00	792.97
12/12/2020	Transfer from xx5288 CommBank app trf	0.00	50.00	0.00	842.97
12/12/2020	Transfer to xx5288 CommBank app trf	0.00	0.00	50.00	792.97
12/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	742.97
13/12/2020	Transfer from xx9174 CommBank app trf	0.00	15.00	0.00	757.97

Date	Description	Quantity	Debits	Credits	Balance
13/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	3.00	754.97
13/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	35.00	719.97
14/12/2020	Transfer from xx5288 CommBank app trf	0.00	27.00	0.00	746.97
14/12/2020	Transfer to xx5288 CommBank app trf	0.00	0.00	27.00	719.97
14/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	4.00	715.97
14/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	23.00	692.97
15/12/2020	Transfer from xx9174 CommBank app trf	0.00	400.00	0.00	1,092.97
01/01/2021	Account Fee	0.00	0.00	10.00	1,082.97
25/01/2021	Transfer To Andre Elias Ayoub CommBank App trf	0.00	0.00	1,000.00	82.97
28/01/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	3,728.97	0.00	3,811.94
01/02/2021	Account Fee	0.00	0.00	10.00	3,801.94
04/02/2021	Direct Debit 184111 MYOB Australia MYOB 1-76796950175	0.00	0.00	576.00	3,225.94
05/02/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	110.00	3,115.94
13/02/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	150.00	2,965.94
14/02/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	2,915.94
24/02/2021	Transfer from xx5676 CommBank app trf	0.00	60.00	0.00	2,975.94
24/02/2021	Transfer from xx9174 CommBank app trf	0.00	85.00	0.00	3,060.94
24/02/2021	Transfer To Andre Elias Ayoub CommBank App trf	0.00	0.00	3,000.00	60.94

Date	Description	Quantity	Debits	Credits	Balance
24/02/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	60.00	0.94
01/03/2021	Account Fee	0.00	0.00	10.00	9.06
10/03/2021	Transfer from xx5288 CommBank app tr	0.00	10.00	0.00	0.94
10/03/2021	Transfer from xx5288 CommBank app tr	0.00	10.00	0.00	10.94
10/03/2021	Transfer from xx5288 CommBank app trf	0.00	10.00	0.00	20.94
10/03/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	10.00	10.94
10/03/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	10.00	0.94
26/03/2021	Direct Credit 088147 TLS ITM DIV 001257607588	0.00	92.72	0.00	93.66
30/03/2021	Direct Credit 401507 CBA ITM DIV 001256206702	0.00	684.00	0.00	777.66
30/03/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	105.00	672.66
01/04/2021	Account Fee	0.00	0.00	10.00	662.66
01/04/2021	Debit Excess Interest	0.00	0.00	0.03	662.63
01/04/2021	Transfer from xx5676 CommBank app trf	0.00	20.00	0.00	682.63
01/04/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	662.63
04/04/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	612.63
05/04/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	562.63
06/04/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	512.63
01/05/2021	Account Fee	0.00	0.00	10.00	502.63
03/05/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	500.00	2.63

Date	Description	Quantity	Debits	Credits	Balance
07/05/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	2.63	0.00
01/06/2021	Account Fee	0.00	0.00	10.00	10.00
21/06/2021	Transfer from xx5676 CommBank app trf	0.00	60.00	0.00	50.00
21/06/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	0.00
22/06/2021	Transfer from xx5676 CommBank app trf	0.00	30.00	0.00	30.00
22/06/2021	Transfer to xx9485 CommBank app tr	0.00	0.00	30.00	0.00
26/06/2021	Transfer from xx5676 CommBank app trf	0.00	50.00	0.00	50.00
26/06/2021	Transfer to xx9485 CommBank app tr	0.00	0.00	50.00	0.00
30/06/2021	Transfer from xx5676 CommBank app trf	0.00	40.00	0.00	40.00
30/06/2021	Transfer to xx9485 CommBank app tr	0.00	0.00	40.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Cash At Bank - CBA Business Online Account #5288					
01/07/2020	Opening Balance	0.00	0.00	0.00	30.03
08/10/2020	Transfer from xx5261 CommBank app trf	0.00	100.00	0.00	130.03
08/10/2020	Transfer to xx5261 CommBank app trf	0.00	0.00	100.00	30.03
13/10/2020	Transfer from xx5261 CommBank app trf	0.00	20.00	0.00	50.03
13/10/2020	Transfer from xx5261 CommBank app trf	0.00	20.00	0.00	70.03
13/10/2020	Transfer from xx5261 CommBank app trf	0.00	40.00	0.00	110.03
13/10/2020	Transfer to xx5261 CommBank app trf	0.00	0.00	30.00	80.03
13/10/2020	Transfer to xx5261 CommBank app trf	0.00	0.00	50.00	30.03

Date	Description	Quantity	Debits	Credits	Balance
12/12/2020	Transfer from xx5261 CommBank app trf	0.00	50.00	0.00	80.03
12/12/2020	Transfer to xx5261 CommBank app trf	0.00	0.00	50.00	30.03
14/12/2020	Transfer from xx5261 CommBank app trf	0.00	27.00	0.00	57.03
14/12/2020	Transfer to xx5261 CommBank app trf	0.00	0.00	27.00	30.03
10/03/2021	Transfer to xx5261 CommBank app trf	0.00	0.00	10.00	20.03
10/03/2021	Transfer to xx5261 CommBank app trf	0.00	0.00	10.00	10.03
10/03/2021	Transfer to xx5261 CommBank app trf	0.00	0.00	10.00	0.03
30/06/2021	Closing Balance	0.00	0.00	0.00	0.03
Other Assets - Sundry Assets / Other Receivable					
01/07/2020	Opening Balance	0.00	0.00	0.00	15,222.54
11/09/2020	Transfer to xx9485 CommBank app trf	0.00	150.00	0.00	15,372.54
13/09/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	15,392.54
13/09/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	15,442.54
14/09/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	50.00	15,392.54
14/09/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	50.00	15,342.54
14/09/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	15,362.54
14/09/2020	Transfer to xx9485 CommBank app trf	0.00	250.00	0.00	15,612.54
15/09/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	205.00	15,407.54
15/09/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	15,427.54
29/09/2020	Transfer to xx9182 CommBank app trf	0.00	100.00	0.00	15,527.54

Date	Description	Quantity	Debits	Credits	Balance
07/10/2020	Transfer to xx9485 CommBank app trf	0.00	100.00	0.00	15,627.54
08/10/2020	Transfer to xx9485 CommBank app trf	0.00	100.00	0.00	15,727.54
11/10/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	15,777.54
12/10/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	15,797.54
12/10/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	15,847.54
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	15,867.54
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	15,887.54
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	40.00	0.00	15,927.54
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	40.00	0.00	15,967.54
14/10/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	16,017.54
15/10/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	200.00	15,817.54
21/10/2020	Transfer from xx5676 CommBank app trf	0.00	0.00	100.00	15,717.54
21/10/2020	Transfer to xx9485 CommBank app tr	0.00	100.00	0.00	15,817.54
11/11/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	15,867.54
12/11/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	15,917.54
27/11/2020	Transfer to xx9485 CommBank app trf	0.00	49.00	0.00	15,966.54
27/11/2020	Transfer to xx9485 CommBank app trf	0.00	100.00	0.00	16,066.54
04/12/2020	Transfer from xx5676 CommBank app trf	0.00	0.00	50.00	16,016.54
04/12/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	16,066.54
06/12/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	16,086.54

Date	Description	Quantity	Debits	Credits	Balance
07/12/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	16,136.54
09/12/2020	Transfer to xx9485 CommBank app trf	0.00	100.00	0.00	16,236.54
12/12/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	16,286.54
13/12/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	15.00	16,271.54
13/12/2020	Transfer to xx9485 CommBank app trf	0.00	3.00	0.00	16,274.54
13/12/2020	Transfer to xx9485 CommBank app trf	0.00	35.00	0.00	16,309.54
14/12/2020	Transfer to xx9485 CommBank app trf	0.00	4.00	0.00	16,313.54
14/12/2020	Transfer to xx9485 CommBank app trf	0.00	23.00	0.00	16,336.54
15/12/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	400.00	15,936.54
25/01/2021	Transfer To Andre Elias Ayoub CommBank App trf	0.00	1,000.00	0.00	16,936.54
05/02/2021	Transfer to xx9485 CommBank app trf	0.00	110.00	0.00	17,046.54
13/02/2021	Transfer to xx9485 CommBank app trf	0.00	150.00	0.00	17,196.54
14/02/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	17,246.54
24/02/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	60.00	17,186.54
24/02/2021	Transfer from xx9174 CommBank app trf	0.00	0.00	85.00	17,101.54
24/02/2021	Transfer To Andre Elias Ayoub CommBank App trf	0.00	3,000.00	0.00	20,101.54
24/02/2021	Transfer to xx9485 CommBank app trf	0.00	60.00	0.00	20,161.54
10/03/2021	Transfer to xx9485 CommBank app trf	0.00	10.00	0.00	20,171.54
10/03/2021	Transfer to xx9485 CommBank app trf	0.00	10.00	0.00	20,181.54

Date	Description	Quantity	Debits	Credits	Balance
30/03/2021	Transfer to xx9485 CommBank app trf	0.00	105.00	0.00	20,286.54
01/04/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	20.00	20,266.54
01/04/2021	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	20,286.54
04/04/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	20,336.54
05/04/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	20,386.54
06/04/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	20,436.54
03/05/2021	Transfer to xx9485 CommBank app trf	0.00	500.00	0.00	20,936.54
07/05/2021	Transfer to xx9485 CommBank app trf	0.00	2.63	0.00	20,939.17
21/06/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	60.00	20,879.17
21/06/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	20,929.17
22/06/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	30.00	20,899.17
22/06/2021	Transfer to xx9485 CommBank app tr	0.00	30.00	0.00	20,929.17
26/06/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	50.00	20,879.17
26/06/2021	Transfer to xx9485 CommBank app tr	0.00	50.00	0.00	20,929.17
30/06/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	40.00	20,889.17
30/06/2021	Transfer to xx9485 CommBank app tr	0.00	40.00	0.00	20,929.17
30/06/2021	Closing Balance	0.00	0.00	0.00	20,929.17
Other Assets - Unsettled Trades / Acquisitions / Sundry Assets / Other Receivable					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
11/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	150.00	150.00

Date	Description	Quantity	Debits	Credits	Balance
11/09/2020	Transfer to xx9485 CommBank app trf	0.00	150.00	0.00	0.00
13/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	20.00
13/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	70.00
13/09/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	50.00
13/09/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
14/09/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	50.00	50.00
14/09/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	50.00	100.00
14/09/2020	Transfer from xx9174 CommBank app trf	0.00	50.00	0.00	50.00
14/09/2020	Transfer from xx9174 CommBank app trf	0.00	50.00	0.00	0.00
14/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	20.00
14/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	250.00	270.00
14/09/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	250.00
14/09/2020	Transfer to xx9485 CommBank app trf	0.00	250.00	0.00	0.00
15/09/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	205.00	205.00
15/09/2020	Transfer from xx9174 CommBank app trf	0.00	205.00	0.00	0.00
15/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	20.00
15/09/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	0.00
29/09/2020	Transfer to xx9182 CommBank app trf	0.00	0.00	100.00	100.00
29/09/2020	Transfer to xx9182 CommBank app trf	0.00	100.00	0.00	0.00
07/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	100.00	100.00

Date	Description	Quantity	Debits	Credits	Balance
07/10/2020	Transfer to xx9485 CommBank app trf	0.00	100.00	0.00	0.00
08/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	100.00	100.00
08/10/2020	Transfer to xx9485 CommBank app trf	0.00	100.00	0.00	0.00
11/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
11/10/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
12/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	20.00
12/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	70.00
12/10/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	50.00
12/10/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	20.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	40.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	40.00	80.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	40.00	120.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	100.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	80.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	40.00	0.00	40.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	40.00	0.00	0.00
14/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
14/10/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
15/10/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	200.00	200.00

Date	Description	Quantity	Debits	Credits	Balance
15/10/2020	Transfer from xx9174 CommBank app trf	0.00	200.00	0.00	0.00
21/10/2020	Transfer from xx5676 CommBank app trf	0.00	0.00	100.00	100.00
21/10/2020	Transfer from xx5676 CommBank app trf	0.00	100.00	0.00	0.00
21/10/2020	Transfer to xx9485 CommBank app tr	0.00	0.00	100.00	100.00
21/10/2020	Transfer to xx9485 CommBank app tr	0.00	100.00	0.00	0.00
11/11/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
11/11/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
12/11/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
12/11/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
27/11/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	49.00	49.00
27/11/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	100.00	149.00
27/11/2020	Transfer to xx9485 CommBank app trf	0.00	49.00	0.00	100.00
27/11/2020	Transfer to xx9485 CommBank app trf	0.00	100.00	0.00	0.00
04/12/2020	Transfer from xx5676 CommBank app trf	0.00	0.00	50.00	50.00
04/12/2020	Transfer from xx5676 CommBank app trf	0.00	50.00	0.00	0.00
04/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
04/12/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
06/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	20.00
06/12/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	0.00
07/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00

Date	Description	Quantity	Debits	Credits	Balance
07/12/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
09/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	100.00	100.00
09/12/2020	Transfer to xx9485 CommBank app trf	0.00	100.00	0.00	0.00
12/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
12/12/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
13/12/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	15.00	15.00
13/12/2020	Transfer from xx9174 CommBank app trf	0.00	15.00	0.00	0.00
13/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	3.00	3.00
13/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	35.00	38.00
13/12/2020	Transfer to xx9485 CommBank app trf	0.00	3.00	0.00	35.00
13/12/2020	Transfer to xx9485 CommBank app trf	0.00	35.00	0.00	0.00
14/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	4.00	4.00
14/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	23.00	27.00
14/12/2020	Transfer to xx9485 CommBank app trf	0.00	4.00	0.00	23.00
14/12/2020	Transfer to xx9485 CommBank app trf	0.00	23.00	0.00	0.00
15/12/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	400.00	400.00
15/12/2020	Transfer from xx9174 CommBank app trf	0.00	400.00	0.00	0.00
25/01/2021	Transfer To Andre Elias Ayoub CommBank App trf	0.00	0.00	1,000.00	1,000.00
25/01/2021	Transfer To Andre Elias Ayoub CommBank App trf	0.00	1,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
05/02/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	110.00	110.00
05/02/2021	Transfer to xx9485 CommBank app trf	0.00	110.00	0.00	0.00
13/02/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	150.00	150.00
13/02/2021	Transfer to xx9485 CommBank app trf	0.00	150.00	0.00	0.00
14/02/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
14/02/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
24/02/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	60.00	60.00
24/02/2021	Transfer from xx5676 CommBank app trf	0.00	60.00	0.00	0.00
24/02/2021	Transfer from xx9174 CommBank app trf	0.00	0.00	85.00	85.00
24/02/2021	Transfer from xx9174 CommBank app trf	0.00	85.00	0.00	0.00
24/02/2021	Transfer To Andre Elias Ayoub CommBank App trf	0.00	0.00	3,000.00	3,000.00
24/02/2021	Transfer To Andre Elias Ayoub CommBank App trf	0.00	3,000.00	0.00	0.00
24/02/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	60.00	60.00
24/02/2021	Transfer to xx9485 CommBank app trf	0.00	60.00	0.00	0.00
10/03/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	10.00	10.00
10/03/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	10.00	20.00
10/03/2021	Transfer to xx9485 CommBank app trf	0.00	10.00	0.00	10.00
10/03/2021	Transfer to xx9485 CommBank app trf	0.00	10.00	0.00	0.00
30/03/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	105.00	105.00

Date	Description	Quantity	Debits	Credits	Balance
30/03/2021	Transfer to xx9485 CommBank app trf	0.00	105.00	0.00	0.00
01/04/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	20.00	20.00
01/04/2021	Transfer from xx5676 CommBank app trf	0.00	20.00	0.00	0.00
01/04/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	20.00
01/04/2021	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	0.00
04/04/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
04/04/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
05/04/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
05/04/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
06/04/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
06/04/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
03/05/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	500.00	500.00
03/05/2021	Transfer to xx9485 CommBank app trf	0.00	500.00	0.00	0.00
07/05/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	2.63	2.63
07/05/2021	Transfer to xx9485 CommBank app trf	0.00	2.63	0.00	0.00
21/06/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	60.00	60.00
21/06/2021	Transfer from xx5676 CommBank app trf	0.00	60.00	0.00	0.00
21/06/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
21/06/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
22/06/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	30.00	30.00

Date	Description	Quantity	Debits	Credits	Balance
22/06/2021	Transfer from xx5676 CommBank app trf	0.00	30.00	0.00	0.00
22/06/2021	Transfer to xx9485 CommBank app tr	0.00	0.00	30.00	30.00
22/06/2021	Transfer to xx9485 CommBank app tr	0.00	30.00	0.00	0.00
26/06/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	50.00	50.00
26/06/2021	Transfer from xx5676 CommBank app trf	0.00	50.00	0.00	0.00
26/06/2021	Transfer to xx9485 CommBank app tr	0.00	0.00	50.00	50.00
26/06/2021	Transfer to xx9485 CommBank app tr	0.00	50.00	0.00	0.00
30/06/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	40.00	40.00
30/06/2021	Transfer from xx5676 CommBank app trf	0.00	40.00	0.00	0.00
30/06/2021	Transfer to xx9485 CommBank app tr	0.00	0.00	40.00	40.00
30/06/2021	Transfer to xx9485 CommBank app tr	0.00	40.00	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
25/01/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	3,728.97	0.00	3,728.97
28/01/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	3,728.97	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/09/2020	CBA AUD 0.98 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	490.00	490.00
30/09/2020	CBA AUD 0.98 FRANKED, 30% CTR, DRP NIL DISC	0.00	490.00	0.00	0.00
30/03/2021	CBA AUD 1.5 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	684.00	684.00
30/03/2021	CBA AUD 1.5 FRANKED, 30% CTR, DRP NIL DISC	0.00	684.00	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Telstra Group Limited					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
24/09/2020	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	92.72	92.72
24/09/2020	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	0.00	92.72	0.00	0.00
26/03/2021	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	92.72	92.72
26/03/2021	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	0.00	92.72	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Income Tax Payable					
01/07/2020	Opening Balance	0.00	0.00	0.00	1,444.56
01/07/2020	Fund Tax Finalisation	0.00	604.17	0.00	2,048.73
30/06/2021	Closing Balance	0.00	0.00	0.00	2,048.73
Other Assets - Current Tax Assets / Provision for Income Tax					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2020	Opening Balance	0.00	0.00	0.00	408.00
01/07/2020	Fund Tax Finalisation	0.00	408.00	0.00	0.00
30/06/2021	Tax Effect Of Income	0.00	0.00	345.15	345.15
30/06/2021	Closing Balance	0.00	0.00	0.00	345.15
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2020	Opening Balance	0.00	0.00	0.00	923.57
01/07/2020	Fund Tax Finalisation	0.00	0.00	923.57	0.00
30/09/2020	CBA AUD 0.98 FRANKED, 30% CTR, DRP NIL DISC	0.00	210.00	0.00	210.00
30/03/2021	CBA AUD 1.5 FRANKED, 30% CTR, DRP NIL DISC	0.00	293.14	0.00	503.14
30/06/2021	Closing Balance	0.00	0.00	0.00	503.14
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Telstra Group Limited					
01/07/2020	Opening Balance	0.00	0.00	0.00	88.60
01/07/2020	Fund Tax Finalisation	0.00	0.00	88.60	0.00
24/09/2020	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	0.00	39.74	0.00	39.74
26/03/2021	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	0.00	39.74	0.00	79.48
30/06/2021	Closing Balance	0.00	0.00	0.00	79.48
Other Creditors and Accruals / Accountancy Fee					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
04/02/2021	Direct Debit 184111 MYOB Australia MYOB 1-76796950175	0.00	0.00	576.00	576.00
04/02/2021	Direct Debit 184111 MYOB Australia MYOB 1-76796950175	0.00	576.00	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Cash At Bank / CBA Business Account #5261					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/07/2020	Account Fee	0.00	0.00	10.00	10.00
01/07/2020	Account Fee	0.00	10.00	0.00	0.00
01/08/2020	Account Fee	0.00	0.00	10.00	10.00
01/08/2020	Account Fee	0.00	10.00	0.00	0.00
01/09/2020	Account Fee	0.00	0.00	10.00	10.00
01/09/2020	Account Fee	0.00	10.00	0.00	0.00
01/10/2020	Account Fee	0.00	0.00	10.00	10.00
01/10/2020	Account Fee	0.00	10.00	0.00	0.00
01/11/2020	Account Fee	0.00	0.00	10.00	10.00
01/11/2020	Account Fee	0.00	10.00	0.00	0.00
01/12/2020	Account Fee	0.00	0.00	10.00	10.00
01/12/2020	Account Fee	0.00	10.00	0.00	0.00
01/01/2021	Account Fee	0.00	0.00	10.00	10.00
01/01/2021	Account Fee	0.00	10.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/02/2021	Account Fee	0.00	0.00	10.00	10.00
01/02/2021	Account Fee	0.00	10.00	0.00	0.00
01/03/2021	Account Fee	0.00	0.00	10.00	10.00
01/03/2021	Account Fee	0.00	10.00	0.00	0.00
01/04/2021	Account Fee	0.00	0.00	10.00	10.00
01/04/2021	Account Fee	0.00	10.00	0.00	0.00
01/04/2021	Debit Excess Interest	0.00	0.00	0.03	0.03
01/04/2021	Debit Excess Interest	0.00	0.03	0.00	0.00
01/05/2021	Account Fee	0.00	0.00	10.00	10.00
01/05/2021	Account Fee	0.00	10.00	0.00	0.00
01/06/2021	Account Fee	0.00	0.00	10.00	10.00
01/06/2021	Account Fee	0.00	10.00	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / CBA Business Account #5261					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/07/2020	Account Fee	0.00	0.00	10.00	10.00
01/07/2020	Account Fee	0.00	10.00	0.00	0.00
01/08/2020	Account Fee	0.00	0.00	10.00	10.00
01/08/2020	Account Fee	0.00	10.00	0.00	0.00
01/09/2020	Account Fee	0.00	0.00	10.00	10.00

Date	Description	Quantity	Debits	Credits	Balance
01/09/2020	Account Fee	0.00	10.00	0.00	0.00
11/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	150.00	150.00
11/09/2020	Transfer to xx9485 CommBank app trf	0.00	150.00	0.00	0.00
13/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	20.00
13/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	70.00
13/09/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	50.00
13/09/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
14/09/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	50.00	50.00
14/09/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	50.00	100.00
14/09/2020	Transfer from xx9174 CommBank app trf	0.00	50.00	0.00	50.00
14/09/2020	Transfer from xx9174 CommBank app trf	0.00	50.00	0.00	0.00
14/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	20.00
14/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	250.00	270.00
14/09/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	250.00
14/09/2020	Transfer to xx9485 CommBank app trf	0.00	250.00	0.00	0.00
15/09/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	205.00	205.00
15/09/2020	Transfer from xx9174 CommBank app trf	0.00	205.00	0.00	0.00
15/09/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	20.00
15/09/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
24/09/2020	Direct Credit 088147 TLS FNL DIV 001250565002	0.00	0.00	92.72	92.72
24/09/2020	Direct Credit 088147 TLS FNL DIV 001250565002	0.00	92.72	0.00	0.00
29/09/2020	Transfer to xx9182 CommBank app trf	0.00	0.00	100.00	100.00
29/09/2020	Transfer to xx9182 CommBank app trf	0.00	100.00	0.00	0.00
30/09/2020	Direct Credit 401507 CBA FNL DIV 001249380181	0.00	0.00	490.00	490.00
30/09/2020	Direct Credit 401507 CBA FNL DIV 001249380181	0.00	490.00	0.00	0.00
01/10/2020	Account Fee	0.00	0.00	10.00	10.00
01/10/2020	Account Fee	0.00	10.00	0.00	0.00
07/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	100.00	100.00
07/10/2020	Transfer to xx9485 CommBank app trf	0.00	100.00	0.00	0.00
08/10/2020	Transfer from xx5288 CommBank app trf	0.00	0.00	100.00	100.00
08/10/2020	Transfer from xx5288 CommBank app trf	0.00	100.00	0.00	0.00
08/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	100.00	100.00
08/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	100.00	200.00
08/10/2020	Transfer to xx9485 CommBank app trf	0.00	100.00	0.00	100.00
08/10/2020	Transfer to xx9485 CommBank app trf	0.00	100.00	0.00	0.00
11/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
11/10/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
12/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	20.00
12/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	70.00
12/10/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	50.00
12/10/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
13/10/2020	Transfer from xx5288 CommBank app rrf	0.00	0.00	50.00	50.00
13/10/2020	Transfer from xx5288 CommBank app rrf	0.00	50.00	0.00	0.00
13/10/2020	Transfer from xx5288 CommBank app trf	0.00	0.00	30.00	30.00
13/10/2020	Transfer from xx5288 CommBank app trf	0.00	30.00	0.00	0.00
13/10/2020	Transfer to xx5288 CommBank app trf	0.00	0.00	20.00	20.00
13/10/2020	Transfer to xx5288 CommBank app trf	0.00	0.00	20.00	40.00
13/10/2020	Transfer to xx5288 CommBank app trf	0.00	20.00	0.00	20.00
13/10/2020	Transfer to xx5288 CommBank app trf	0.00	20.00	0.00	0.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	20.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	40.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	40.00	80.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	40.00	120.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	40.00	160.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	140.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	120.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	40.00	0.00	80.00

Date	Description	Quantity	Debits	Credits	Balance
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	40.00	0.00	40.00
13/10/2020	Transfer to xx9485 CommBank app trf	0.00	40.00	0.00	0.00
14/10/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
14/10/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
15/10/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	200.00	200.00
15/10/2020	Transfer from xx9174 CommBank app trf	0.00	200.00	0.00	0.00
21/10/2020	Transfer from xx5676 CommBank app trf	0.00	0.00	100.00	100.00
21/10/2020	Transfer from xx5676 CommBank app trf	0.00	100.00	0.00	0.00
21/10/2020	Transfer to xx9485 CommBank app tr	0.00	0.00	100.00	100.00
21/10/2020	Transfer to xx9485 CommBank app tr	0.00	100.00	0.00	0.00
01/11/2020	Account Fee	0.00	0.00	10.00	10.00
01/11/2020	Account Fee	0.00	10.00	0.00	0.00
11/11/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
11/11/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
12/11/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
12/11/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
27/11/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	49.00	49.00
27/11/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	100.00	149.00
27/11/2020	Transfer to xx9485 CommBank app trf	0.00	49.00	0.00	100.00
27/11/2020	Transfer to xx9485 CommBank app trf	0.00	100.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/12/2020	Account Fee	0.00	0.00	10.00	10.00
01/12/2020	Account Fee	0.00	10.00	0.00	0.00
04/12/2020	Transfer from xx5676 CommBank app trf	0.00	0.00	50.00	50.00
04/12/2020	Transfer from xx5676 CommBank app trf	0.00	50.00	0.00	0.00
04/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
04/12/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
06/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	20.00
06/12/2020	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	0.00
07/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
07/12/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
09/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	100.00	100.00
09/12/2020	Transfer to xx9485 CommBank app trf	0.00	100.00	0.00	0.00
12/12/2020	Transfer from xx5288 CommBank app trf	0.00	0.00	50.00	50.00
12/12/2020	Transfer from xx5288 CommBank app trf	0.00	50.00	0.00	0.00
12/12/2020	Transfer to xx5288 CommBank app trf	0.00	0.00	50.00	50.00
12/12/2020	Transfer to xx5288 CommBank app trf	0.00	50.00	0.00	0.00
12/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
12/12/2020	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
13/12/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	15.00	15.00
13/12/2020	Transfer from xx9174 CommBank app trf	0.00	15.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
13/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	3.00	3.00
13/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	35.00	38.00
13/12/2020	Transfer to xx9485 CommBank app trf	0.00	3.00	0.00	35.00
13/12/2020	Transfer to xx9485 CommBank app trf	0.00	35.00	0.00	0.00
14/12/2020	Transfer from xx5288 CommBank app trf	0.00	0.00	27.00	27.00
14/12/2020	Transfer from xx5288 CommBank app trf	0.00	27.00	0.00	0.00
14/12/2020	Transfer to xx5288 CommBank app trf	0.00	0.00	27.00	27.00
14/12/2020	Transfer to xx5288 CommBank app trf	0.00	27.00	0.00	0.00
14/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	4.00	4.00
14/12/2020	Transfer to xx9485 CommBank app trf	0.00	0.00	23.00	27.00
14/12/2020	Transfer to xx9485 CommBank app trf	0.00	4.00	0.00	23.00
14/12/2020	Transfer to xx9485 CommBank app trf	0.00	23.00	0.00	0.00
15/12/2020	Transfer from xx9174 CommBank app trf	0.00	0.00	400.00	400.00
15/12/2020	Transfer from xx9174 CommBank app trf	0.00	400.00	0.00	0.00
01/01/2021	Account Fee	0.00	0.00	10.00	10.00
01/01/2021	Account Fee	0.00	10.00	0.00	0.00
25/01/2021	Transfer To Andre Elias Ayoub CommBank App trf	0.00	0.00	1,000.00	1,000.00
25/01/2021	Transfer To Andre Elias Ayoub CommBank App trf	0.00	1,000.00	0.00	0.00
28/01/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	3,728.97	3,728.97

Date	Description	Quantity	Debits	Credits	Balance
28/01/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	3,728.97	0.00	0.00
01/02/2021	Account Fee	0.00	0.00	10.00	10.00
01/02/2021	Account Fee	0.00	10.00	0.00	0.00
04/02/2021	Direct Debit 184111 MYOB Australia MYOB 1-76796950175	0.00	0.00	576.00	576.00
04/02/2021	Direct Debit 184111 MYOB Australia MYOB 1-76796950175	0.00	576.00	0.00	0.00
05/02/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	110.00	110.00
05/02/2021	Transfer to xx9485 CommBank app trf	0.00	110.00	0.00	0.00
13/02/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	150.00	150.00
13/02/2021	Transfer to xx9485 CommBank app trf	0.00	150.00	0.00	0.00
14/02/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
14/02/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
24/02/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	60.00	60.00
24/02/2021	Transfer from xx5676 CommBank app trf	0.00	60.00	0.00	0.00
24/02/2021	Transfer from xx9174 CommBank app trf	0.00	0.00	85.00	85.00
24/02/2021	Transfer from xx9174 CommBank app trf	0.00	85.00	0.00	0.00
24/02/2021	Transfer To Andre Elias Ayoub CommBank App trf	0.00	0.00	3,000.00	3,000.00
24/02/2021	Transfer To Andre Elias Ayoub CommBank App trf	0.00	3,000.00	0.00	0.00
24/02/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	60.00	60.00

Date	Description	Quantity	Debits	Credits	Balance
24/02/2021	Transfer to xx9485 CommBank app trf	0.00	60.00	0.00	0.00
01/03/2021	Account Fee	0.00	0.00	10.00	10.00
01/03/2021	Account Fee	0.00	10.00	0.00	0.00
10/03/2021	Transfer from xx5288 CommBank app tr	0.00	0.00	10.00	10.00
10/03/2021	Transfer from xx5288 CommBank app tr	0.00	0.00	10.00	20.00
10/03/2021	Transfer from xx5288 CommBank app tr	0.00	10.00	0.00	10.00
10/03/2021	Transfer from xx5288 CommBank app tr	0.00	10.00	0.00	0.00
10/03/2021	Transfer from xx5288 CommBank app trf	0.00	0.00	10.00	10.00
10/03/2021	Transfer from xx5288 CommBank app trf	0.00	10.00	0.00	0.00
10/03/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	10.00	10.00
10/03/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	10.00	20.00
10/03/2021	Transfer to xx9485 CommBank app trf	0.00	10.00	0.00	10.00
10/03/2021	Transfer to xx9485 CommBank app trf	0.00	10.00	0.00	0.00
26/03/2021	Direct Credit 088147 TLS ITM DIV 001257607588	0.00	0.00	92.72	92.72
26/03/2021	Direct Credit 088147 TLS ITM DIV 001257607588	0.00	92.72	0.00	0.00
30/03/2021	Direct Credit 401507 CBA ITM DIV 001256206702	0.00	0.00	684.00	684.00
30/03/2021	Direct Credit 401507 CBA ITM DIV 001256206702	0.00	684.00	0.00	0.00
30/03/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	105.00	105.00

Date	Description	Quantity	Debits	Credits	Balance
30/03/2021	Transfer to xx9485 CommBank app trf	0.00	105.00	0.00	0.00
01/04/2021	Account Fee	0.00	0.00	10.00	10.00
01/04/2021	Account Fee	0.00	10.00	0.00	0.00
01/04/2021	Debit Excess Interest	0.00	0.00	0.03	0.03
01/04/2021	Debit Excess Interest	0.00	0.03	0.00	0.00
01/04/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	20.00	20.00
01/04/2021	Transfer from xx5676 CommBank app trf	0.00	20.00	0.00	0.00
01/04/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	20.00	20.00
01/04/2021	Transfer to xx9485 CommBank app trf	0.00	20.00	0.00	0.00
04/04/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
04/04/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
05/04/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
05/04/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
06/04/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
06/04/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
01/05/2021	Account Fee	0.00	0.00	10.00	10.00
01/05/2021	Account Fee	0.00	10.00	0.00	0.00
03/05/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	500.00	500.00
03/05/2021	Transfer to xx9485 CommBank app trf	0.00	500.00	0.00	0.00
07/05/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	2.63	2.63

Date	Description	Quantity	Debits	Credits	Balance
07/05/2021	Transfer to xx9485 CommBank app trf	0.00	2.63	0.00	0.00
01/06/2021	Account Fee	0.00	0.00	10.00	10.00
01/06/2021	Account Fee	0.00	10.00	0.00	0.00
21/06/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	60.00	60.00
21/06/2021	Transfer from xx5676 CommBank app trf	0.00	60.00	0.00	0.00
21/06/2021	Transfer to xx9485 CommBank app trf	0.00	0.00	50.00	50.00
21/06/2021	Transfer to xx9485 CommBank app trf	0.00	50.00	0.00	0.00
22/06/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	30.00	30.00
22/06/2021	Transfer from xx5676 CommBank app trf	0.00	30.00	0.00	0.00
22/06/2021	Transfer to xx9485 CommBank app tr	0.00	0.00	30.00	30.00
22/06/2021	Transfer to xx9485 CommBank app tr	0.00	30.00	0.00	0.00
26/06/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	50.00	50.00
26/06/2021	Transfer from xx5676 CommBank app trf	0.00	50.00	0.00	0.00
26/06/2021	Transfer to xx9485 CommBank app tr	0.00	0.00	50.00	50.00
26/06/2021	Transfer to xx9485 CommBank app tr	0.00	50.00	0.00	0.00
30/06/2021	Transfer from xx5676 CommBank app trf	0.00	0.00	40.00	40.00
30/06/2021	Transfer from xx5676 CommBank app trf	0.00	40.00	0.00	0.00
30/06/2021	Transfer to xx9485 CommBank app tr	0.00	0.00	40.00	40.00
30/06/2021	Transfer to xx9485 CommBank app tr	0.00	40.00	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Fund Suspense / CBA Business Online Account #5288					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
08/10/2020	Transfer from xx5261 CommBank app trf	0.00	0.00	100.00	100.00
08/10/2020	Transfer from xx5261 CommBank app trf	0.00	100.00	0.00	0.00
08/10/2020	Transfer to xx5261 CommBank app trf	0.00	0.00	100.00	100.00
08/10/2020	Transfer to xx5261 CommBank app trf	0.00	100.00	0.00	0.00
13/10/2020	Transfer from xx5261 CommBank app trf	0.00	0.00	20.00	20.00
13/10/2020	Transfer from xx5261 CommBank app trf	0.00	0.00	20.00	40.00
13/10/2020	Transfer from xx5261 CommBank app trf	0.00	0.00	40.00	80.00
13/10/2020	Transfer from xx5261 CommBank app trf	0.00	20.00	0.00	60.00
13/10/2020	Transfer from xx5261 CommBank app trf	0.00	20.00	0.00	40.00
13/10/2020	Transfer from xx5261 CommBank app trf	0.00	40.00	0.00	0.00
13/10/2020	Transfer to xx5261 CommBank app trf	0.00	0.00	30.00	30.00
13/10/2020	Transfer to xx5261 CommBank app trf	0.00	0.00	50.00	80.00
13/10/2020	Transfer to xx5261 CommBank app trf	0.00	30.00	0.00	50.00
13/10/2020	Transfer to xx5261 CommBank app trf	0.00	50.00	0.00	0.00
12/12/2020	Transfer from xx5261 CommBank app trf	0.00	0.00	50.00	50.00
12/12/2020	Transfer from xx5261 CommBank app trf	0.00	50.00	0.00	0.00
12/12/2020	Transfer to xx5261 CommBank app trf	0.00	0.00	50.00	50.00
12/12/2020	Transfer to xx5261 CommBank app trf	0.00	50.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
14/12/2020	Transfer from xx5261 CommBank app trf	0.00	0.00	27.00	27.00
14/12/2020	Transfer from xx5261 CommBank app trf	0.00	27.00	0.00	0.00
14/12/2020	Transfer to xx5261 CommBank app trf	0.00	0.00	27.00	27.00
14/12/2020	Transfer to xx5261 CommBank app trf	0.00	27.00	0.00	0.00
10/03/2021	Transfer to xx5261 CommBank app trf	0.00	0.00	10.00	10.00
10/03/2021	Transfer to xx5261 CommBank app trf	0.00	0.00	10.00	20.00
10/03/2021	Transfer to xx5261 CommBank app trf	0.00	0.00	10.00	30.00
10/03/2021	Transfer to xx5261 CommBank app trf	0.00	10.00	0.00	20.00
10/03/2021	Transfer to xx5261 CommBank app trf	0.00	10.00	0.00	10.00
10/03/2021	Transfer to xx5261 CommBank app trf	0.00	10.00	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Member Entitlement Accounts / Ms Victoria Ayoub / Accumulation					
01/07/2020	Opening Balance	0.00	0.00	0.00	56,923.22
30/06/2021	Income Taxes Allocated	0.00	345.15	0.00	56,578.07
30/06/2021	Investment Profit or Loss	0.00	0.00	16,535.89	73,113.96
30/06/2021	Closing Balance	0.00	0.00	0.00	73,113.96

Self-managed superannuation fund annual return

2021

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 2021* (NAT 71287).

! The *Self-managed superannuation fund annual return instructions 2021* (NAT 71606) (the instructions) can assist you to complete this annual return.

— The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

S M I T H S T

- Place in ALL applicable boxes.

➤ Postal address for annual returns:

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

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)

AYOUB Family Super Fund

3 Australian business number (ABN) (if applicable)

74949275430

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 2021 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 31/05/2023

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 062334

Fund account number 10795261

Fund account name

VICTORIA AYOUB & MILAD AYOUB ATF AYOUB Family 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.

smsfdataflow

Fund's tax file number (TFN)

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

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up 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 2021*.

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

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

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

Gross interest **C** \$ -00

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

Gross foreign income D1 \$ <input type="text" value="0"/> -00	Net foreign income D \$ <input type="text" value="0"/> -00	Loss <input type="checkbox"/>
--	---	-------------------------------

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	A1 \$ <input type="text" value="0"/> -00	A2 \$ <input type="text" value="0"/> -00
Interest expenses overseas	B1 \$ <input type="text" value="0"/> -00	B2 \$ <input type="text" value="0"/> -00
Capital works expenditure	D1 \$ <input type="text" value="0"/> -00	D2 \$ <input type="text" value="0"/> -00
Decline in value of depreciating assets	E1 \$ <input type="text" value="0"/> -00	E2 \$ <input type="text" value="0"/> -00
Insurance premiums – members	F1 \$ <input type="text" value="0"/> -00	F2 \$ <input type="text" value="0"/> -00
SMSF auditor fee	H1 \$ <input type="text" value="0"/> -00	H2 \$ <input type="text" value="0"/> -00
Investment expenses	I1 \$ <input type="text" value="120"/> -00	I2 \$ <input type="text" value="0"/> -00
Management and administration expenses	J1 \$ <input type="text" value="576"/> -00	J2 \$ <input type="text" value="0"/> -00
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0"/> -00	U2 \$ <input type="text" value="0"/> -00
Other amounts	L1 \$ <input type="text" value="0"/> -00 Code <input type="text"/>	L2 \$ <input type="text" value="0"/> -00 Code <input type="text"/>
Tax losses deducted	M1 \$ <input type="text" value="0"/> -00	

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

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

#TAXABLE INCOME OR LOSS 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 2021* on how to complete the calculation statement.

#Taxable income	A	\$	<input type="text" value="2301"/>	-00
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	T1	\$	<input type="text" value="345.15"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	J	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

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

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

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

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

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

Complying fund's franking credits tax offset	E1	\$	<input type="text" value="582.62"/>	
No-TFN tax offset	E2	\$	<input type="text"/>	
National rental affordability scheme tax offset	E3	\$	<input type="text"/>	
Exploration credit tax offset	E4	\$	<input type="text"/>	
Refundable tax offsets	E	\$	<input type="text" value="582.62"/>	
<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 interest on early payments – amount of interest	H1 \$ <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	H2 \$ <input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 \$ <input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	H5 \$ <input type="text"/>
Credit for interest on no-TFN tax offset	H6 \$ <input type="text"/>
Credit for foreign resident capital gains withholding amounts	H8 \$ <input type="text"/>
Eligible credits	H \$ <input type="text" value="0"/>
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

#Tax offset refunds (Remainder of refundable tax offsets)	I \$ <input type="text" value="237.47"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

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 \$ <input type="text" value="21.53"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2021*.

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

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

Section F: Member information

MEMBER 1

Title: MR

Family name Ayoub

First given name Milad

Other given names Boutrous

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

Date of birth 06/06/1945

Contributions

OPENING ACCOUNT BALANCE \$ 0

Refer to instructions for completing these labels.

Employer contributions
A \$ 0

ABN of principal employer
A1

Personal contributions
B \$ 0

CGT small business retirement exemption
C \$ 0

CGT small business 15-year exemption amount
D \$ 0

Personal injury election
E \$ 0

Spouse and child contributions
F \$ 0

Other third party contributions
G \$ 0

Proceeds from primary residence disposal
H \$ 0

Receipt date H1

Assessable foreign superannuation fund amount
I \$ 0

Non-assessable foreign superannuation fund amount
J \$ 0

Transfer from reserve: assessable amount
K \$ 0

Transfer from reserve: non-assessable amount
L \$ 0

Contributions from non-complying funds and previously non-complying funds
T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$ 0

TOTAL CONTRIBUTIONS N \$ 0
(Sum of labels A to M)

Other transactions

Allocated earnings or losses O \$ 0

Loss

Accumulation phase account balance
S1 \$ 0

Inward rollovers and transfers P \$ 0

Retirement phase account balance - Non CDBIS
S2 \$ 0

Outward rollovers and transfers Q \$ 0

Retirement phase account balance - CDBIS
S3 \$ 0

Lump Sum payments R1

Code

Income stream payments R2

Code

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 0
(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

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

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 \$

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

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

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

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

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ -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 \$ <input type="text" value="0"/> -00
Australian non-residential real property	J2 \$ <input type="text" value="0"/> -00
Overseas real property	J3 \$ <input type="text" value="0"/> -00
Australian shares	J4 \$ <input type="text" value="0"/> -00
Overseas shares	J5 \$ <input type="text" value="0"/> -00
Other	J6 \$ <input type="text" value="0"/> -00
Property count	J7 <input type="text" value="0"/>

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	V1 \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	V2 \$ <input type="text" value=""/>	-00		
Other borrowings	V3 \$ <input type="text" value=""/>	-00	Borrowings	V \$ <input type="text" value="0"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			W \$	<input type="text" value="73113"/>
Reserve accounts			X \$	<input type="text" value="0"/>
Other liabilities			Y \$	<input type="text" value="0"/>
TOTAL LIABILITIES			Z \$	<input type="text" value="73113"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

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 2020–21 income year, write **2021**). **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 2021*. **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 2021* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2021*. **D**

Section K: **Declarations**

 Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date / /
Day / Month / Year

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

 The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2021* 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

AYOUB Family Super Fund
Investment Revaluation as at 30 June 2021

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Listed Securities Market					
CBA Commonwealth Bank Of Australia. (ASX:CBA)	30 Jun 2021	99.87000	456.00000	45,540.72	12,975.75
TLS Telstra Group Limited (ASX:TLS)	30 Jun 2021	3.76000	1,159.00000	4,357.84	730.17
Listed Securities Market Total				49,898.56	13,705.92
Fund Total				49,898.56	13,705.92

AYOUB Family Super Fund
Investment Income Comparison Report
For the period 1 July 2020 to 30 June 2021

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
Shares in Listed Companies									
CBA: Commonwealth Bank Of Australia. (ASX:CBA)									
30/09/2020	Dividend	490.00	210.00		500	0	0.9800	490.00	210.00
30/03/2021	Dividend	684.00	293.14		456	0	1.5000	684.00	293.14
		1,174.00	503.14					1,174.00	503.14
TLS: Telstra Group Limited (ASX:TLS)									
24/09/2020	Dividend	92.72	39.74		1,159	0	0.0800	92.72	39.74
26/03/2021	Dividend	92.72	39.74		1,159	0	0.0800	92.72	39.74
		185.44	79.48					185.44	79.48
Total		1,359.44	582.62					1,359.44	582.62

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

AYOUB Family Super Fund

Tax Accounting Reconciliation

For the period 1 July 2020 to 30 June 2021

Operating Statement Profit vs. Provision for Income Tax		2021
		\$
Benefits Accrued as a Result of Operations before Income Tax		16,535.89
<u>ADD:</u>		
Taxable Capital Gains		1,056.00
<u>LESS:</u>		
Increase in Market Value		13,705.92
Realised Capital Gains		1,583.94
Rounding		1.03
Taxable Income or Loss		<u>2,301.00</u>
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	2,301.00	345.15
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		<u>345.15</u>

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	<u>345.15</u>
Income Tax Expense	<u>345.15</u>

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	345.15
<u>LESS:</u>	
Franking Credits	582.62
Income Tax Payable (Receivable)	<u>(237.47)</u>

Exempt Current Pension Income Settings

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

AYOUB Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2020 to 30 June 2021

Description	Investment Reference	Date	Tax Return Ref.	Amount
			Section B	
Income				
Net Capital Gain				
Gross Capital Gain - Shares & Units - Listed Shares	As Per Investment Disposals CGT Report	30 Jun 2021	A	1,583.00
Deferred Capital Gain Realised		30 Jun 2021	A	0.00
Less Capital Losses Applied		30 Jun 2021	A	0.00
Less Discount		30 Jun 2021	A	(527.00)
Total Net Capital Gain			A	1,056.00
Total Gross Rent and Other Leasing & Hiring Income			B	0.00
Total Gross Interest			C	0.00
Total Forestry Managed Investment Scheme Income			X	0.00
Total Net Foreign Income			D	0.00
Total Australian Franking Credits from a New Zealand Company			E	0.00
Total Transfers from Foreign Funds			F	0.00
Total Gross Payments where ABN not quoted			H	0.00
Total Gross Distribution from Partnerships			I	0.00
Total Unfranked Dividend Amount			J	0.00
Franked Dividend Amount				
CBA AUD 0.98 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Sep 2020	K	490.00
CBA AUD 1.5 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Mar 2021	K	684.00
TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	24 Sep 2020	K	92.72
TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	26 Mar 2021	K	92.72
Less Rounding			K	(0.44)
Total Franked Dividend Amount			K	1,359.00
Dividend Franking Credit				
CBA AUD 0.98 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Sep 2020	L	210.00
CBA AUD 1.5 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Mar 2021	L	293.14
TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	24 Sep 2020	L	39.74
TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	26 Mar 2021	L	39.74
Less Rounding			L	(0.62)
Total Dividend Franking Credit			L	582.00
Total Gross Trust Distributions			M	0.00
Total Assessable Employer Contributions			R1	0.00
Total Assessable Personal Contributions			R2	0.00
Total No-TFN quoted contributions			R3	0.00
Total Transfer of Liability to life insurance company or PST			R6	0.00

AYOUB Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2020 to 30 June 2021

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Total Assessable Contributions			R	0.00
Total Other Income			S	0.00
Total Assessable Income Due to Changed Tax Status of Fund			T	0.00
Total Net Non-arm's Length Income			U	0.00
Total Exempt Current Pension Income			Y	0.00
Total Assessable Income				2,997.00
<u>Deductions</u>			<u>Section C</u>	
Total Interest Expenses within Australia			A	0.00
Total Interest Expenses Overseas			B	0.00
Total Capital Works Deductions			D	0.00
Total Deduction for Decline in Value of Depreciating Assets			E	0.00
Total Death or Disability Premiums			F	0.00
Total Death Benefit Increase			G	0.00
Total Approved Auditor Fee			H	0.00
Investment Expenses				
Account Fee	CBA.BACCT: CBA Business Account #5261	01 Jul 2020	I	10.00
Account Fee	CBA.BACCT: CBA Business Account #5261	01 Aug 2020	I	10.00
Account Fee	CBA.BACCT: CBA Business Account #5261	01 Sep 2020	I	10.00
Account Fee	CBA.BACCT: CBA Business Account #5261	01 Oct 2020	I	10.00
Account Fee	CBA.BACCT: CBA Business Account #5261	01 Nov 2020	I	10.00
Account Fee	CBA.BACCT: CBA Business Account #5261	01 Dec 2020	I	10.00
Account Fee	CBA.BACCT: CBA Business Account #5261	01 Jan 2021	I	10.00
Account Fee	CBA.BACCT: CBA Business Account #5261	01 Feb 2021	I	10.00
Account Fee	CBA.BACCT: CBA Business Account #5261	01 Mar 2021	I	10.00
Account Fee	CBA.BACCT: CBA Business Account #5261	01 Apr 2021	I	10.00
Debit Excess Interest	CBA.BACCT: CBA Business Account #5261	01 Apr 2021	I	0.03
Account Fee	CBA.BACCT: CBA Business Account #5261	01 May 2021	I	10.00
Account Fee	CBA.BACCT: CBA Business Account #5261	01 Jun 2021	I	10.00
<i>Less Rounding</i>			I	(0.03)
Total Investment Expenses			I	120.00
Management and Administration Expenses				
Direct Debit 184111 MYOB Australia MYOB 1-76796950175		04 Feb 2021	J	576.00
Total Management and Administration Expenses			J	576.00
Total Forestry Managed Investment Scheme Deduction			U	0.00
Total Other Deductions			L	0.00
Tax Losses Deducted				
Tax Losses Brought Forward		30 Jun 2021	M	0.00
Less Net Exempt Income		30 Jun 2021	M	0.00
Total Tax Losses Deducted			M	0.00

AYOUB Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2020 to 30 June 2021

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Deductions				696.00
Taxable Income or Loss		(V - N)	O	2,301.00

Income Tax Calculation Statement

Section D

Gross Tax

Gross Tax @ 15% for Concessional Income		30 Jun 2021	T1	345.15
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2021	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2021	J	0.00
Total Gross Tax				345.15

Total Credit: Foreign Tax Income Offset			C1	0.00
Total Credit: Rebates and Tax Offset			C2	0.00
Rebates and Offsets			C	0.00
SUBTOTAL				345.15

Credit: Refundable Franking Credits

CBA AUD 0.98 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Sep 2020	E1	210.00
CBA AUD 1.5 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Mar 2021	E1	293.14
TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	24 Sep 2020	E1	39.74
TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	26 Mar 2021	E1	39.74

Total Credit: Refundable Franking Credits			E1	582.62
Total Credit: No-TFN Tax Offset			E2	0.00
Total Credit: Refundable National Rental Affordability Scheme Tax Offset			E3	0.00
Total Credit: Interest on Early Payments			H1	0.00
Total Credit: Foreign Resident Withholding			H2	0.00
Total Credit: ABN/TFN Not Quoted (Non-Individual)			H3	0.00
Total Credit: Interest on No-TFN Tax Offset			H6	0.00
Total Eligible Credits				0.00
Net Tax Payable				(237.47)
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
Total Amount Due / (Refundable)				21.53



AYOUB Family Super Fund

Members Summary Report - For the period 1/07/2020 to 30/06/2021

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
Ms Victoria Ayoub											
Unit 3, 131 Boronia Road Greenacre NSW 2190											
Accumulation Accumulation	56,923.22	0.00	0.00	16,535.89	0.00	(345.15)	0.00	0.00	0.00	0.00	73,113.96
	56,923.22	0.00	0.00	16,535.89	0.00	(345.15)	0.00	0.00	0.00	0.00	73,113.96
	56,923.22	0.00	0.00	16,535.89	0.00	(345.15)	0.00	0.00	0.00	0.00	73,113.96

AYOUB Family Super Fund
Investment Summary as at 30 June 2021

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
CBA Business Online Account #5288				0.03	0.03			- %
				0.03	0.03			- %
<u>Listed Securities Market</u>								
Commonwealth Bank Of Australia. (ASX:CBA)	456.00000	48.7507	99.8700	22,230.30	45,540.72	23,310.42	104.86%	91.27%
Telstra Group Limited (ASX:TLS)	1,159.00000	3.3704	3.7600	3,906.31	4,357.84	451.53	11.56%	8.73%
				26,136.61	49,898.56	23,761.95	90.91%	100.00%
				26,136.64	49,898.59	23,761.95	90.91%	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.

AYOUB Family Super Fund
Investment Income Summary
For the period 1 July 2020 to 30 June 2021

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						
<i>Listed Securities Market</i>														
Commonwealth Bank Of Australia. (ASX:CBA)														
1,174.00	503.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,677.14	0.00	0.00	0.00	0.00	0.00
Telstra Group Limited (ASX:TLS)														
185.44	79.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	264.92	0.00	0.00	0.00	0.00	0.00
1,359.44	582.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,942.06	0.00	0.00	0.00	0.00	0.00
1,359.44	582.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,942.06	0.00	0.00	0.00	0.00	0.00

* 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.

AYOUB Family Super Fund
Realised Capital Gains
For the period from 1 July 2020 to 30 June 2021

Accounting Treatment					Taxation Treatment							
Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation					
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss	
<u>Listed Securities Market</u>												
Commonwealth Bank Of Australia. (ASX:CBA)												
25/01/2021	Sale	44.00	3,728.97	2,145.03	1,583.94	2,145.03			1,583.94			
		44.00	3,728.97	2,145.03	1,583.94	2,145.03			1,583.94		0.00	
Listed Securities Market Total			3,728.97	2,145.03	1,583.94	2,145.03			1,583.94		0.00	
Grand Total			3,728.97	2,145.03	1,583.94	2,145.03			1,583.94		0.00	

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

AYOUB Family Super Fund
Realised Capital Gains
For the period from 1 July 2020 to 30 June 2021

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	1,583.00	0.00	0.00	1,583.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	1,583.00	0.00	0.00	1,583.00	0.00
Capital Losses Applied						
Current Year	0.00	0.00	0.00	0.00	0.00	0.00
Prior Years	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00
Net Capital Gains						
Net Gain after applying losses	0.00	1,583.00	0.00	0.00	1,583.00	
Discount applicable		527.00				
Net Gain after applying discount	0.00	1,056.00	0.00	0.00	1,056.00	

AYOUB Family Super Fund
(ABN: 74 949 275 430)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: Unit 3, 131 Boronia Road Greenacre, NSW 2190
Member	Number: 2
Ms Victoria Christine Ayoub	Date of Birth: 6 October 1985 Date Joined Fund: 28 October 2010 Eligible Service Date: 28 October 2010
	Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2020	
Accumulation	56,923.22
Total as at 1 Jul 2020	56,923.22

Withdrawal Benefit as at 30 Jun 2021	
Accumulation	73,113.96
Total as at 30 Jun 2021	73,113.96

Your Tax Components

Tax Free	-
Taxable - Taxed	73,113.96
Taxable - Untaxed	-

Your Preservation Components

Preserved	73,113.96
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:

phone 0459777125 | email ayoubvicky85@gmail.com
mail AYOUB Family Super Fund, 131 Boronia Rd, Greenacre NSW 2190

AYOUB Family Super Fund
(ABN: 74 949 275 430)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: Unit 3, 131 Boronia Road Greenacre, NSW 2190
Member Number: 2	Date of Birth: 6 October 1985
Ms Victoria Christine Ayoub	Date Joined Fund: 28 October 2010
Accumulation Account	Eligible Service Date: 28 October 2010
Accumulation	Tax File Number Held: Yes
	Account Start Date: 28 October 2010

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	56,923.22
<i>Increases to your account:</i>	
Share Of Net Fund Income	16,535.89
<u>Total Increases</u>	<u>16,535.89</u>
<i>Decreases to your account:</i>	
Tax on Net Fund Income	345.15
<u>Total Decreases</u>	<u>345.15</u>
Withdrawal Benefit as at 30 Jun 2021	<u>73,113.96</u>

Your Tax Components		
Tax Free	0.0000 %	-
Taxable - Taxed		73,113.96
Taxable - Untaxed		-

Your Preservation Components	
Preserved	73,113.96
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
No beneficiary details have been recorded



Trustees

The Trustees of the Fund are as follows:

Victoria Ayoub and
Milad Ayoub

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 Trustees.

Trustees Disclaimer

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

Signed on behalf of the Trustees of the Fund

.....
Victoria Ayoub
Trustee

.....
Milad Ayoub
Trustee

Statement Date: 30 June 2021

For Enquiries:
phone 0459777125 | email ayoubvicky85@gmail.com
mail AYOUB Family Super Fund, 131 Boronia Rd, Greenacre NSW 2190

**AYOUB Family Super Fund
Pension Withdrawal Limits
For the Period 1 July 2020 to 30 June 2021**

**Mr Milad Ayoub
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Account Based Pension (0.00% Tax Free)	0.00	OK!	0.00	OK!	0.00	-	-	0.00%
Totals								
Gross Drawdowns	0.00	0.00	0.00	0.00	0.00			
PAYG Tax	0.00	0.00	0.00	0.00	0.00			
Net Drawdowns	0.00	0.00	0.00	0.00	0.00			

Footnotes:

*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

Pension Payments

There are no pension payments for this member in this period

AYOUB Family Super Fund
Investment Movement Summary
For the period 1 July 2020 to 30 June 2021

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<u>Bank</u>										
CBA Business Account #5261		1,284.25		6,790.41		8,074.66	0.00		0.00	0.00
CBA Business Online Account #5288		30.03		257.00		287.00	0.00		0.03	0.03
		<u>1,314.28</u>		<u>7,047.41</u>		<u>8,361.66</u>	<u>0.00</u>		<u>0.03</u>	<u>0.03</u>
<u>Listed Securities Market</u>										
Commonwealth Bank Of Australia. (ASX:CBA)	500.00	24,375.33	0.00	0.00	44.00	3,728.97	1,583.94	456.00	22,230.30	45,540.72
Telstra Group Limited (ASX:TLS)	1,159.00	3,906.31	0.00	0.00	0.00	0.00	0.00	1,159.00	3,906.31	4,357.84
		<u>28,281.64</u>		<u>0.00</u>		<u>3,728.97</u>	<u>1,583.94</u>		<u>26,136.61</u>	<u>49,898.56</u>
Fund Total		<u><u>29,595.92</u></u>		<u><u>7,047.41</u></u>		<u><u>12,090.63</u></u>	<u><u>1,583.94</u></u>		<u><u>26,136.64</u></u>	<u><u>49,898.59</u></u>

Transaction Summary

1 JULY 2020 - 30 JUNE 2021



MS VICTORIA AYOUB + MR MILAD AYOUB
<AYOUB FAMILY SUPER FUND A/C>

SHARES - 4397435 - HIN 57178281

Total Buys and Sells	2020 - 2021 Financial Year
Total Buys (inc. Brokerage + GST)	\$0.00
Total Sells (inc. Brokerage + GST)	\$3,728.97

CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
25-Jan-2021	Sell	-44	\$85.4300	-\$3,758.92	\$29.95	\$2.72	112471820	-\$3,728.97
				Sub Total	\$29.95	\$2.72		-\$3,728.97

Transaction Summary

1 JULY 2020 - 30 JUNE 2021



The transaction summary is only able to display information available to Commonwealth Securities Limited. Certain transactions may not be displayed, including but not limited to transactions made off market such as Initial Public Offerings (IPOs) and Delivery vs Payment Settlements (DvP). Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings placed outside of this account are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)
Boardroom Limited (<https://boardroomlimited.com.au>)
Security Transfer Registrars (<https://www.securitytransfer.com.au>)
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESS statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814, a market participant of ASX and Cboe Australia Pty Ltd (formerly Chi-X Australia Pty Limited), a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. Commonwealth Securities Limited is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: www.commsec.com.au

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: www.afca.org.au, Telephone: 1800 931 678 (free call), Email: info@afca.org.au, In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Transaction Summary

1 JULY 2020 - 30 JUNE 2021



GLOSSARY	
Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.
Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during the year, usually accompanying a company's interim financial statements.
Final dividend	A dividend paid at the end of a company's financial year, representing a return based on the previous twelve months' financial performance and the future outlook.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend is paid. They are also known as Imputation Credits.
Total subscription	Total subscription can include, but is not limited to market data and research subscription fees and share trade alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.

Portfolio Valuation

30 JUNE 2021



SHARES - 4397435 - HIN 57178281

MS VICTORIA AYOUB + MR MILAD AYOUB <AYOUB FAMILY SUPER FUND A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)	456	\$99.8700	\$45,540.72	91.27%
TLS - TELSTRA CORPORATION. FPO (ORDINARY FULLY PAID)	1,159	\$3.7600	\$4,357.84	8.73%
		Sub Total	\$49,898.56	100.00%

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

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Final dividend	A dividend paid at the end of a company's financial year, representing a return based on the previous twelve months' financial performance and the future outlook.
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Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.



Your Statement

Statement 114 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Jun 2020 - 7 Jul 2020

Closing Balance \$30.03 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



021

TRUSTEE
 11 HOBART AVE
 UMINA BEACH NSW 2257

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION 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).

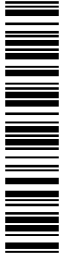
Date	Transaction	Debit	Credit	Balance
08 Jun	2020 OPENING BALANCE			\$30.03 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$8.52			
07 Jul	2020 CLOSING BALANCE			\$30.03 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$30.03 CR		Nil		Nil		\$30.03 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
07 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.





Your Statement

Statement 115 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Jul 2020 - 7 Aug 2020

Closing Balance \$30.03 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



021

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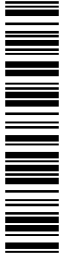
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance	
08 Jul	2020 OPENING BALANCE			\$30.03 CR	
07 Aug	2020 CLOSING BALANCE			\$30.03 CR	
	Opening balance	-	Total debits	+ Total credits = Closing balance	
	\$30.03 CR		Nil	Nil	\$30.03 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
07 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.





Your Statement

Statement 116 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Aug 2020 - 7 Sep 2020

Closing Balance \$30.03 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



021

TRUSTEE
 11 HOBART AVE
 UMINA BEACH NSW 2257

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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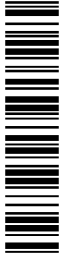
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance	
08 Aug 2020	OPENING BALANCE			\$30.03 CR	
07 Sep 2020	CLOSING BALANCE			\$30.03 CR	
	Opening balance				
	- Total debits				
	+ Total credits				
	= Closing balance				
		\$30.03 CR	Nil	Nil	\$30.03 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
07 Sep	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.



19167.45452.1.1.ZZ258R3.0303.SL.R3.S96.1.D251.O.V06.00.30



Your Statement

Statement 117 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Sep 2020 - 7 Oct 2020

Closing Balance \$30.03 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



021

TRUSTEE
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 UMINA BEACH NSW 2257

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
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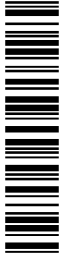
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance	
08 Sep 2020	OPENING BALANCE			\$30.03 CR	
07 Oct 2020	CLOSING BALANCE			\$30.03 CR	
	Opening balance				
	- Total debits				
	+ Total credits				
	= Closing balance				
		\$30.03 CR	Nil	Nil	\$30.03 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
07 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.





Your Statement

Statement 118 (Page 1 of 2)

Account Number 06 2334 10795288

Statement Period 8 Oct 2020 - 7 Nov 2020

Closing Balance \$30.03 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



021

TRUSTEE
 11 HOBART AVE
 UMINA BEACH NSW 2257

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
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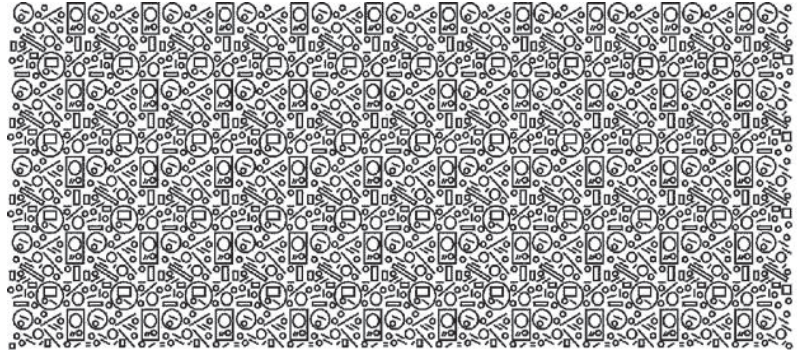
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
08 Oct	2020 OPENING BALANCE			\$30.03 CR
08 Oct	Transfer from xx5261 CommBank app trf		100.00	\$130.03 CR
08 Oct	Transfer to xx5261 CommBank app trf	100.00		\$30.03 CR
13 Oct	Transfer from xx5261 CommBank app trf		40.00	\$70.03 CR
13 Oct	Transfer to xx5261 CommBank app rrf	50.00		\$20.03 CR
13 Oct	Transfer from xx5261 CommBank app trf		20.00	\$40.03 CR
13 Oct	Transfer from xx5261 CommBank app trf		20.00	\$60.03 CR
13 Oct	Transfer to xx5261 CommBank app trf	30.00		\$30.03 CR
07 Nov	2020 CLOSING BALANCE			\$30.03 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$30.03 CR		\$180.00		\$180.00		\$30.03 CR



*# 12914.44490.1.1.ZZ258R3.0303SL.R3.S961.D314.OV06.00.30



Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
07 Nov	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.



Your Statement

Statement 119 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Nov 2020 - 7 Dec 2020

Closing Balance \$30.03 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



021

TRUSTEE
 11 HOBART AVE
 UMINA BEACH NSW 2257

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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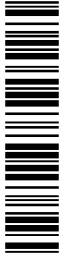
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
08 Nov 2020	OPENING BALANCE			\$30.03 CR
07 Dec 2020	CLOSING BALANCE			\$30.03 CR
	Opening balance	-	Total debits	+ Total credits = Closing balance
	\$30.03 CR		Nil	Nil \$30.03 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
07 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.





Your Statement

Statement 120 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Dec 2020 - 7 Jan 2021

Closing Balance \$30.03 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION 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
08 Dec 2020	OPENING BALANCE			\$30.03 CR
12 Dec	Transfer from xx5261 CommBank app yrf		50.00	\$80.03 CR
12 Dec	Transfer to xx5261 CommBank app trf	50.00		\$30.03 CR
14 Dec	Transfer from xx5261 CommBank app trf		27.00	\$57.03 CR
14 Dec	Transfer to xx5261 CommBank app trf	27.00		\$30.03 CR
07 Jan 2021	CLOSING BALANCE			\$30.03 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$30.03 CR		\$77.00		\$77.00		\$30.03 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
07 Jan	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.



*# 11655.26262.1.1.ZZ258R3.0303.SL.R3.S94.1.D007.OV06.00.31



Your Statement

Statement 121 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Jan 2021 - 7 Feb 2021

Closing Balance \$30.03 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

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 VICTORIA CHRISTINE AYOUB IN TRUST FOR
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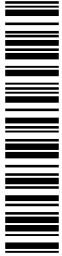
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Date	Transaction	Debit	Credit	Balance	
08 Jan 2021	OPENING BALANCE			\$30.03 CR	
07 Feb 2021	CLOSING BALANCE			\$30.03 CR	
	Opening balance	-	Total debits	+ Total credits = Closing balance	
	\$30.03 CR		Nil	Nil	\$30.03 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
07 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.





Your Statement

Statement 122 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Feb 2021 - 7 Mar 2021

Closing Balance \$30.03 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

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 VICTORIA CHRISTINE AYOUB IN TRUST FOR
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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
08 Feb 2021	OPENING BALANCE			\$30.03 CR
07 Mar 2021	CLOSING BALANCE			\$30.03 CR
	Opening balance	-	Total debits	+ Total credits = Closing balance
	\$30.03 CR		Nil	Nil \$30.03 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
07 Mar	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.





Your Statement

Statement 123 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Mar 2021 - 7 Apr 2021

Closing Balance \$0.03 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

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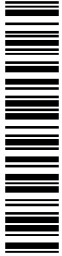
Date	Transaction	Debit	Credit	Balance
08 Mar	2021 OPENING BALANCE			\$30.03 CR
10 Mar	Transfer to xx5261 CommBank app trf	10.00		\$20.03 CR
10 Mar	Transfer to xx5261 CommBank app yrf	10.00		\$10.03 CR
10 Mar	Transfer to xx5261 CommBank app trf	10.00		\$0.03 CR
07 Apr	2021 CLOSING BALANCE			\$0.03 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$30.03 CR		\$30.00		Nil		\$0.03 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
07 Apr	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.



14898.37672.1.1.ZZ258R3.0303.SL.R3.S94.1.D097.OV06.00.31



Your Statement

Statement 124 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Apr 2021 - 7 May 2021

Closing Balance \$0.03 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

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 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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Date	Transaction	Debit	Credit	Balance	
08 Apr 2021	OPENING BALANCE			\$0.03 CR	
07 May 2021	CLOSING BALANCE			\$0.03 CR	
	Opening balance	-	Total debits	+ Total credits = Closing balance	
	\$0.03 CR		Nil	Nil	\$0.03 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
07 May	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.





Your Statement

Statement 125 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 May 2021 - 7 Jun 2021

Closing Balance \$0.03 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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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	
08 May 2021	OPENING BALANCE			\$0.03 CR	
07 Jun 2021	CLOSING BALANCE			\$0.03 CR	
	Opening balance	-	Total debits	+ Total credits = Closing balance	
	\$0.03 CR		Nil	Nil	\$0.03 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
07 Jun	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.





Your Statement

Statement 126 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Jun 2021 - 7 Jul 2021

Closing Balance \$0.03 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

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 VICTORIA CHRISTINE AYOUB IN TRUST FOR
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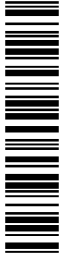
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Date	Transaction	Debit	Credit	Balance		
08 Jun 2021	OPENING BALANCE			\$0.03 CR		
07 Jul 2021	CLOSING BALANCE			\$0.03 CR		
	Opening balance	-	Total debits	+ Total credits	= Closing balance	
	\$0.03 CR		Nil		Nil	\$0.03 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
07 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.





021

TRUSTEE
 11 HOBART AVE
 UMINA BEACH NSW 2257

Account Number 06 2334 10795261

Statement Period 19 Apr 2020 - 18 Jul 2020

Closing Balance \$1,274.25 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential Investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, 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.

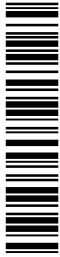
Name: MILAD BOUTROS AYOUB AND
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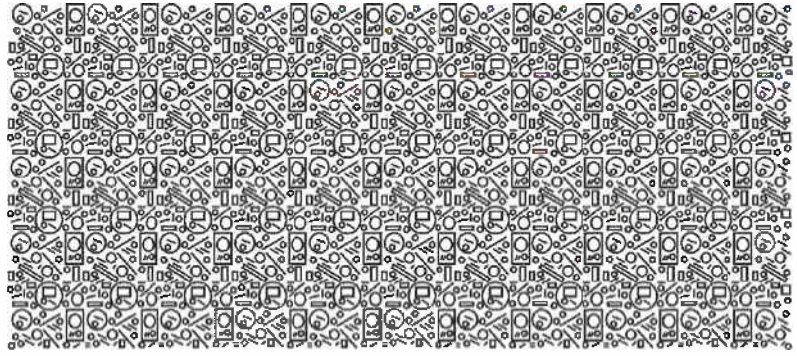
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
19 Apr	2020 OPENING BALANCE			\$1,421.25 CR
01 May	Account Fee	10.00		\$1,411.25 CR
01 Jun	Account Fee	10.00		\$1,401.25 CR
14 Jun	Transfer to xx9485 CommBank app trf	50.00		\$1,351.25 CR
14 Jun	Transfer to xx9485 CommBank app trf	50.00		\$1,301.25 CR
15 Jun	Transfer to xx9485 CommBank app trf	17.00		\$1,284.25 CR
01 Jul	DEBIT INTEREST CHARGED on this account to June 30, 2020 is \$0.11			
01 Jul	Account Fee	10.00		\$1,274.25 CR
18 Jul 2020	CLOSING BALANCE			\$1,274.25 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,421.25 CR		\$147.00		Nil		\$1,274.25 CR



*# 10675.29688.1.2.ZZ258R3.0303.SL.R3.S961.D202.O.V06.00.30



Transaction Summary during 1st April 2020 to 30th June 2020

Transaction Type	01 Apr to 30 Apr	01 May to 31 May	01 Jun to 30 Jun	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00

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

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: a chargeback can only be requested if the disputed transaction occurred on your Mastercard or VISA card. We cannot request a chargeback on BPAY payments from your Debit Mastercard, or on EFTPOS accounts, 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

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. 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.



021

TRUSTEE
 11 HOBART AVE
 UMINA BEACH NSW 2257

Account Number 06 2334 10795261

Statement Period 19 Jul 2020 - 18 Oct 2020

Closing Balance \$1,231.97 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential Investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, 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.

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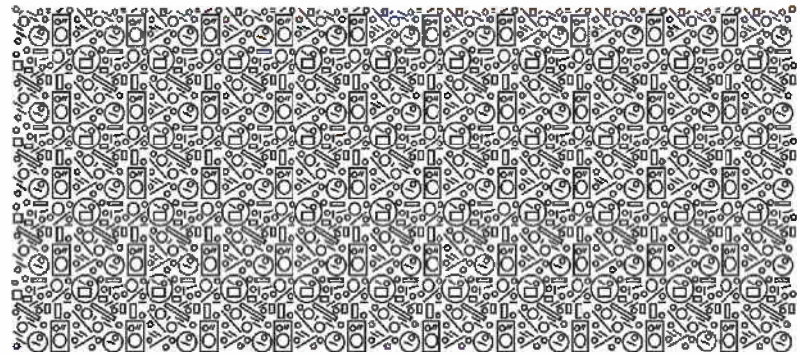
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Date	Transaction	Debit	Credit	Balance
19 Jul	2020 OPENING BALANCE			\$1,274.25 CR
01 Aug	Account Fee	10.00		\$1,264.25 CR
01 Sep	Account Fee	10.00		\$1,254.25 CR
11 Sep	Transfer to xx9485 CommBank app trf	150.00		\$1,104.25 CR
13 Sep	Transfer to xx9485 CommBank app yrf	20.00		\$1,084.25 CR
13 Sep	Transfer to xx9485 CommBank app trf	50.00		\$1,034.25 CR
14 Sep	Transfer to xx9485 CommBank app trf	20.00		\$1,014.25 CR
14 Sep	Transfer to xx9485 CommBank app trf	250.00		\$764.25 CR
14 Sep	Transfer from xx9174 CommBank app trf		50.00	\$814.25 CR
14 Sep	Transfer from xx9174 CommBank app trf		50.00	\$864.25 CR
15 Sep	Transfer to xx9485 CommBank app trf	20.00		\$844.25 CR



*# 15314.42931.1.2.ZZ258R3.0303.SL.R3.S961.D293.O.V06.00.30



Date Transaction Debit Credit Balance

15 Sep	Transfer from xx9174 CommBank app		205.00	\$1,049.25 CR
24 Sep	Direct Credit 088147 TLS FNL DIV		92.72	\$1,141.97 CR
29 Sep	Transfer to xx9182 CommBank app	100.00		\$1,041.97 CR
30 Sep	Direct Credit 401507 CBA FNL DIV		490.00	\$1,531.97 CR
01 Oct	Account Fee	10.00		\$1,521.97 CR
07 Oct	Transfer to xx9485 CommBank app	100.00		\$1,421.97 CR
08 Oct	Transfer to xx5288 CommBank app	100.00		\$1,321.97 CR
08 Oct	Transfer to xx9485 CommBank app	100.00		\$1,221.97 CR
08 Oct	Transfer from xx5288 CommBank app		100.00	\$1,321.97 CR
11 Oct	Transfer to xx9485 CommBank app	50.00		\$1,271.97 CR
12 Oct	Transfer to xx9485 CommBank app	50.00		\$1,221.97 CR
12 Oct	Transfer to xx9485 CommBank app	20.00		\$1,201.97 CR
13 Oct	Transfer to xx5288 CommBank app	40.00		\$1,161.97 CR
13 Oct	Transfer from xx5288 CommBank app		50.00	\$1,211.97 CR
13 Oct	Transfer to xx9485 CommBank app	40.00		\$1,171.97 CR
13 Oct	Transfer to xx9485 CommBank app	40.00		\$1,131.97 CR
13 Oct	Transfer to xx5288 CommBank app	20.00		\$1,111.97 CR
13 Oct	Transfer to xx9485 CommBank app	20.00		\$1,091.97 CR
13 Oct	Transfer to xx5288 CommBank app	20.00		\$1,071.97 CR
13 Oct	Transfer from xx5288 CommBank app		30.00	\$1,101.97 CR
13 Oct	Transfer to xx9485 CommBank app	20.00		\$1,081.97 CR
14 Oct	Transfer to xx9485 CommBank app	50.00		\$1,031.97 CR

Account Number

06 2334 10795261

Date	Transaction	Debit	Credit	Balance	
15 Oct	Transfer from xx9174 CommBank app trf		200.00	\$1,231.97 CR	
18 Oct 2020	CLOSING BALANCE			\$1,231.97 CR	
	Opening balance	-	Total debits	+ Total credits = Closing balance	
	\$1,274.25 CR		\$1,310.00	\$1,267.72	\$1,231.97 CR

Transaction Summary during 1st July 2020 to 30th September 2020

Transaction Type	01 Jul to 31 Jul	01 Aug to 31 Aug	01 Sep to 30 Sep	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00





009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Account Number 06 2334 10795261

Statement Period 19 Oct 2020 - 18 Jan 2021

Closing Balance \$1,082.97 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential Investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, 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.

Name: MILAD BOUTROS AYOUB AND
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 AYOUB FAMILY SUPERANNUATION FUND

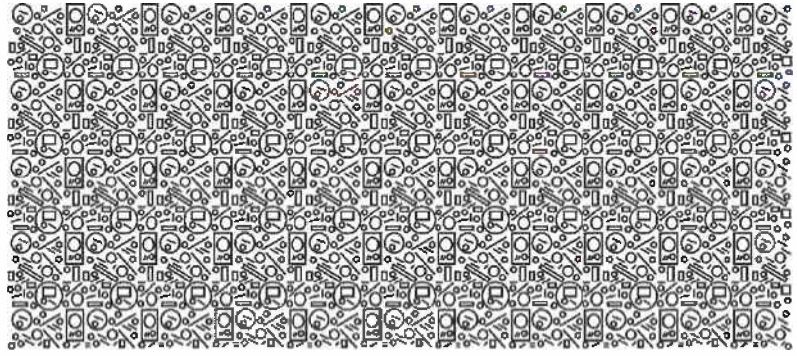
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Date	Transaction	Debit	Credit	Balance
19 Oct	2020 OPENING BALANCE			\$1,231.97 CR
21 Oct	Transfer from xx5676 CommBank app trf		100.00	\$1,331.97 CR
21 Oct	Transfer to xx9485 CommBank app trf	100.00		\$1,231.97 CR
01 Nov	Account Fee	10.00		\$1,221.97 CR
11 Nov	Transfer to xx9485 CommBank app trf	50.00		\$1,171.97 CR
12 Nov	Transfer to xx9485 CommBank app trf	50.00		\$1,121.97 CR
27 Nov	Transfer to xx9485 CommBank app trf	49.00		\$1,072.97 CR
27 Nov	Transfer to xx9485 CommBank app trf	100.00		\$972.97 CR
01 Dec	Account Fee	10.00		\$962.97 CR
04 Dec	Transfer from xx5676 CommBank app trf		50.00	\$1,012.97 CR
04 Dec	Transfer to xx9485 CommBank app trf	50.00		\$962.97 CR



*# 12988.36794.1.2.ZZ258R3.0303.SL.R3.S941.D018.O.V06.00.31



Date	Transaction	Debit	Credit	Balance
06 Dec	Transfer to xx9485 CommBank app trf	20.00		\$942.97 CR
07 Dec	Transfer to xx9485 CommBank app yrf	50.00		\$892.97 CR
09 Dec	Transfer to xx9485 CommBank app trf	100.00		\$792.97 CR
12 Dec	Transfer to xx5288 CommBank app yrf	50.00		\$742.97 CR
12 Dec	Transfer from xx5288 CommBank app trf		50.00	\$792.97 CR
12 Dec	Transfer to xx9485 CommBank app trf	50.00		\$742.97 CR
13 Dec	Transfer to xx9485 CommBank app trf	35.00		\$707.97 CR
13 Dec	Transfer to xx9485 CommBank app trf	3.00		\$704.97 CR
13 Dec	Transfer from xx9174 CommBank app trf		15.00	\$719.97 CR
14 Dec	Transfer to xx5288 CommBank app trf	27.00		\$692.97 CR
14 Dec	Transfer from xx5288 CommBank app trf		27.00	\$719.97 CR
14 Dec	Transfer to xx9485 CommBank app trf	23.00		\$696.97 CR
14 Dec	Transfer to xx9485 CommBank app trf	4.00		\$692.97 CR
15 Dec	Transfer from xx9174 CommBank app trf		400.00	\$1,092.97 CR
01 Jan	Account Fee	10.00		\$1,082.97 CR
18 Jan	2021 CLOSING BALANCE			\$1,082.97 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,231.97 CR		\$791.00		\$642.00		\$1,082.97 CR

Transaction Summary during 1st October 2020 to 31st December 2020

Transaction Type	01 Oct to 31 Oct	01 Nov to 30 Nov	01 Dec to 31 Dec	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00





009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Account Number 06 2334 10795261

Statement Period 19 Jan 2021 - 18 Apr 2021

Closing Balance \$512.63 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential Investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, 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.

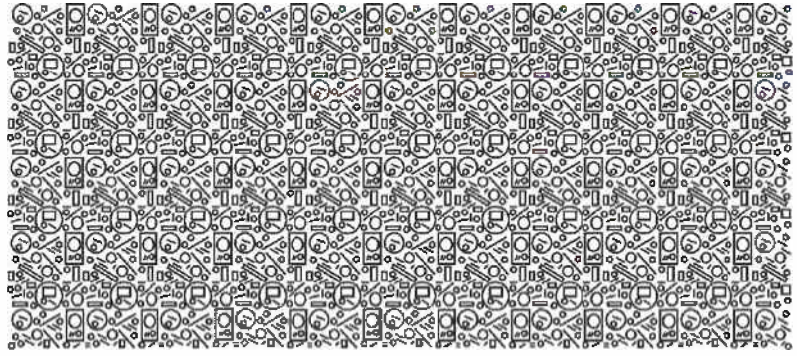
Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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
19 Jan	2021 OPENING BALANCE			\$1,082.97 CR
25 Jan	Transfer To Andre Elias Ayoub CommBank App trf	1,000.00		\$82.97 CR
28 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		3,728.97	\$3,811.94 CR
01 Feb	Account Fee	10.00		\$3,801.94 CR
04 Feb	Direct Debit 184111 MYOB Australia MYOB 1-76796950175	576.00		\$3,225.94 CR
05 Feb	Transfer to xx9485 CommBank app trf	110.00		\$3,115.94 CR
13 Feb	Transfer to xx9485 CommBank app trf	150.00		\$2,965.94 CR
14 Feb	Transfer to xx9485 CommBank app trf	50.00		\$2,915.94 CR
24 Feb	Transfer from xx5676 CommBank app trf		60.00	\$2,975.94 CR
24 Feb	Transfer to xx9485 CommBank app trf	60.00		\$2,915.94 CR





Date	Transaction	Debit	Credit	Balance				
24 Feb	Transfer from xx9174 CommBank app trf		85.00	\$3,000.94 CR				
24 Feb	Transfer To Andre Elias Ayoub CommBank App trf	3,000.00		\$0.94 CR				
01 Mar	Account Fee	10.00		\$9.06 DR				
10 Mar	Transfer from xx5288 CommBank app trf		10.00	\$0.94 CR				
10 Mar	Transfer from xx5288 CommBank app yrf		10.00	\$10.94 CR				
10 Mar	Transfer to xx9485 CommBank app trf	10.00		\$0.94 CR				
10 Mar	Transfer from xx5288 CommBank app trf		10.00	\$10.94 CR				
10 Mar	Transfer to xx9485 CommBank app trf	10.00		\$0.94 CR				
26 Mar	Direct Credit 088147 TLS ITM DIV 001257607588		92.72	\$93.66 CR				
30 Mar	Direct Credit 401507 CBA ITM DIV 001256206702		684.00	\$777.66 CR				
30 Mar	Transfer to xx9485 CommBank app trf	105.00		\$672.66 CR				
01 Apr	Debit Excess Interest	0.03		\$672.63 CR				
01 Apr	Account Fee	10.00		\$662.63 CR				
01 Apr	Transfer from xx5676 CommBank app trf		20.00	\$682.63 CR				
01 Apr	Transfer to xx9485 CommBank app trf	20.00		\$662.63 CR				
04 Apr	Transfer to xx9485 CommBank app trf	50.00		\$612.63 CR				
05 Apr	Transfer to xx9485 CommBank app trf	50.00		\$562.63 CR				
06 Apr	Transfer to xx9485 CommBank app trf	50.00		\$512.63 CR				
18 Apr	2021 CLOSING BALANCE			\$512.63 CR				
		Opening balance	-	Total debits	+	Total credits	=	Closing balance
		\$1,082.97 CR		\$5,271.03		\$4,700.69		\$512.63 CR

Transaction Summary during 1st January 2021 to 31st March 2021

Transaction Type	01 Jan to 31 Jan	01 Feb to 28 Feb	01 Mar to 31 Mar	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00





009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Account Number 06 2334 10795261

Statement Period 19 Apr 2021 - 18 Jul 2021

Closing Balance \$10.07 DR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Business Transaction Account

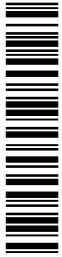
If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, 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.

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
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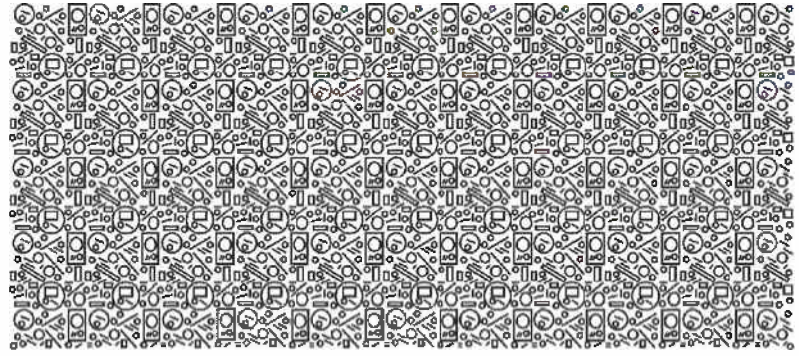
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
19 Apr	2021 OPENING BALANCE			\$512.63 CR
01 May	Account Fee	10.00		\$502.63 CR
03 May	Transfer to xx9485 CommBank app trf	500.00		\$2.63 CR
07 May	Transfer to xx9485 CommBank app trf	2.63		\$0.00
01 Jun	Account Fee	10.00		\$10.00 DR
21 Jun	Transfer from xx5676 CommBank app trf		60.00	\$50.00 CR
21 Jun	Transfer to xx9485 CommBank app trf	50.00		\$0.00
22 Jun	Transfer from xx5676 CommBank app trf		30.00	\$30.00 CR
22 Jun	Transfer to xx9485 CommBank app tr	30.00		\$0.00
26 Jun	Transfer from xx5676 CommBank app trf		50.00	\$50.00 CR
26 Jun	Transfer to xx9485 CommBank app trf	50.00		\$0.00



Account Number

06 2334 10795261



Date	Transaction	Debit	Credit	Balance
30 Jun	Transfer from xx5676 CommBank app trf		40.00	\$40.00 CR
30 Jun	Transfer to xx9485 CommBank app trf	40.00		\$0.00
01 Jul	DEBIT INTEREST CHARGED on this account to June 30, 2021 is \$0.03			
01 Jul	Debit Excess Interest	0.07		\$0.07 DR
01 Jul	Account Fee	10.00		\$10.07 DR
18 Jul 2021	CLOSING BALANCE			\$10.07 DR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$512.63 CR		\$702.70		\$180.00		\$10.07 DR

Transaction Summary during 1st April 2021 to 30th June 2021

Transaction Type	01 Apr to 30 Apr	01 May to 31 May	01 Jun to 30 Jun	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00

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

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

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. 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.