

ANTHONY BOYS  
PO BOX 3376,  
RUNDLE MALL 5000

Dear Anthony,

**BMT Goh Superannuation Fund**  
**Superannuation Fund Management/Trustee Representation Letter**

In connection with your audit examination of the financial report of BMT Goh Superannuation Fund for the year ended 30 June 2020, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

**Financial Report**

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2020 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

**Sole Purpose**

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

**Superannuation Fund Books/Records/Minutes**

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (b) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (c) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (d) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (e) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

**Asset Form**

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

### **Ownership and Pledging of Assets**

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

### **Investments**

- (a) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (c) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (d) All investments are acquired, maintained and disposed of on an arm's length basis.

### **Trust Deed**

The superannuation fund is being conducted in accordance with its Trust Deed.

### **Superannuation Industry (Supervision) Act and Regulations**

- (a) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (b) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (c) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:  
  
Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K  
  
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (d) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (e) The trustees are not disqualified persons under s126K of the SISA.
- (f) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (g) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.
- (h) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (i) Information retention obligations have been complied with.

- (j) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

#### **Commitments**

- (a) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (b) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

#### **Taxation**

- (a) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (b) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

#### **Borrowings**

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

#### **Related Parties**

- (a) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (b) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (c) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (d) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act, **AND** those related party transactions do not contravene *practical Compliance Guidelines* issued by the Regulator regarding non arms length Income and non arms length expenditure.

#### **Accounting Misstatement Detected by Audit**

There has been no misstatement noted by audit during the course of the current year audit.

#### **Insurance**

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

#### **Accounting Estimates**

We confirm the significant assumptions used in making accounting estimates are reasonable.

#### **Fair Value Measurements and Disclosures**

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

#### **Going Concern**

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

#### **Events after Balance Sheet Date**

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

#### **Comparative Information**

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

#### **Fraud and Error**

- (a) There has been no:
  - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
  - (ii) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
  - (iii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (b) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (c) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (d) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

### **Legal Matters**

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

### **General**

- (a) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (b) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (c) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (d) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

### **Additional Matters**

There are no additional matters.

**Signed on behalf of Bernard and Magdalene Goh as Trustee for the BMT Goh Superannuation Fund**



.....  
Bernard Goh

Dear Trustees

**BMT Goh Superannuation Fund  
Audit Engagement Letter**

**Objectives and Scope of the Audit**

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2020. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

**Our Responsibilities**

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

**Trustees' Responsibilities**

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
- To provide us with:
  - Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;
  - Additional information that we may request from the trustees for the purpose of the audit; and

- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

#### **Audit of SIS Compliance**

For the year ended 30 June 2020, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

#### **Report on Significant Matters**

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

#### **Quality Control**

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

#### **Independence/Conflict of Interest**

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

#### **Outsourced Services**

We do not use any outsourced services in overseas locations when conducting client assignments.

#### **Data Storage**

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

#### **Limitation of Liability**

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

#### **Other**

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

If you have any queries in relation to this please contact me.

#### **To: MR ANTHONY BOYS**

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of Bernard and Magdalene Goh as trustee for the BMT Goh Superannuation Fund

Your Sincerely

**Signed &  
Dated**



On behalf of BMT Goh Superannuation  
Fund

**ANTHONY BOYS – REGISTERED COMPANY AUDITOR**  
***Signed document to be returned to P.O. Box 3376 Rundle Mall 5000***



Dr Bernard Goh  
29 Ascot Avenue  
Dulwich SA 5065,  
10<sup>th</sup> Mar 2020.

Mr. Erwin Harjanta,  
Chong & Harjanta Chartered Accountants,  
Norwood,

Dear Erwin,

Closing down of BMTGoh Superannuation Fund.

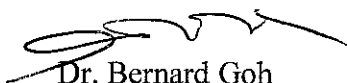
I had previously informed you of my intention to close the fund down.

Attached are three lots of bank statements all with a closing bank balance of \$0.00. I withdrew \$8186.75 from the NAB as well as \$31683.27 from CBA. You will notice that only bank interest had been credited to the accounts and both accounting fees have been paid. I can confirm that the super fund does not have any other assets or liabilities.

Please prepare final documentations and lodge with ATO.

Thanking you

Yours sincerely,



Dr. Bernard Goh

## Minutes of a meeting of the Trustee(s)

held on     /     /     at 29 Ascot Avenue, Dulwich, South Australia 5065

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**PRESENT:** Bernard Men Tee Goh and Magdalene Sai Gek Goh

**MINUTES:** The Chair reported that the minutes of the previous meeting had been signed as a true record.

**FINANCIAL STATEMENTS OF SUPERANNUATION FUND:** It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.

**TRUSTEE'S DECLARATION:** It was resolved that the trustee's declaration of the Superannuation Fund be signed.

**ANNUAL RETURN:** Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

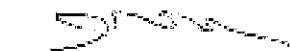
**INVESTMENT STRATEGY:** The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

**CONTRIBUTIONS RECEIVED:** It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**CLOSURE:** All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

  
.....

Bernard Men Tee Goh

Chairperson

**B M T Goh Superannuation Fund**

**Minutes of a meeting of the Trustee(s)**

held on \_\_\_\_\_ at 29 Ascot Avenue, Dulwich, South Australia 5065

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**PRESENT:**

Bernard Men Tee Goh and Magdalene Sai Gek Goh

**PENSION CONTINUATION:**

Magdalene Sai Gek Goh wishes to continue existing Account Based Pension with a commencement date of 01/07/2013.  
The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2019 \$5,946.26, consisting of:

- Taxable amount of \$747.48; and
- Tax Free amount of \$5,198.78

**TRUSTEE ACKNOWLEDGEMENT:**

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$150.00 in the frequency of at least an annual payment.

**CLOSURE:**

Signed by the trustee(s) pursuant to the Fund Deed.



.....  
Bernard Men Tee Goh  
Chairperson

**B M T Goh Superannuation Fund**

**Minutes of a meeting of the Trustee(s)**

held on \_\_\_\_\_ at 29 Ascot Avenue, Dulwich, South Australia 5065

---

**PRESENT:**

Bernard Men Tee Goh and Magdalene Sai Gek Goh

**PENSION CONTINUATION:**

Bernard Men Tee Goh wishes to continue existing Account Based Pension with a commencement date of 01/07/2017.  
The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2019 \$28.08, consisting of:

- Taxable amount of \$10.64; and
- Tax Free amount of \$17.44

**TRUSTEE ACKNOWLEDGEMENT:**

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:**

Signed by the trustee(s) pursuant to the Fund Deed.



.....  
Bernard Men Tee Goh  
Chairperson

**B M T Goh Superannuation Fund**

## **Minutes of a meeting of the Trustee(s)**

held on \_\_\_\_\_ at 29 Ascot Avenue, Dulwich, South Australia 5065

---

**PRESENT:**

Bernard Men Tee Goh and Magdalene Sai Gek Goh

**PENSION CONTINUATION:**

Bernard Men Tee Goh wishes to continue existing Account Based Pension with a commencement date of 01/07/2016.

The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2019 \$1,979.81, consisting of:

- Taxable amount of \$4,687.46; and
- Tax Free amount of \$(2,707.65)

**TRUSTEE ACKNOWLEDGEMENT:**

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

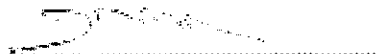
- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$50.00 in the frequency of at least an annual payment.

**CLOSURE:**

Signed by the trustee(s) pursuant to the Fund Deed.



Bernard Men Tee Goh  
Chairperson

**B M T Goh Superannuation Fund**

**Minutes of a meeting of the Trustee(s)**

held on \_\_\_\_\_ at 29 Ascot Avenue, Dulwich, South Australia 5065

---

**PRESENT:**

Bernard Men Tee Goh and Magdalene Sai Gek Goh

**PENSION CONTINUATION:**

Bernard Men Tee Goh wishes to continue existing Account Based Pension with a commencement date of 01/07/2018.

The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2019 \$414.98, consisting of:

- Taxable amount of \$120.57; and
- Tax Free amount of \$294.41

**TRUSTEE ACKNOWLEDGEMENT:**

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$10.00 in the frequency of at least an annual payment.

**CLOSURE:**

Signed by the trustee(s) pursuant to the Fund Deed.



.....  
Bernard Men Tee Goh  
Chairperson

**B M T Goh Superannuation Fund**

**Minutes of a meeting of the Trustee(s)**

held on \_\_\_\_\_ at 29 Ascot Avenue, Dulwich, South Australia 5065

---

**PRESENT:**

Bernard Men Tee Goh and Magdalene Sai Gek Goh

**PENSION CONTINUATION:**

Bernard Men Tee Goh wishes to continue existing Account Based Pension with a commencement date of 01/01/2019.  
The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2019 \$34,206.23, consisting of:

- Taxable amount of \$20,063.59; and
- Tax Free amount of \$14,142.64

**TRUSTEE ACKNOWLEDGEMENT:**

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$860.00 in the frequency of at least an annual payment.

**CLOSURE:**

Signed by the trustee(s) pursuant to the Fund Deed.

.....  
Bernard Men Tee Goh  
Chairperson



## List of Transactions

**Account name** B M T GOH SUPERANNUATION FUND  
**BSB** 065126  
**Account number** 10202127  
**Account type** Business Online Saver  
**Account currency** AUD  
**Transactions from** 04/03/20 - 04/03/20

**Note:**

This transaction listing may not display all payments on your account if filter settings were applied, prior to printing you this copy for the chosen date range. For a complete list of your transactions, please log on to your online channel.

Date	Transaction details	Amount	Balance
4 Mar 2020	Transfer to CBA A/c NetBank To account	-\$296.44	\$0.00



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MR B AND MRS M GOH  
29 ASCOT AVE  
DULWICH SA 5065

# Your Statement

Statement 151 (Page 1 of 1)

Account Number 06 5126 10202127

Statement Period 3 Feb 2020 - 2 Mar 2020

Closing Balance \$296.44 CR

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

## Business Online Saver

Name: B M T GOH 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.

Date	Transaction	Debit	Credit	Balance
03 Feb 2020	OPENING BALANCE			\$296.44 CR
02 Mar 2020	CLOSING BALANCE			\$296.44 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$296.44 CR		Nil		Nil		\$296.44 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Mar	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.10%

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





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MR B AND MRS M GOH  
PO BOX 269  
FULLARTON SA 5063

# Your Statement

Statement 150 (Page 1 of 1)

Account Number 06 5126 10202127

Statement Period 3 Jan 2020 - 2 Feb 2020

Closing Balance \$296.44 CR

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

## Business Online Saver

Name: B M T GOH 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.

Date	Transaction	Debit	Credit	Balance
03 Jan 2020	OPENING BALANCE			\$296.44 CR
02 Feb 2020	CLOSING BALANCE			\$296.44 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$296.44 CR		Nil		Nil		\$296.44 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.10%

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





047

MR B AND MRS M GOH  
PO BOX 269  
FULLARTON SA 5063

# Your Statement

Statement 149 (Page 1 of 1)

Account Number 06 5126 10202127

Statement Period 3 Dec 2019 - 2 Jan 2020

Closing Balance \$296.44 CR

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

## Business Online Saver

Name: B M T GOH 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.

Date	Transaction	Debit	Credit	Balance
03 Dec 2019	OPENING BALANCE			\$296.44 CR
02 Jan 2020	CLOSING BALANCE			\$296.44 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$296.44 CR		Nil		Nil		\$296.44 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Jan	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.10%

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





# Your Statement

Statement 148

(Page 1 of 1)

Account Number 06 5126 10202127

Statement

Period

3 Nov 2019 - 2 Dec 2019

Closing Balance

\$296.44 CR

Enquiries

13 1998

(24 hours a day, 7 days a week)



047

MR B AND MRS M GOH  
PO BOX 269  
FULLARTON SA 5063

## Business Online Saver

Name: B M T GOH SUPERANNUATION FUND

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Date	Transaction	Debit	Credit	Balance
03 Nov 2019	OPENING BALANCE			\$296.44 CR
02 Dec 2019	CLOSING BALANCE			\$296.44 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$296.44 CR		Nil		Nil		\$296.44 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.10%

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





# Your Statement

Statement 147 (Page 1 of 1)

Account Number 06 5126 10202127

Statement Period 3 Oct 2019 - 2 Nov 2019

Closing Balance \$296.44 CR

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



047

MR B AND MRS M GOH  
PO BOX 269  
FULLARTON SA 5063

## Business Online Saver

Name: B M T GOH 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.

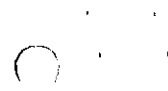
Date	Transaction	Debit	Credit	Balance
03 Oct 2019	OPENING BALANCE			\$296.44 CR
02 Nov 2019	CLOSING BALANCE			\$296.44 CR
<b>Opening balance - Total debits + Total credits = Closing balance</b>				
	\$296.44 CR	Nil	Nil	\$296.44 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Nov	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.10%

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





# Your Statement

Statement 146 (Page 1 of 1)

Account Number 06 5126 10202127

Statement Period 3 Sep 2019 - 2 Oct 2019

Closing Balance \$296.44 CR

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



047

MR B AND MRS M GOH  
PO BOX 269  
FULLARTON SA 5063

## Business Online Saver

Name: B M T GOH 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.

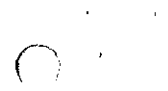
Date	Transaction	Debit	Credit	Balance
03 Sep 2019	OPENING BALANCE			\$296.44 CR
02 Oct 2019	CLOSING BALANCE			\$296.44 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$296.44 CR		Nil		Nil		\$296.44 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.10%

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





# Your Statement

Statement 145

(Page 1 of 1)

Account Number 06 5126 10202127

Statement

Period 3 Aug 2019 - 2 Sep 2019

Closing Balance \$296.44 CR

Enquiries 13 1998

(24 hours a day, 7 days a week)



047

MR B AND MRS M GOH  
PO BOX 269  
FULLARTON SA 5063

## Business Online Saver

Name: B M T GOH 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.

Date	Transaction	Debit	Credit	Balance
03 Aug 2019	OPENING BALANCE			\$296.44 CR
02 Sep 2019	CLOSING BALANCE			\$296.44 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$296.44 CR		Nil		Nil		\$296.44 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Sep	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.10%

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



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MR B AND MRS M GOH  
PO BOX 269  
FULLARTON SA 5063

# Your Statement

Statement 144 (Page 1 of 1)

Account Number 06 5126 10202127

Statement Period 3 Jul 2019 - 2 Aug 2019

Closing Balance \$296.44 CR

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

## Business Online Saver

Name: B M T GOH SUPERANNUATION FUND

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Date	Transaction	Debit	Credit	Balance
03 Jul	2019 OPENING BALANCE			\$296.44 CR
02 Aug	2019 CLOSING BALANCE			\$296.44 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$296.44 CR		Nil		Nil		\$296.44 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.10%

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







# Your Statement

Statement 143

(Page 1 of 1)

Account Number 06 5126 10202127

Statement

Period 3 Jun 2019 - 2 Jul 2019

Closing Balance \$296.44 CR

Enquiries 13 1998

(24 hours a day, 7 days a week)



047

MR B AND MRS M GOH  
PO BOX 269  
FULLARTON SA 5063

## Business Online Saver

Name: B M T GOH 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.

Date	Transaction	Debit	Credit	Balance
03 Jun	2019 OPENING BALANCE			\$1,262,047.49 CR
24 Jun	Transfer to CBA A/c NetBank for super	1,262,000.00		\$47.49 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$606.28			
01 Jul	Credit Interest		248.95	\$296.44 CR
02 Jul	2019 CLOSING BALANCE			\$296.44 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,262,047.49 CR		\$1,262,000.00		\$248.95		\$296.44 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.20%

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





## NAB Cash Manager

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

047/000732



BMT GOH SUPERANNUATION FUND  
PO BOX 269  
FULLARTON SA 5063

### Account Balance Summary

Opening balance	\$8,183.10	Cr
Total credits	\$3.65	
Total debits	\$8,186.75	
<b>Closing balance</b>	<b>\$0.00</b>	

Statement starts 18 January 2020

Statement ends 6 March 2020

### Outlet Details

Marion Shopping Centre  
Shop 1078, Marion Shopping Centre  
297 Diagonal Rd, Oaklands Park SA 5046

### Account Details

BMT GOH SUPERANNUATION FUND

BSB number 085-333

Account number 89-686-5989

### Transaction Details

Date	Particulars	Debits	Credits	Balance
18 Jan 2020	Brought forward			8,183.10 Cr
31 Jan 2020	Interest.....		1.71 /	8,184.84 Cr
28 Feb 2020	Interest.....		1.57 /	8,186.41 Cr
5 Mar 2020	Interest.....		0.34 /	
	Closing Withdrawal.....	8,186.75		0.00

### ACCOUNT CLOSED

Thank you for banking with us & we look forward to being able to assist in the future.

The Corporations Act requires us to advise that NAB is dealing on its own behalf in relation to this transaction.

### Summary of Government Charges

	From 1 July to date	Last year to 30 June
<b>Government</b>		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.		
For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes		

### Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.





## NAB Cash Manager

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

A 5-333  
BMT GOH SUPERANNUATION FUND  
PO BOX 269  
FULLARTON SA 5063

### Account Balance Summary

Opening balance	\$8,177.34 Cr
Total credits	\$5.76
Total debits	\$0.00
<b>Closing balance</b>	<b>\$8,183.10 Cr</b>

**Statement starts 18 October 2019**

**Statement ends 17 January 2020**

### Outlet Details

Marion Shopping Centre  
Shop 1078, Marion Shopping Centre  
297 Diagonal Rd, Oaklands Park SA 5046

### Account Details

BMT GOH SUPERANNUATION FUND  
BSB number 085-333  
Account number 89-686-5989

### For Your Information

*Be cautious of callers who claim to be from NAB asking you for personal or banking information or remote access to your computer. Never provide this information or give an unknown caller remote access to your computer or online accounts. If you're unsure about a call from NAB being legitimate, hang up and call us on 13 22 65. Learn how to recognise scams and protect yourself by visiting [nab.com.au/security](http://nab.com.au/security)*

### Transaction Details

Date	Particulars	Debits	Credits	Balance
18 Oct 2019	Brought forward			8,177.34 Cr
31 Oct 2019	Interest.....		2.35 /	8,179.69 Cr
29 Nov 2019	Interest.....		1.62 /	8,181.31 Cr
31 Dec 2019	Interest.....		1.79 ✓	8,183.10 Cr

### Summary of Government Charges

	From 1 July to date	Last year to 30 June
<b>Government</b>		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.		

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

### Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.





## NAB Cash Manager

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

### Account Balance Summary

Opening balance	\$8,165.65 Cr
Total credits	\$11.69
Total debits	\$0.00
<b>Closing balance</b>	<b>\$8,177.34 Cr</b>

**Statement starts 18 July 2019**

**Statement ends 17 October 2019**

A 5-333  
BMT GOH SUPERANNUATION FUND  
PO BOX 269  
FULLARTON SA 5063

### Outlet Details

Marion Shopping Centre  
Shop 1078, Marion Shopping Centre  
297 Diagonal Rd, Oaklands Park SA 5046

### Account Details

BMT GOH SUPERANNUATION FUND  
BSB number 085-333  
Account number 89-686-5989

### For Your Information

*"I'd like security as unique as me."  
Your voice is your password  
visit [nab.com.au/voiceid](http://nab.com.au/voiceid)*

### Transaction Details

Date	Particulars	Debits	Credits	Balance
18 Jul 2019	Brought forward			8,165.65 Cr
31 Jul 2019	Interest.....		4.86	8,170.51 Cr
30 Aug 2019	Interest.....		3.36	8,173.87 Cr
30 Sep 2019	Interest.....		3.47	8,177.34 Cr

### Summary of Government Charges

	From 1 July to date	Last year to 30 June
<b>Government</b>		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

### Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.





**NAB Cash Manager**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

**Account Balance Summary**

Opening balance	\$1,547.94	Cr
Total credits	\$476,617.71	
Total debits	\$470,000.00	
<b>Closing balance</b>	<b>\$8,165.65</b>	<b>Cr</b>

**Statement starts 18 April 2019**

**Statement ends 17 July 2019**

A 5-333  
BMT GOH SUPERANNUATION FUND  
PO BOX 269  
FULLARTON SA 5063

**Outlet Details**

Marion Shopping Centre  
Shop 1078, Marion Shopping Centre  
297 Diagonal Rd, Oaklands Park SA 5046

**Account Details**

BMT GOH SUPERANNUATION FUND

BSB number 085-333  
Account number 89-686-5989

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
18 Apr 2019	Brought forward			1,547.94 Cr
30 Apr 2019	Interest.....		1.36	1,549.30 Cr
2 May 2019	T/D Interest From A/C 30-631-3720.....		464.08	
	T/D Interest From A/C 30-668-4169.....		649.65	
	T/D Interest From A/C 51-014-3685.....		897.54	
	T/D Interest From A/C 58-975-7136.....		952.22	
	Principal Matured From A/C 30-668-4169.....		30,000.00	
	Principal Matured From A/C 30-631-3720.....		47,000.00	
	Principal Matured From A/C 51-014-3685.....		50,000.00	
	Principal Matured From A/C 58-975-7136.....		346,000.00	477,512.79 Cr
31 May 2019	Interest.....		379.48	477,892.27 Cr
13 Jun 2019	Internet Transfer Super transfer.....	20,000.00		457,892.27 Cr
14 Jun 2019	Internet Transfer Super transfer.....	20,000.00		437,892.27 Cr
24 Jun 2019	Withdrawal.....	430,000.00		7,892.27 Cr
28 Jun 2019	Interest.....		273.38	8,165.65 Cr
1 Jul 2019				

Monthly Transaction Summary	Number	Unit Cost	Fee
Banker Assisted Withdrawal	1	\$0.00	\$0.00
Internet Transfer Non-NAB	2	\$0.00	\$0.00
<b>Total Transaction Fees</b>			<b>\$0.00</b>
Less Transaction Rebate			\$0.00
<b>Transaction Fees Less Rebate</b>			<b>\$0.00</b>
Account Service Fee			\$0.00
<b>Fee Charged</b>			<b>\$0.00</b>

\*\*\*\*\*  
The Following Information Concerning This Account Is

Provided To Assist In Preparing Your 2018/19 Tax Return

Credit Interest Paid - 2018/19 Financial Year 802.87

Resident Withholding Tax - 2018/19 Financial Year 0.00

If You Have Any Queries, Please Call The Account Enquiries

Number On The Top Of This Statement.

\*\*\*\*\*

8,165.65 Cr





## List of Transactions

**Account name** B M T GOH SUPERANNUATION FUND  
**BSB** 065137  
**Account number** 10126795  
**Account type** Cheque Account Not Bearing Interest  
**Account currency** AUD  
**Transactions from** 04/03/20 - 10/03/20

**Note:**

This transaction listing may not display all payments on your account if filter settings were applied, prior to printing you this copy for the chosen date range. For a complete list of your transactions, please log on to your online channel.

Date	Transaction details	Amount	Balance
10 Mar 2020	Closed Account Branch BURNSIDE VILLAGE GLENSIDE	+\$1.61	\$0.00
10 Mar 2020	Account Fee	-\$1.61	-\$1.61
10 Mar 2020	Transfer to xx4534 NetBank pension payment	-\$31,683.27	\$0.00
4 Mar 2020	Transfer to other Bank NetBank Inv No 313079	-\$528.00	\$31,683.27
4 Mar 2020	Transfer to CBA A/c NetBank Inv No 5241	-\$1,881.00	\$32,211.27
4 Mar 2020	Transfer from NetBank To account	+\$296.44	\$34,092.27
4 Mar 2020	Direct Credit 012721 ATO ATO009000011851957	+\$25,184.43	\$33,795.83





# Your Statement

Statement 299

(Page 1 of 1)

Account Number 06 5137 10126795

Statement

Period 1 Feb 2020 - 29 Feb 2020

Closing Balance \$8,611.40 CR

Enquiries 13 1998

(24 hours a day, 7 days a week)



047

THE TRUSTEES  
B M T GOH SUPERANNUATION FUND  
29 ASCOT AVE  
DULWICH SA 5065

## Cheque 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](http://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: B M T GOH 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.

Date	Transaction	Debit	Credit	Balance
01 Feb 2020	OPENING BALANCE			\$8,611.40 CR
29 Feb 2020	CLOSING BALANCE			\$8,611.40 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$8,611.40 CR		Nil		Nil		\$8,611.40 CR

### Transaction Summary for 1st January 2020 to 31st January 2020

Transaction Type	Performed	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	\$3.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>				<b>\$5.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>				<b>\$2.50</b>	<b>\$0.00</b>
<b>Fee Rebate - The fee rebate has been applied to your transaction and account fee above</b>					<b>\$5.00</b>





# Your Statement

Statement 298

(Page 1 of 1)

Account Number 06 5137 10126795

Statement

Period 1 Jan 2020 - 31 Jan 2020

Closing Balance \$8,611.40 CR

Enquiries 13 1998

(24 hours a day, 7 days a week)



047

THE TRUSTEES  
B M T GOH SUPERANNUATION FUND  
PO BOX 269  
FULLARTON SA 5063

## Cheque 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](http://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: B M T GOH 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.

Date	Transaction	Debit	Credit	Balance
01 Jan 2020	OPENING BALANCE			\$8,611.40 CR
31 Jan 2020	CLOSING BALANCE			\$8,611.40 CR
<b>Opening balance - Total debits + Total credits = Closing balance</b>				
	\$8,611.40 CR	Nil	Nil	\$8,611.40 CR

### Transaction Summary for 1st December 2019 to 31st December 2019

Transaction Type	Performed	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	\$3.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>				<b>\$5.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>				<b>\$2.50</b>	<b>\$0.00</b>
<b>Fee Rebate - The fee rebate has been applied to your transaction and account fee above</b>					<b>\$5.00</b>







# Your Statement

Statement 297 (Page 1 of 1)

Account Number 06 5137 10126795

Statement Period 1 Dec 2019 - 31 Dec 2019

Closing Balance \$8,611.40 CR

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



047

THE TRUSTEES  
B M T GOH SUPERANNUATION FUND  
PO BOX 269  
FULLARTON SA 5063

## Cheque 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](http://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: B M T GOH 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.

Date	Transaction	Debit	Credit	Balance
01 Dec 2019	OPENING BALANCE			\$8,611.40 CR
31 Dec 2019	CLOSING BALANCE			\$8,611.40 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$8,611.40 CR		Nil		Nil		\$8,611.40 CR

### Transaction Summary for 1st November 2019 to 30th November 2019

Transaction Type	Performed	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	\$3.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>				<b>\$5.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>				<b>\$2.50</b>	<b>\$0.00</b>
<b>Fee Rebate - The fee rebate has been applied to your transaction and account fee above</b>					<b>\$5.00</b>





# Your Statement

Statement 296

(Page 1 of 1)

Account Number

06 5137 10126795

Statement

Period

1 Nov 2019 - 30 Nov 2019

Closing Balance

\$8,611.40 CR

Enquiries

13 1998

(24 hours a day, 7 days a week)



047

THE TRUSTEES  
B M T GOH SUPERANNUATION FUND  
PO BOX 269  
FULLARTON SA 5063

## Cheque 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](http://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: B M T GOH 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.

Date	Transaction	Debit	Credit	Balance
01 Nov 2019	OPENING BALANCE			\$8,611.40 CR
30 Nov 2019	CLOSING BALANCE			\$8,611.40 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$8,611.40 CR		Nil		Nil		\$8,611.40 CR

### Transaction Summary for 1st October 2019 to 31st October 2019

Transaction Type	Performed	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	\$1.50	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>				<b>\$5.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>				<b>\$2.50</b>	<b>\$0.00</b>
<b>Fee Rebate - The fee rebate has been applied to your transaction and account fee above</b>					<b>\$5.00</b>





# Your Statement

Statement 295

(Page 1 of 1)

Account Number 06 5137 10126795

Statement

Period

1 Oct 2019 - 31 Oct 2019

Closing Balance

\$8,611.40 CR

Enquiries

13 1998

(24 hours a day, 7 days a week)



047

THE TRUSTEES  
B M T GOH SUPERANNUATION FUND  
PO BOX 269  
FULLARTON SA 5063

## Cheque 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](http://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: B M T GOH 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.

Date	Transaction	Debit	Credit	Balance
01 Oct 2019	OPENING BALANCE			\$8,611.40 CR
31 Oct 2019	CLOSING BALANCE			\$8,611.40 CR
<b>Opening balance - Total debits + Total credits = Closing balance</b>				
	\$8,611.40 CR	Nil	Nil	\$8,611.40 CR

### Transaction Summary for 1st September 2019 to 30th September 2019

Transaction Type	Performed	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	\$1.50	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>				<b>\$5.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>				<b>\$2.50</b>	<b>\$0.00</b>
<b>Fee Rebate - The fee rebate has been applied to your transaction and account fee above</b>					<b>\$5.00</b>





# Your Statement

Statement 294

(Page 1 of 1)

Account Number 06 5137 10126795

Statement

Period 1 Sep 2019 - 30 Sep 2019

Closing Balance \$8,611.40 CR

Enquiries 13 1998

(24 hours a day, 7 days a week)



047

THE TRUSTEES  
B M T GOH SUPERANNUATION FUND  
PO BOX 269  
FULLARTON SA 5063

## Cheque 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](http://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: B M T GOH 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.

Date	Transaction	Debit	Credit	Balance
01 Sep 2019	OPENING BALANCE			\$8,611.40 CR
30 Sep 2019	CLOSING BALANCE			\$8,611.40 CR
<b>Opening balance - Total debits + Total credits = Closing balance</b>				
	\$8,611.40 CR	Nil	Nil	\$8,611.40 CR

### Transaction Summary for 1st August 2019 to 31st August 2019

Transaction Type	Performed	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	\$1.50	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>				<b>\$5.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>				<b>\$2.50</b>	<b>\$0.00</b>
<b>Fee Rebate - The fee rebate has been applied to your transaction and account fee above</b>					<b>\$5.00</b>







# Your Statement

Statement 293

(Page 1 of 2)

Account Number 06 5137 10126795

Statement

Period 1 Aug 2019 - 31 Aug 2019

Closing Balance \$8,611.40 CR

Enquiries 13 1998

(24 hours a day, 7 days a week)



047

THE TRUSTEES  
B M T GOH SUPERANNUATION FUND  
PO BOX 269  
FULLARTON SA 5063

## Cheque 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](http://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: B M T GOH 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.

Date	Transaction	Debit	Credit	Balance
01 Aug 2019	OPENING BALANCE			\$8,611.40 CR
31 Aug 2019	CLOSING BALANCE			\$8,611.40 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$8,611.40 CR		Nil		Nil		\$8,611.40 CR

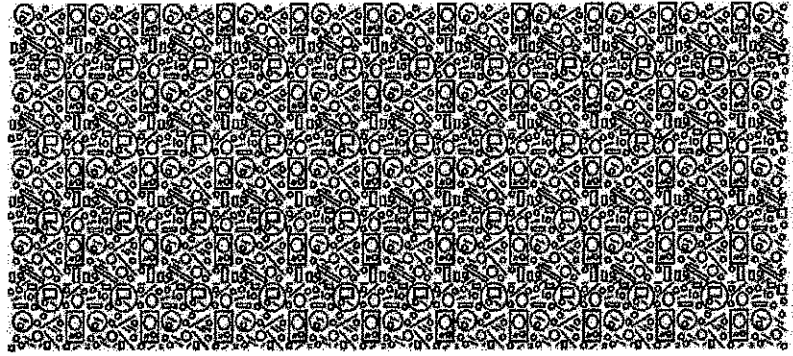
### Transaction Summary for 1st July 2019 to 31st July 2019

Transaction Type	Performed	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	\$2.50	\$0.00
CBA ATM transfers in Aust	0	0	0	\$0.15	\$0.00
EFTPOS in Australia	0	0	0	\$0.15	\$0.00
Self service phone withdrawals	0	0	0	\$0.15	\$0.00
NetBank transfers and BPAY	0	0	0	\$0.15	\$0.00
Direct debits/Periodical payments	0	0	0	\$0.15	\$0.00
Cheques written	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	\$1.50	\$0.00
Debit Card credit option	0	0	0	\$0.15	\$0.00
Over the counter deposit	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	\$1.50	\$0.00



Account Number

06 5137 10126795

**Transaction Summary for 1st July 2019 to 31st July 2019**

Transaction Type	Performed	Free	Chargeable	Unit Price	Fee Charged
Electronic credits	0	0	0	\$0.15	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>				<b>\$5.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>				<b>\$2.50</b>	<b>\$0.00</b>
<b>Fee Rebate - The fee rebate has been applied to your transaction and account fee above</b>					<b>\$5.00</b>





# Your Statement

Statement 292

(Page 1 of 2)

Account Number 06 5137 10126795

Statement

Period

1 Jul 2019 - 31 Jul 2019

Closing Balance

\$8,611.40 CR

Enquiries

13 1998

(24 hours a day, 7 days a week)



047

THE TRUSTEES  
B M T GOH SUPERANNUATION FUND  
PO BOX 269  
FULLARTON SA 5063

## Cheque 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](http://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: B M T GOH 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.

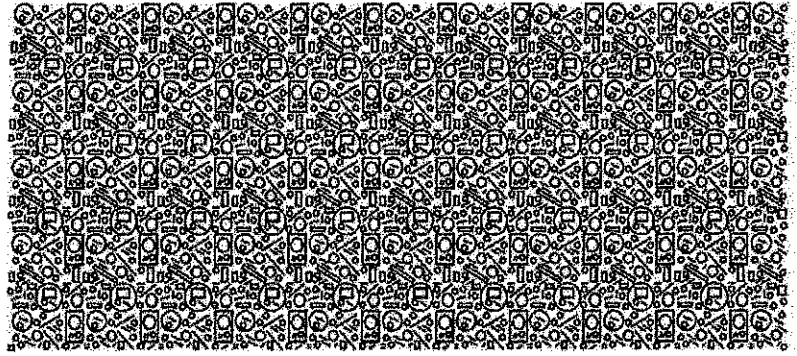
Date	Transaction	Debit	Credit	Balance
01 Jul	2019 OPENING BALANCE			\$8,617.85 CR
01 Jul	Account Fee	3.50 /		\$8,614.35 CR
01 Jul	Transaction Fee	2.95 /		\$8,611.40 CR
31 Jul	2019 CLOSING BALANCE			\$8,611.40 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$8,617.85 CR		\$6.45		Nil		\$8,611.40 CR

## Transaction Summary for 1st June 2019 to 30th June 2019

Transaction Type	Performed	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	1	0	1	\$2.50	\$2.50
CBA ATM transfers in Aust	0	0	0	\$0.15	\$0.00
EFTPOS in Australia	0	0	0	\$0.15	\$0.00
Self service phone withdrawals	0	0	0	\$0.15	\$0.00
NetBank transfers and BPAY	0	0	0	\$0.15	\$0.00
Direct debits/Periodical payments	0	0	0	\$0.15	\$0.00
Cheques written	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	\$1.50	\$0.00
Debit Card credit option	0	0	0	\$0.15	\$0.00
Over the counter deposit	0	0	0	\$2.50	\$0.00




**Transaction Summary for 1st June 2019 to 30th June 2019**

Transaction Type	Performed	Free	Chargeable	Unit Price	Fee Charged
Quick deposits	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	\$1.50	\$0.00
Electronic credits	3	0	3	\$0.15	\$0.45
<b>Total</b>	<b>4</b>	<b>0</b>	<b>4</b>		<b>\$2.95</b>
<b>Account Fee</b>				<b>\$5.00</b>	<b>\$3.50</b>
<b>Paper Statement Fee</b>				<b>\$2.50</b>	<b>\$0.00</b>
<b>Fee Rebate - The fee rebate has been applied to your transaction and account fee above</b>					<b>\$1.50</b>