



9 September 2021

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MR BERNARD O'LEARY & MRS  
ZENAIDA O'LEARY <ZENBERN  
SUPER FUND A/C>  
33 LYALL AVENUE  
DEAN PARK NSW 2761

Dear Investor,

Citigroup Global Markets Australia Pty Ltd (ABN 64 003 114 832, AFSL 240992) (CitiFirst) are pleased to provide you with an indicative tax statement for the financial year ending 30 June 2021. CitiFirst has provided this for assistance in completion of your taxation return.

The statement will show all of your transactions on your CitiFirst Warrants holding(s) for the 2020 / 2021 financial year and outlines potential deductions of prepaid interest as well as information for any potential Capital Gain / Loss calculations.

In an effort to increase convenience to investors CitiFirst has created an electronic version of your Tax Statement. It will be accessible by following these steps

- Go to [www.investorcentre.com](http://www.investorcentre.com)
- Access a Single Holding
- You will also require your HIN/SRN and Postcode/Country of residence
- The company code is the ASX Code of any Instalment you hold

To allow future statements to be only provided electronically please ensure you have your email address lodged with the Computershare Investor Centre in the section entitled 'Update My Details'.

For additional information regarding 30 June 2021 valuations or if you would like a copy of the relevant Product Disclosure Statement you can visit our website, [www.citifirst.com.au](http://www.citifirst.com.au). If you would like any further information or wish to discuss this statement, please do not hesitate to contact CitiFirst on 1300 30 70 70 or email us at [citifirst.warrants@citi.com](mailto:citifirst.warrants@citi.com).

Thank you for using CitiFirst Warrants and we look forward to being of service to you in the future.

Yours Sincerely

Brendan Wills  
Head of Warrants Australia  
Citigroup Global Markets Australia Pty Limited



## CitiFirst Instalments Tax Statement for year ended 30 June 2021

Registered Holder Name: MR BERNARD O'LEARY &amp; MRS ZENAIDA O'LEARY &lt;ZENBERN SUPER FUND A/C&gt;

HIN/SRN: X0041026341

Registry Details				Individual Investors		Self-Managed Superannuation Funds and Companies				
ASX Code	Transaction Date <sup>2</sup>	Transaction Type	Number of Units	Prepaid Interest <sup>4</sup>	Interest Rebate <sup>10</sup>	Interest <sup>9</sup>	Interest Rebate <sup>10</sup>	Notional Put Cost <sup>5</sup>	Final Instalment <sup>11</sup>	Underlying Security Price
BENJOE	1 Jul 20	Brought Fwd	2,200	\$12.98	-	\$12.98	-	-	\$4.1600	-
	3 Jul 20	Purchase	3,000	\$33.70	-	\$33.70	-	-	\$4.1618	\$7.10
	10 Jul 20	Sale	3,200	-	-	-	-	-	\$4.1659	\$6.86
	21 Jul 20	Purchase	2,000	\$23.80	-	\$23.80	-	-	\$4.1725	\$7.13
	28 Jul 20	Sale	2,000	-	-	-	-	-	\$4.1766	\$6.94
	3 Aug 20	Purchase	3,000	\$53.70	-	\$53.70	-	-	\$4.1802	\$6.56
	10 Aug 20	Sale	2,000	-	-	-	-	-	\$4.1844	\$6.86
	1 Sep 20	Purchase	1,000	\$0.60	-	\$0.60	-	-	\$4.1975	\$6.33
	2 Sep 20	Sale	4,000	-	-	-	-	-	\$4.1981	\$6.33
	4 Sep 20	Purchase	4,000	\$91.20	-	\$91.20	-	-	\$4.1993	\$6.36
	9 Sep 20	Purchase	3,000	\$59.40	-	\$59.40	-	-	\$4.2023	\$6.38
	18 Sep 20	Purchase	1,000	\$14.40	-	\$14.40	-	-	\$4.2077	\$6.02
	12 Oct 20	Sale	8,000	-	-	-	-	-	\$4.2221	\$6.41
	20 Oct 20	Purchase	3,000	\$23.70	-	\$23.70	-	-	\$4.2269	\$6.75
	2 Nov 20	Sale	3,000	-	-	-	-	-	\$4.2348	\$6.78
NCMJOC	1 Jul 20	Brought Fwd	0	-	-	-	-	-	\$0.0000	-
	5 Mar 21	Purchase	700	\$10.15	-	\$10.15	-	-	\$17.5034	\$23.24
	11 Mar 21	Sale	700	-	-	-	-	-	\$17.5179	\$24.42
Grand Total Deductions				\$323.63		\$323.63				
Grand Total Income					-		-			

## IMPORTANT

This statement is necessarily general in nature and does not take into account the specific taxation circumstances of each Holder. Holders should not rely on this statement and should obtain specific taxation advice referable to their own circumstances prior to making any investment decision.

## Notes to the Tax Statement

1. The transactions shown within the tax statement are from CitiFirst registry provider Computershare Investor Services Pty Limited.
2. Dates have been changed to assume that T+2 settlement occurred, this includes periods of deferred settlement where the transaction date will be appear 2 trading days prior to the deferred settlement date.
3. This Statement is intended only as a general summary of some of the taxation consequences arising for Holders who are Australian resident taxpayers including individuals, companies and complying superannuation funds who hold Citi Instalments on capital account (ie not on revenue account or as trading stock) for tax purposes.
4. Please refer to the tax considerations set out in the PDS for further information regarding the deductibility of interest, including (where applicable) the pre-payment rules for pre-paid interest for individuals and small business entities.
5.
  - a. Under the capital protected borrowing provisions, where the Citi Instalments were acquired on or after 1 July 2007, an Interest Amount will generally not be deductible to the above investors to the extent that, broadly, it exceeds the amount arrived at by applying the relevant benchmark interest rate (see below) prevailing at the time the Interest Amount is drawn down. As indicated in the Citi Instalments PDS, any (non-deductible) excess has been re-characterised in your statement as part of the cost base of a notional put option.
  - b. Where warrants have been sold. Holders may receive an Interest Rebate (see note 10 below). Part of this has been re-characterised in your statement as a recoupment of part of the cost base of the notional put option. Thus Holder's CGT loss on expiry of the Notional Put Option should include this amount.
6. The relevant benchmark interest rate is the Reserve Bank of Australia's Indicator Lending Rate for Standard Variable Housing Loans - Investor at the time the interest was paid increased by 1.00% pa.
7. See [www.rba.gov.au/statistics/tables/xls/f05hist.xls](http://www.rba.gov.au/statistics/tables/xls/f05hist.xls) to access these benchmarks.
8. The capital protected borrowing provisions are relatively new law and there are technical difficulties in their application. Investors should seek advice from their personal tax adviser.
9. Interest for Self Managed Superannuation Funds and Companies: Interest deductions will generally be spread across tax years by reference to the number of days to which the interest is referable.
10. Interest Rebate (Early Repayment Fee): This is the amount that is effectively refundable to the Holder to compensate them for interest that the Holder has prepaid in relation to the unexpired period of the Loan. If a Holder exercises Citi Instalments prior to the Maturity Date the amount of the Early Repayment Fee will be included in the cost base for the Holder's beneficial interest in the Underlying Shares. It excludes the amount re-characterised as a recoupment of part of the excess interest re-characterised as the cost base of a notional put option.
11. This is also known as the Loan amount.
12. The cost base of the underlying security should be calculated as per the relevant PDS.
13. Taxation of Dividends and Distributions on the Underlying Parcel may also be reportable on your Taxation Return, please refer to the advice relevant to these.

### Warrant Prices and Completion Payments as at 30 June 2021

Instalment ASX Code	Closing Price as at 30 June 2021	Completion Payment as at 30 June 2021
BENJOE	\$6.11	\$4.3779
NCMJOC	\$7.49	\$17.7890

