



010

MORZ SUPERANNUATION FUND
 107 PRINCE EDWARD ST
 MALABAR NSW 2036

Account Number 06 2198 10765052

Statement Period 1 Jul 2020 - 30 Sep 2020

Closing Balance \$42,025.57 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: OFER HANOCH KASIF AS TRUSTEES FOR MORZ S
 UPERANNUATION FUND

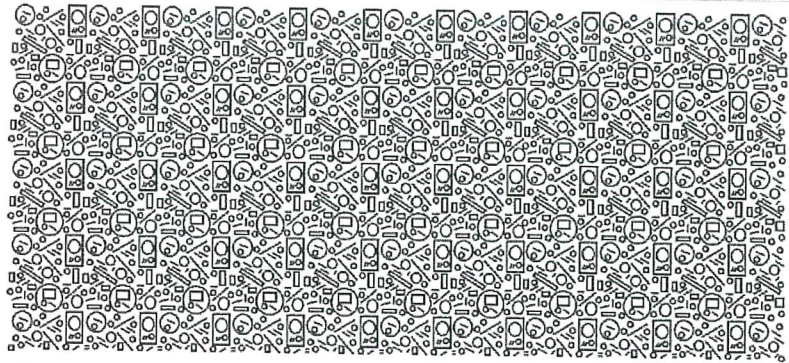
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

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
01 Jul	2020 OPENING BALANCE			\$107,490.80 CR
01 Jul	Account Fee	0.01		\$107,490.79 CR
02 Jul	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		32,021.53	\$139,512.32 CR
03 Jul	Direct Credit 002473 NAB INTERIM DIV DV211/00984042		300.00	\$139,812.32 CR
04 Jul	Transfer From Mr Mark Lees ML repayment		625.00	\$140,437.32 CR
20 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 397513281427760 QTR PAYG APR JUN	2,522.00		\$137,915.32 CR
21 Jul	Direct Debit 062934 COMMSEC SECURITI COMMSEC	7,319.95		\$130,595.37 CR
30 Jul	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		7,980.05	\$138,575.42 CR
01 Aug	Account Fee	0.01		\$138,575.41 CR
04 Aug	Transfer From Mr Mark Lees ML repayment		625.00	\$139,200.41 CR
05 Aug	Direct Debit 062934 COMMSEC SECURITI COMMSEC	16,969.95		\$122,230.46 CR

Account Number

06 2198 10765052



Date	Transaction	Debit	Credit	Balance
17 Aug	Direct Debit 062934 COMMSEC SECURITI COMMSEC	31,537.80		\$90,692.66 CR
19 Aug	TAX OFFICE PAYMENTS NetBank BPAY 75556 001397513281426360 ATO	2,627.00		\$88,065.66 CR
01 Sep	Account Fee	0.01		\$88,065.65 CR
01 Sep	Transfer From Mr Mark Lees ML repayment		625.00	\$88,690.65 CR
02 Sep	Direct Debit 062934 COMMSEC SECURITI COMMSEC	12,329.95		\$76,360.70 CR
07 Sep	Direct Debit 062934 COMMSEC SECURITI COMMSEC	37,655.13		\$38,705.57 CR
24 Sep	Direct Credit 088147 TLS FNL DIV 001250151453		3,240.00	\$41,945.57 CR
30 Sep	Chq Dep QDB MAROUBRA		80.00	\$42,025.57 CR
30 Sep	2020 CLOSING BALANCE			\$42,025.57 CR
	Opening balance			
	- Total debits			
	+ Total credits			
	= Closing balance			
	\$107,490.80 CR	\$110,961.81	\$45,496.58	\$42,025.57 CR

Transaction Summary during 1st June 2020 to 31st August 2020

Transaction Type	01 Jun to 30 Jun	01 Jul to 31 Jul	01 Aug to 31 Aug	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						\$0.01	\$0.03
Paper Statement Fee						\$2.50	\$0.00



010

MORZ SUPERANNUATION FUND
 107 PRINCE EDWARD ST
 MALABAR NSW 2036

Account Number 06 2198 10765052

Statement Period 1 Oct 2020 - 31 Dec 2020

Closing Balance \$169,014.08 CR

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

Business Transaction Account

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Name: OFER HANOCH KASIF AS TRUSTEES FOR MORZ S
 UPERANNUATION FUND

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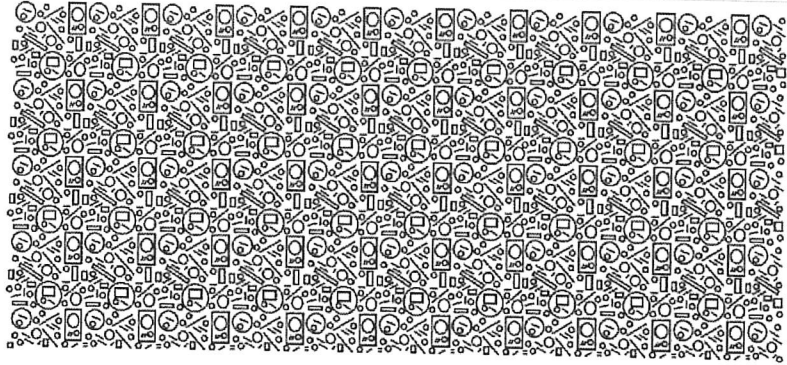
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Date	Transaction	Debit	Credit	Balance
01 Oct	2020 OPENING BALANCE			\$42,025.57 CR
01 Oct	Account Fee	0.01		\$42,025.56 CR
02 Oct	Transfer From Mr Mark Lees ML repayment		625.00	\$42,650.56 CR
05 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 397513281427760 QTR PAYG	2,477.00		\$40,173.56 CR
01 Nov	Account Fee	0.01		\$40,173.55 CR
03 Nov	Transfer From Mr Mark Lees ML repayment		625.00	\$40,798.55 CR
03 Nov	Direct Debit 062934 COMMSEC SECURITI COMMSEC	17,849.95		\$22,948.60 CR
11 Nov	Direct Credit 123079 Kirstin Lees ML repayment 1		120,000.00	\$142,948.60 CR
13 Nov	Direct Credit 123079 Kirstin Lees ML repayment 2		5,000.00	\$147,948.60 CR
19 Nov	Transfer to CBA A/c NetBank inv 2550 MORZ	638.00		\$147,310.60 CR
19 Nov	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		17,910.05	\$165,220.65 CR
01 Dec	Account Fee	0.01		\$165,220.64 CR

*# 18859.47092.1.1 ZZ258R3 0303 SLR3 S941 D354 OV06.00.31

Account Number

06 2198 10765052



Date	Transaction	Debit	Credit	Balance
01 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		12,470.05	\$177,690.69 CR
04 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		38,923.24	\$216,613.93 CR
08 Dec	Direct Debit 062934 COMMSEC SECURITI COMMSEC	17,099.95		\$199,513.98 CR
10 Dec	Direct Credit 002473 NAB FINAL DIV DV212/00481716		300.00	\$199,813.98 CR
10 Dec	Direct Debit 062934 COMMSEC SECURITI COMMSEC	15,289.95		\$184,524.03 CR
23 Dec	Direct Debit 062934 COMMSEC SECURITI COMMSEC	15,509.95		\$169,014.08 CR
31 Dec	2020 CLOSING BALANCE			\$169,014.08 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$42,025.57 CR		\$68,864.83		\$195,853.34		\$169,014.08 CR

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

Transaction Type	01 Sep to 30 Sep	01 Oct to 31 Oct	01 Nov to 30 Nov	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	1	0	0	1	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	1	0	0	1	0	\$3.00	\$0.00
Total	2	0	0	2	0		\$0.00
Account Fee						\$0.01	\$0.03
Paper Statement Fee						\$2.50	\$0.00



010

MORZ SUPERANNUATION FUND
 107 PRINCE EDWARD ST
 MALABAR NSW 2036

Account Number 06 2198 10765052

Statement Period 1 Jan 2021 - 31 Mar 2021

Closing Balance \$225,283.58 CR

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

Business Transaction Account

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Name: OFER HANOCH KASIF AS TRUSTEES FOR MORZ SUPERANNUATION FUND

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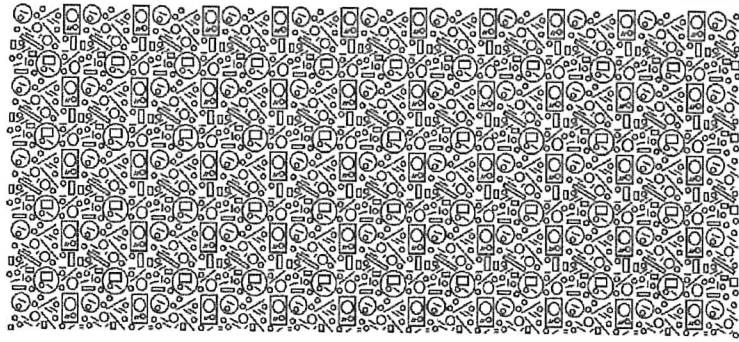
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Date	Transaction	Debit	Credit	Balance
01 Jan	2021 OPENING BALANCE			\$169,014.08 CR
01 Jan	Account Fee	0.01		\$169,014.07 CR
07 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		16,350.05	\$185,364.12 CR
13 Jan	Direct Debit 062934 COMMSEC SECURITI COMMSEC	14,869.95		\$170,494.17 CR
18 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		22,339.23	\$192,833.40 CR
29 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		16,140.05	\$208,973.45 CR
01 Feb	Account Fee	0.01		\$208,973.44 CR
11 Feb	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		12,610.05	\$221,583.49 CR
24 Feb	Direct Debit 062934 COMMSEC SECURITI COMMSEC	7,769.95		\$213,813.54 CR
01 Mar	Account Fee	0.01		\$213,813.53 CR
17 Mar	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		8,230.05	\$222,043.58 CR

*# 4655.14305.1.1 ZZ258R3 0303 SL.R3.S946.D090.O V06.00.31

Account Number

06 2198 10765052



Date	Transaction	Debit	Credit	Balance	
26 Mar	Direct Credit 088147 TLS ITM DIV 001257201394		3,240.00	\$225,283.58 CR	
31 Mar 2021	CLOSING BALANCE			\$225,283.58 CR	
	Opening balance	-	Total debits	+ Total credits = Closing balance	
	\$169,014.08 CR		\$22,639.93	\$78,909.43	\$225,283.58 CR

Transaction Summary during 1st December 2020 to 28th February 2021

Transaction Type	01 Dec to 31 Dec	01 Jan to 31 Jan	01 Feb to 28 Feb	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						\$0.01	\$0.03
Paper Statement Fee						\$2.50	\$0.00



Account Number 06 2198 10765052

Statement Period 1 Apr 2021 - 30 Jun 2021

Closing Balance \$256,912.80 CR

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



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MORZ SUPERANNUATION FUND
 107 PRINCE EDWARD ST
 MALABAR NSW 2036

Business Transaction Account

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 UPERANNUATION FUND

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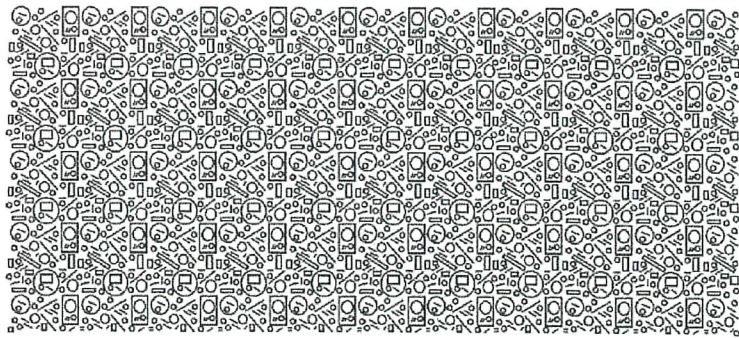
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Date	Transaction	Debit	Credit	Balance
01 Apr	2021 OPENING BALANCE			\$225,283.58 CR
01 Apr	Account Fee	0.01		\$225,283.57 CR
01 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		17,270.05	\$242,553.62 CR
13 Apr	Direct Credit 012721 ATO ATO005000014365068		2,105.96	\$244,659.58 CR
15 Apr	Direct Debit 062934 COMMSEC SECURITI COMMSEC	30,636.72		\$214,022.86 CR
16 Apr	Chq Dep QDB MAROUBRA		80.00	\$214,102.86 CR
22 Apr	Direct Credit 012721 ATO ATO005000014400288		500.00	\$214,602.86 CR
29 Apr	Transfer to other Bank NetBank Ofer loan	90,000.00		\$124,602.86 CR
30 Apr	Transfer to other Bank NetBank Ofer loan	90,000.00		\$34,602.86 CR
01 May	Account Fee	0.01		\$34,602.85 CR
03 May	Transfer to other Bank NetBank Ofer loan	20,000.00		\$14,602.85 CR
04 May	Transfer from xx7517 NetBank OK Super		25,000.00	\$39,602.85 CR

*# 3660.8105.1.2.ZZ258R3.0303.SL.R3.S943.D171.O.V06.00.33

Account Number

06 2198 10765052



Date	Transaction	Debit	Credit	Balance	
05 May	Transfer From Mr Mark Lees ML repayment	<i>Interest</i>	1,000.00 ✓	\$40,602.85 CR	
07 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		16,852.84	\$57,455.69 CR	
11 May	Direct Debit 062934 COMMSEC SECURITI COMMSEC	17,929.95		\$39,525.74 CR	
18 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 001397513281426360 Company tax	2,477.00 ✓		\$37,048.74 CR	
01 Jun	Account Fee	0.01		\$37,048.73 CR	
01 Jun	Transfer From Mr Mark Lees ML repayment	<i>Interest</i>	1,000.00 ✓	\$38,048.73 CR	
09 Jun	Transfer from xx7517 NetBank ZVK Super 2021		3,600.00 ✓	\$41,648.73 CR	
09 Jun	Transfer from xx7517 NetBank Ruby super 2021		3,600.00 ✓	\$45,248.73 CR	
11 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		19,070.05	\$64,318.78 CR	
15 Jun	Direct Credit 123079 Kirstin Lees ML loan repayment		200,000.00 ✓	\$264,318.78 CR	
22 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		18,485.05	\$282,803.83 CR	
28 Jun	Direct Debit 062934 COMMSEC SECURITI COMMSEC	25,891.03		\$256,912.80 CR	
30 Jun	2021 CLOSING BALANCE			\$256,912.80 CR ✓	
	Opening balance	-	Total debits	+ Total credits	= Closing balance
	\$225,283.58 CR		\$276,934.73	\$308,563.95	\$256,912.80 CR

3660.8105.1.2 ZZ258F3 0303 SL_R3.S943.D171.O V06.00.33

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

Transaction Type	01 Mar to 31 Mar	01 Apr to 30 Apr	01 May to 31 May	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	1	0	1	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	1	0	1	0	\$3.00	\$0.00
Total	0	2	0	2	0		\$0.00
Account Fee						\$0.01	\$0.03
Paper Statement Fee						\$2.50	\$0.00



Citigroup Pty Limited
 ABN 88 004 325 080
 AFSL No. 238098

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 Sydney NSW 2001

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www.citibank.com.au

OFER KASIF ATF
 MORZ SUPERANNUATION FUND
 107 PRINCE EDWARD ST
 MALABAR NSW 2036

For enquiries or banking needs, please call our 24-Hour
 Citiphone Banking on 132484.

Your Relationship Manager is
 HUSSEIN ALI
 Tel No: (02) 8225 1818

SUMMARY OF YOUR BANKING RELATIONSHIP

	AUD Equivalent Balance - 31 Jul Assets
Cheque Account	604,878.67
Savings & Investments	92,852.18
TOTAL	697,730.85

Cheque Account

Product Type	Account No.	Currency	Balance
CITI GLOBAL CURRENCY AUD	490904810	AUD	604,878.67
CITI GLOBAL CURRENCY USD	490904828	USD	0.00
Cheque Account Total		AUD Equivalent	604,878.67

Savings & Investments

Product Type	Account No.	Currency	Market Value
Structured Notes	0090191115	AUD	92,852.18
Savings & Investments Total		AUD Equivalent	92,852.18

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

CITI GLOBAL CURRENCY AUD 242-200 490904810

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Jul 2020	OPENING BALANCE			604,281.82
31 Jul 2020	INTEREST PAYMENT (JUL)		596.85	604,878.67
31 Jul 2020	CLOSING BALANCE			604,878.67
	TOTAL	0.00	596.85	

Accumulated Interest Credited to the account since 1 July this financial year: \$596.85
 Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$3,870.45
 Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

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CITI GLOBAL CURRENCYUSD 242-200 490904828

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Jul 2020	OPENING BALANCE			0.00
31 Jul 2020	CLOSING BALANCE			0.00
	TOTAL	0.00	0.00	

Accumulated Interest Credited to the account since 1 July this financial year: \$0.00
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$0.00
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

Your Savings & Investments Details

SECURITY BROKERAGE 0090191115

Structured Notes

Currently Held

Bond Name	CCY	Par/Face Value	Beginning Nominal Amount/ Nominal Amount	Coupon (% p.a.)	Settled Balance	Indicative Market Price/ Date	Amount	Maturity Date
CITI 2020-06 USD 36 MONTH MEMORY AUTOCALL NOTE	USD	100,000.00	66,540.00 100,000.00	10.40000	66,770.00	0.66770 30 Jul 2020	66,770.00	23 Feb 2023

P - Security is pledged with the bank.

Citigroup Pty Limited
ABN 88 004 325 080
AFSL No. 238098

GPO Box 3483
Sydney NSW 2001

Citibank Centre
2 Park Street
Sydney NSW 2000
Australia

24-Hour CitiGold Hotline
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(+612) 8225 0168(Overseas)

www.citibank.com.au

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Statement Period 01 Aug 2020 - 31 Aug 2020

OFER KASIF ATF
MORZ SUPERANNUATION FUND
107 PRINCE EDWARD ST
MALABAR NSW 2036

For enquiries or banking needs, please call our 24-Hour
Citiphone Banking on 132484.

Your Relationship Manager is
HUSSEIN ALI
Tel No: (02) 8225 1818

SUMMARY OF YOUR BANKING RELATIONSHIP

	AUD Equivalent Balance - 31 Aug
	Assets
Cheque Account	205,329.93
Savings & Investments	504,756.73
TOTAL	710,086.66

Cheque Account

Product Type	Account No.	Currency	Balance
CITI GLOBAL CURRENCY AUD	490904810	AUD	205,329.93
CITI GLOBAL CURRENCY USD	490904828	USD	0.00
Cheque Account Total		AUD Equivalent	205,329.93

Savings & Investments

Product Type	Account No.	Currency	Market Value
Structured Notes	009019115	AUD	504,756.73
Savings & Investments Total		AUD Equivalent	504,756.73

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

CITI GLOBAL CURRENCY AUD 242-200 490904810

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Aug 2020	OPENING BALANCE			604,878.67
31 Aug 2020	INVESTMENT PURCHASE UBS CGOALS 141 AUD 2020-08-31-10.30.10.785309	200,000.00		404,878.67
31 Aug 2020	INVESTMENT PURCHASE GS 2020-08 AUD 2020-08-31-11.30.10.550751	200,000.00		204,878.67
31 Aug 2020	INTEREST PAYMENT (AUG)		451.26	205,329.93
31 Aug 2020	CLOSING BALANCE			205,329.93
	TOTAL	400,000.00	451.26	

CITI GLOBAL CURRENCYAUD 242-200 490904810 (continued)

Accumulated Interest Credited to the account since 1 July this financial year: \$1,048.11
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$3,870.45
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

CITI GLOBAL CURRENCYUSD 242-200 490904828

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Aug 2020	OPENING BALANCE			0.00
31 Aug 2020	CLOSING BALANCE			0.00
	TOTAL	0.00	0.00	

Accumulated Interest Credited to the account since 1 July this financial year: \$0.00
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$0.00
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

Your Savings & Investments Details

SECURITYBROKERAGE 009019115

Structured Notes

Currently Held

Bond Name	CCY	Par/Face Value	Beginning Nominal Amount/ Nominal Amount	Coupon (% p.a.)	Settled Balance	Indicative Market Price/ Date	Amount	Maturity Date
UBS CALLABLE GOALS SERIES 141 AUD	AUD	200,000.00	0.00 200,000.00	5.50000	200,000.00	1.00000 27 Jul 2020	200,000.00	31 Aug 2023
CITI 2020-06 USD 36 MONTH MEMORY AUTOCALL NOTE	USD	100,000.00	66,530.00 100,000.00	10.40000	77,080.00	0.77080 28 Aug 2020	77,080.00	23 Feb 2023
GS 2020-08 AUD 36 MONTHS AUTOCALLABLE FIXED COUPON NOTES	AUD	200,000.00	0.00 200,000.00	5.80000	200,000.00	1.00000 23 Jul 2020	200,000.00	31 Aug 2023

P - Security is pledged with the bank.

Transaction Activities - Completed

Trade Date/ Value Date	Bond Name/ Transaction Type	Order No./ Reference No.	CCY	Nominal Amount	Price / Coupon Rate	Accrued Interest	Fees & Commissions	Settlement Amount
21 Aug 2020 24 Aug 2020	GS 2020-08 AUD 36 MONTHS AUTOCALLABLE FIXED COUPON NOTES Buy	2023409131285107	AUD	200,000.00	1.00000	0.00	0.00	200,000.00

Transaction Activities - To Be Completed

Trade Date	Bond Name/ Transaction Type	Order No./ Reference No.	CCY	Nominal Amount	Price / Coupon Rate	Accrued Interest	Fees & Commissions	Settlement Amount
21 Aug 2020	UBS CALLABLE GOALS SERIES 141 AUD Buy	2023409170485109	AUD	200,000.00	1.00000	0.00	0.00	200,000.00

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OFER KASIF ATF
 MORZ SUPERANNUATION FUND
 107 PRINCE EDWARD ST
 MALABAR NSW 2036

For enquiries or banking needs, please call our 24-Hour
 Citiphone Banking on 132484.

Your Relationship Manager is
 HUSSEIN ALI
 Tel No: (02) 8225 1818

SUMMARY OF YOUR BANKING RELATIONSHIP

	AUD Equivalent Balance - 30 Sep
	Assets
Cheque Account	205,481.40
Savings & Investments	454,323.61
TOTAL	659,805.01

Cheque Account

Product Type	Account No.	Currency	Balance
CITI GLOBAL CURRENCY AUD	490904810	AUD	205,481.40
CITI GLOBAL CURRENCY USD	490904828	USD	0.00
Cheque Account Total		AUD Equivalent	205,481.40

Savings & Investments

Product Type	Account No.	Currency	Market Value
Structured Notes	0090191115	AUD	454,323.61
Savings & Investments Total		AUD Equivalent	454,323.61

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

CITI GLOBAL CURRENCY AUD 242-200 490904810

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Sep 2020	OPENING BALANCE			205,329.93
30 Sep 2020	INTEREST PAYMENT (SEP)		151.47	205,481.40
30 Sep 2020	CLOSING BALANCE			205,481.40
	TOTAL	0.00	151.47	

Accumulated Interest Credited to the account since 1 July this financial year: \$1,199.58
 Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$3,870.45
 Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

#L013413#

L013413

CITI GLOBAL CURRENCYUSD 242-200 490904828

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Sep 2020	OPENING BALANCE			0.00
30 Sep 2020	CLOSING BALANCE			0.00
	TOTAL	0.00	0.00	

Accumulated Interest Credited to the account since 1 July this financial year: \$0.00
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$0.00
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

Your Savings & Investments Details

SECURITY BROKERAGE 009019115

Structured Notes

Currently Held

Bond Name	CCY	Par/Face Value	Beginning Nominal Amount/ Nominal Amount	Coupon (% p.a.)	Settled Balance	Indicative Market Price/ Date	Amount	Maturity Date
UBS CALLABLE GOALS SERIES 141 AUD	AUD	200,000.00	200,000.00 200,000.00	5.50000	184,140.00	0.92070 29 Sep 2020	184,140.00	31 Aug 2023
CITI 2020-06 USD 36 MONTH MEMORY AUTOCALL NOTE	USD	100,000.00	77,080.00 100,000.00	10.40000	62,100.00	0.62100 29 Sep 2020	62,100.00	23 Feb 2023
GS 2020-08 AUD 36 MONTHS AUTOCALLABLE FIXED COUPON NOTES	AUD	200,000.00	186,260.00 200,000.00	5.80000	182,940.00	0.91470 29 Sep 2020	182,940.00	31 Aug 2023

P - Security is pledged with the bank.

Transaction Activities - Completed

Trade Date/ Value Date	Bond Name/ Transaction Type	Order No./ Reference No.	CCY	Nominal Amount	Price / Coupon Rate	Accrued Interest	Fees & Commissions	Settlement Amount
21 Aug 2020 31 Aug 2020	UBS CALLABLE GOALS SERIES 141 AUD Buy	2023409170485109	AUD	200,000.00	1.00000	0.00	0.00	200,000.00

Citigroup Pty Limited
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 Statement Period 01 Oct 2020 - 30 Oct 2020

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SUMMARY OF YOUR BANKING RELATIONSHIP

	AUD Equivalent Balance - 30 Oct Assets
Cheque Account	205,627.93
Savings & Investments	448,139.44
TOTAL	653,767.37

Cheque Account

Product Type	Account No.	Currency	Balance
CITI GLOBAL CURRENCY AUD	490904810	AUD	205,627.93
CITI GLOBAL CURRENCY USD	490904828	USD	0.00
Cheque Account Total		AUD Equivalent	205,627.93

Savings & Investments

Product Type	Account No.	Currency	Market Value
Structured Notes	0090191115	AUD	448,139.44
Savings & Investments Total		AUD Equivalent	448,139.44

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

CITI GLOBAL CURRENCY AUD 242-200 490904810

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Oct 2020	OPENING BALANCE			205,481.40
30 Oct 2020	INTEREST PAYMENT (OCT)		146.53	205,627.93
30 Oct 2020	CLOSING BALANCE			205,627.93
	TOTAL	0.00	146.53	

Accumulated Interest Credited to the account since 1 July this financial year: \$1,346.11
 Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$3,870.45
 Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

#L013295#

L013295

CITI GLOBAL CURRENCYUSD 242-200 490904828

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Oct 2020	OPENING BALANCE			0.00
30 Oct 2020	CLOSING BALANCE			0.00
TOTAL		0.00	0.00	

Accumulated Interest Credited to the account since 1 July this financial year: \$0.00

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$0.00

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

Your Savings & Investments Details

SECURITYBROKERAGE 0090191115

Structured Notes

Currently Held

Bond Name	CCY	Par/Face Value	Beginning Nominal Amount/ Nominal Amount	Coupon (% p.a.)	Settled Balance	Indicative Market Price/ Date	Amount	Maturity Date
UBS CALLABLE GOALS SERIES 141 AUD	AUD	200,000.00	181,700.00 200,000.00	5.50000	182,720.00	0.91360 29 Oct 2020	182,720.00	31 Aug 2023
CITI 2020-06 USD 36 MONTH MEMORY AUTOCALL NOTE	USD	100,000.00	63,630.00 100,000.00	10.40000	60,610.00	0.60610 29 Oct 2020	60,610.00	23 Feb 2023
GS 2020-08 AUD 36 MONTHS AUTOCALLABLE FIXED COUPON NOTES	AUD	200,000.00	183,260.00 200,000.00	5.80000	179,240.00	0.89620 29 Oct 2020	179,240.00	31 Aug 2023

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Statement Period 31 Oct 2020 - 30 Nov 2020

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SUMMARY OF YOUR BANKING RELATIONSHIP

	AUD Equivalent Balance - 30 Nov Assets
Cheque Account	205,713.61
Savings & Investments	518,054.58
TOTAL	723,768.19

Cheque Account

Product Type	Account No.	Currency	Balance
CITI GLOBAL CURRENCY AUD	490904810	AUD	205,713.61
CITI GLOBAL CURRENCY USD	490904828	USD	0.00
Cheque Account Total		AUD Equivalent	205,713.61

Savings & Investments

Product Type	Account No.	Currency	Market Value
Structured Notes	009019115	AUD	518,054.58
Savings & Investments Total		AUD Equivalent	518,054.58

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

CITI GLOBAL CURRENCY AUD 242-200 490904810

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
31 Oct 2020	OPENING BALANCE			205,627.93
30 Nov 2020	INTEREST PAYMENT (NOV)		85.68	205,713.61
30 Nov 2020	CLOSING BALANCE			205,713.61
	TOTAL	0.00	85.68	

Accumulated Interest Credited to the account since 1 July this financial year: \$1,431.79

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$3,870.45

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

CITI GLOBAL CURRENCYUSD 242-200 490904828

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
31 Oct 2020	OPENING BALANCE			0.00
30 Nov 2020	CLOSING BALANCE			0.00
TOTAL		0.00	0.00	

Accumulated Interest Credited to the account since 1 July this financial year: \$0.00
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$0.00
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

Your Savings & Investments Details

SECURITYBROKERAGE 0090191115

Structured Notes

Currently Held

Bond Name	CCY	Par/Face Value	Beginning Nominal Amount/ Nominal Amount	Coupon (% p.a.)	Settled Balance	Indicative Market Price/ Date	Amount	Maturity Date
UBS CALLABLE GOALS SERIES 141 AUD	AUD	200,000.00	182,580.00 200,000.00	5.50000	199,640.00	0.99820 27 Nov 2020	199,640.00	31 Aug 2023
CITI 2020-06 USD 36 MONTH MEMORY AUTOCALL NOTE	USD	100,000.00	62,220.00 100,000.00	10.40000	92,390.00	0.92390 27 Nov 2020	92,390.00	23 Feb 2023
GS 2020-08 AUD 36 MONTHS AUTOCALLABLE FIXED COUPON NOTES	AUD	200,000.00	181,320.00 200,000.00	5.80000	193,140.00	0.96570 27 Nov 2020	193,140.00	31 Aug 2023

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SUMMARY OF YOUR BANKING RELATIONSHIP

	AUD Equivalent Balance - 31 Dec
	Assets
Cheque Account	211,494.55
Savings & Investments	507,248.31
TOTAL	718,742.86

Cheque Account

Product Type	Account No.	Currency	Balance
CITI GLOBAL CURRENCY AUD	490904810	AUD	211,494.55
CITI GLOBAL CURRENCY USD	490904828	USD	0.00
Cheque Account Total		AUD Equivalent	211,494.55

Savings & Investments

Product Type	Account No.	Currency	Market Value
Structured Notes	009019115	AUD	507,248.31
Savings & Investments Total		AUD Equivalent	507,248.31

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

CITI GLOBAL CURRENCY AUD 242-200 490904810

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Dec 2020	OPENING BALANCE			205,713.61
04 Dec 2020	INTERNAL TRANSFER CLIENT -XS2213289494 AUD-CPN		2,900.00	208,613.61
07 Dec 2020	DIRECT CREDIT UBS INVESTMENTS UBSIA0003594910 0000404115		2,750.00	211,363.61
31 Dec 2020	INTEREST PAYMENT (DEC)		130.94	211,494.55
31 Dec 2020	CLOSING BALANCE			211,494.55
	TOTAL	0.00	5,780.94	

CITI GLOBAL CURRENCY AUD 242-200 490904810 (continued)

Accumulated Interest Credited to the account since 1 July this financial year: \$1,562.73
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$3,870.45
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

CITI GLOBAL CURRENCY USD 242-200 490904828

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Dec 2020	OPENING BALANCE			0.00
31 Dec 2020	CLOSING BALANCE			0.00
	TOTAL	0.00	0.00	

Accumulated Interest Credited to the account since 1 July this financial year: \$0.00
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$0.00
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

Your Savings & Investments Details

SECURITY BROKERAGE 009019115

Structured Notes

Currently Held

Bond Name	CCY	Par/Face Value	Beginning Nominal Amount/ Nominal Amount	Coupon (% p.a.)	Settled Balance	Indicative Market Price/ Date	Amount	Maturity Date
UBS CALLABLE GOALS SERIES 141 AUD	AUD	200,000.00	196,120.00 200,000.00	5.50000	196,500.00	0.98250 30 Dec 2020	196,500.00	31 Aug 2023
CITI 2020-06 USD 36 MONTH MEMORY AUTOCALL NOTE	USD	100,000.00	90,400.00 100,000.00	10.40000	89,770.00	0.89770 30 Dec 2020	89,770.00	23 Feb 2023
GS 2020-08 AUD 36 MONTHS AUTOCALLABLE FIXED COUPON NOTES	AUD	200,000.00	192,560.00 200,000.00	5.80000	194,300.00	0.97150 30 Dec 2020	194,300.00	31 Aug 2023

P - Security is pledged with the bank.

Transaction Activities - Completed

Trade Date/ Value Date	Bond Name/ Transaction Type	Order No./ Reference No.	CCY	Nominal Amount	Price / Coupon Rate	Accrued Interest	Fees & Commissions	Settlement Amount
02 Dec 2020	GS 2020-08 AUD 36 MONTHS AUTOCALLABLE FIXED COUPON NOTES							
02 Dec 2020	Coupon	2033700182826795	AUD	200,000.00	5.80000	2,900.00	0.00	2,900.00
30 Nov 2020	UBS CALLABLE GOALS SERIES 141 AUD							
04 Dec 2020	Coupon	2033300520524039	AUD	200,000.00	5.50000	2,750.00	0.00	2,750.00

CUSTOMER SERVICE INFORMATION

Please check all entries on your statement. Report possible errors or unauthorised transactions to Citibank by calling 13 24 84.

It is important that all the information in your customer profile remains accurate and up-to-date. If any of the information you have provided needs to be updated, please login to www.citibank.com.au and go to "My Profile > Personal Information > View/update details" to review your details and update them if needed.

Daily Withdrawal Limits

Debit Card Type	Daily Withdrawal Limit ¹
Citigold	A\$3,000
Citi Priority/Citibanking ²	A\$1,000

1. Daily Withdrawal Limit is a combined daily limit across all accounts (including loan products) linked to your debit card and applies to all cash withdrawals and purchases through ATMs and EFTPOS.
2. The limits for clients who are not eligible for Citigold or Citi Priority Relationship Status, including clients with Mortgage and/or Consumer Lending products only, are the same as the limits for Citibanking customers.

You may have a different Daily Withdrawal Limit if you request or have previously requested to change it.

Transfers and deposits

Did you know you can transfer money into your Citi account in the following ways:

- electronic transfer from another Citi account
- electronic transfer from another Australian bank or financial institution
- making a telegraphic transfer from an international bank

Note: From 14 April 2019, you can deposit up to A\$9,000 per day at Australia Post.

To find out more information about the ways you can bank with us, please visit citibank.com.au/aus/banking.

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M012863Q02

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Statement Period 01 Jan 2021 - 29 Jan 2021

OFER KASIF ATF
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MALABAR NSW 2036

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Citiphone Banking on 132484.

Your Relationship Manager is
HUSSEIN ALI
Tel No: (02) 8225 1818

SUMMARY OF YOUR BANKING RELATIONSHIP

	AUD Equivalent Balance - 29 Jan
	Assets
Cheque Account	211,629.27
Savings & Investments	497,285.31
TOTAL	708,914.58

Cheque Account

Product Type	Account No.	Currency	Balance
CITI GLOBAL CURRENCY AUD	490904810	AUD	211,629.27
CITI GLOBAL CURRENCY USD	490904828	USD	0.00
Cheque Account Total		AUD Equivalent	211,629.27

Savings & Investments

Product Type	Account No.	Currency	Market Value
Structured Notes	0090191115	AUD	497,285.31
Savings & Investments Total		AUD Equivalent	497,285.31

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

CITI GLOBAL CURRENCY AUD 242-200 490904810

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Jan 2021	OPENING BALANCE			211,494.55
29 Jan 2021	INTEREST PAYMENT (JAN)		134.72	211,629.27
29 Jan 2021	CLOSING BALANCE			211,629.27
	TOTAL	0.00	134.72	

Accumulated Interest Credited to the account since 1 July this financial year: \$1,697.45

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$3,870.45

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

#L012399#

L012399

CITI GLOBAL CURRENCYUSD 242-200 490904828

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Jan 2021	OPENING BALANCE			0.00
29 Jan 2021	CLOSING BALANCE			0.00
	TOTAL	0.00	0.00	

Accumulated Interest Credited to the account since 1 July this financial year: \$0.00
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$0.00
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

Your Savings & Investments Details

SECURITY BROKERAGE 0090191115

Structured Notes

Currently Held

Bond Name	CCY	Par/Face Value	Beginning Nominal Amount/ Nominal Amount	Coupon (% p.a.)	Settled Balance	Indicative Market Price/ Date	Amount	Maturity Date
UBS CALLABLE GOALS SERIES 141 AUD	AUD	200,000.00	196,500.00 200,000.00	5.50000	199,460.00	0.99730 28 Jan 2021	199,460.00	31 Aug 2023
CITI 2020-06 USD 36 MONTH MEMORY AUTOCALL NOTE	USD	100,000.00	89,330.00 100,000.00	10.40000	86,130.00	0.86130 28 Jan 2021	86,130.00	23 Feb 2023
GS 2020-08 AUD 36 MONTHS AUTOCALLABLE FIXED COUPON NOTES	AUD	200,000.00	194,740.00 200,000.00	5.80000	185,340.00	0.92670 28 Jan 2021	185,340.00	31 Aug 2023

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Statement Period 30 Jan 2021 - 26 Feb 2021

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SUMMARY OF YOUR BANKING RELATIONSHIP

	AUD Equivalent Balance - 26 Feb Assets
Cheque Account	211,751.03
Savings & Investments	526,872.41
TOTAL	738,623.44

Cheque Account

Product Type	Account No.	Currency	Balance
CITI GLOBAL CURRENCY AUD	490904810	AUD	211,751.03
CITI GLOBAL CURRENCY USD	490904828	USD	0.00
Cheque Account Total		AUD Equivalent	211,751.03

Savings & Investments

Product Type	Account No.	Currency	Market Value
Structured Notes	0090191115	AUD	526,872.41
Savings & Investments Total		AUD Equivalent	526,872.41

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

CITI GLOBAL CURRENCY AUD 242-200 490904810

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
30 Jan 2021	OPENING BALANCE			211,629.27
26 Feb 2021	INTEREST PAYMENT (FEB)		121.76	211,751.03
26 Feb 2021	CLOSING BALANCE			211,751.03
	TOTAL	0.00	121.76	

Accumulated Interest Credited to the account since 1 July this financial year: \$1,819.21

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$3,870.45

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

CITI GLOBAL CURRENCYUSD 242-200 490904828

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
30 Jan 2021	OPENING BALANCE			0.00
26 Feb 2021	CLOSING BALANCE			0.00
TOTAL		0.00	0.00	

Accumulated Interest Credited to the account since 1 July this financial year: \$0.00

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$0.00

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

Your Savings & Investments Details

SECURITYBROKERAGE 0090191115

Structured Notes

Currently Held

Bond Name	CCY	Par/Face Value	Beginning Nominal Amount/ Nominal Amount	Coupon (% p.a.)	Settled Balance	Indicative Market Price/ Date	Amount	Maturity Date
UBS CALLABLE GOALS SERIES 141 AUD	AUD	200,000.00	198,840.00 200,000.00	5.50000	201,560.00	1.00780 25 Feb 2021	201,560.00	31 Aug 2023
CITI 2020-06 USD 36 MONTH MEMORY AUTOCALL NOTE	USD	100,000.00	84,570.00 100,000.00	10.40000	101,060.00	1.01060 25 Feb 2021	101,060.00	23 Feb 2023
GS 2020-08 AUD 36 MONTHS AUTOCALLABLE FIXED COUPON NOTES	AUD	200,000.00	187,420.00 200,000.00	5.80000	196,360.00	0.98180 24 Feb 2021	196,360.00	31 Aug 2023

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Statement Period 27 Feb 2021 - 31 Mar 2021

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SUMMARY OF YOUR BANKING RELATIONSHIP

AUD Equivalent Balance - 31 Mar	
Assets	
Cheque Account	417,658.34
Savings & Investments	341,072.97
TOTAL	758,731.31

Cheque Account

Product Type	Account No.	Currency	Balance
CITI GLOBAL CURRENCY AUD	490904810	AUD	417,658.34
CITI GLOBAL CURRENCY USD	490904828	USD	0.00
Cheque Account Total		AUD Equivalent	417,658.34

Savings & Investments

Product Type	Account No.	Currency	Market Value
Structured Notes	0090191115	AUD	341,072.97
Savings & Investments Total		AUD Equivalent	341,072.97

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

CITI GLOBAL CURRENCY AUD 242-200 490904810

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
27 Feb 2021	OPENING BALANCE			211,751.03
03 Mar 2021	COUPON PAYMENT GS 2020-08 AUD 2021-03-03-19.00.17.406412		2,900.00	214,651.03
03 Mar 2021	INVESTMENT SALE GS 2020-08 AUD 2021-03-03-19.00.20.747349		200,000.00	414,651.03
05 Mar 2021	DIRECT CREDIT UBS INVESTMENTS UBSIA0003654420 0000404115		2,750.00	417,401.03
31 Mar 2021	INTEREST PAYMENT (MAR)		257.31	417,658.34
31 Mar 2021	CLOSING BALANCE			417,658.34
	TOTAL	0.00	205,907.31	

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L011741

CITI GLOBAL CURRENCY AUD 242-200 490904810 (continued)

Accumulated Interest Credited to the account since 1 July this financial year: \$2,076.52
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$3,870.45
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

CITI GLOBAL CURRENCY USD 242-200 490904828

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
27 Feb 2021	OPENING BALANCE			0.00
31 Mar 2021	CLOSING BALANCE			0.00
TOTAL		0.00	0.00	

Accumulated Interest Credited to the account since 1 July this financial year: \$0.00
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$0.00
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

Your Savings & Investments Details

SECURITY BROKERAGE 009019115

Structured Notes

Currently Held

Bond Name	CCY	Par/Face Value	Beginning Nominal Amount/ Nominal Amount	Coupon (% p.a.)	Settled Balance	Indicative Market Price/ Date	Amount	Maturity Date
UBS CALLABLE GOALS SERIES 141 AUD	AUD	200,000.00	198,180.00 200,000.00	5.50000	199,800.00	0.99900 30 Mar 2021	199,800.00	31 Aug 2023
CITI 2020-06 USD 36 MONTH MEMORY AUTOCALL NOTE	USD	100,000.00	99,340.00 100,000.00	10.40000	107,650.00	1.07650 30 Mar 2021	107,650.00	23 Feb 2023

P - Security is pledged with the bank.

Transaction Activities - Completed

Trade Date/ Value Date	Bond Name/ Transaction Type	Order No./ Reference No.	CCY	Nominal Amount	Price / Coupon Rate	Accrued Interest	Fees & Commissions	Settlement Amount
02 Mar 2021	GS 2020-08 AUD 36 MONTHS AUTOCALLABLE FIXED COUPON NOTES							
03 Mar 2021	Coupon	2106100171555513	AUD	200,000.00	5.80000	2,900.00	0.00	2,900.00 ✓
03 Mar 2021	GS 2020-08 AUD 36 MONTHS AUTOCALLABLE FIXED COUPON NOTES							
03 Mar 2021	Call	2106210002156682	AUD	200,000.00	1.00000	0.00	0.00	200,000.00 ✓
01 Mar 2021	UBS CALLABLE GOALS SERIES 141 AUD							
05 Mar 2021	Coupon	2105800492853140	AUD	200,000.00	5.50000	2,750.00	0.00	2,750.00 ✓

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Statement Period 01 Apr 2021 - 30 Apr 2021

OFER KASIF ATF
MORZ SUPERANNUATION FUND
107 PRINCE EDWARD ST
MALABAR NSW 2036

For enquiries or banking needs, please call our 24-Hour
Citiphone Banking on 132484.

Your Relationship Manager is
HUSSEIN ALI
Tel No: (02) 8225 1818

SUMMARY OF YOUR BANKING RELATIONSHIP

	AUD Equivalent Balance - 30 Apr Assets
Cheque Account	417,915.80
Savings & Investments	342,064.98
TOTAL	759,980.78

Cheque Account

Product Type	Account No.	Currency	Balance
CITI GLOBAL CURRENCY AUD	490904810	AUD	417,915.80
CITI GLOBAL CURRENCY USD	490904828	USD	0.00
Cheque Account Total		AUD Equivalent	417,915.80

Savings & Investments

Product Type	Account No.	Currency	Market Value
Structured Notes	0090191115	AUD	342,064.98
Savings & Investments Total		AUD Equivalent	342,064.98

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

CITI GLOBAL CURRENCY AUD 242-200 490904810

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Apr 2021	OPENING BALANCE			417,658.34
30 Apr 2021	INTEREST PAYMENT (APR)		257.46	417,915.80
30 Apr 2021	CLOSING BALANCE			417,915.80
	TOTAL	0.00	257.46	

Accumulated Interest Credited to the account since 1 July this financial year: \$2,333.98

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$3,870.45

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

CITI GLOBAL CURRENCYUSD 242-200 490904828

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Apr 2021	OPENING BALANCE			0.00
30 Apr 2021	CLOSING BALANCE			0.00
TOTAL		0.00	0.00	

Accumulated Interest Credited to the account since 1 July this financial year: \$0.00
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$0.00
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

Your Savings & Investments Details

SECURITYBROKERAGE 0090191115

Structured Notes

Currently Held

Bond Name	CCY	Par/Face Value	Beginning Nominal Amount/ Nominal Amount	Coupon (% p.a.)	Settled Balance	Indicative Market Price/ Date	Amount	Maturity Date
UBS CALLABLE GOALS SERIES 141 AUD	AUD	200,000.00	199,800.00 200,000.00	5.50000	200,940.00	1.00470 29 Apr 2021	200,940.00	31 Aug 2023
CITI 2020-06 USD 36 MONTH MEMORY AUTOCALL NOTE	USD	100,000.00	107,780.00 100,000.00	10.40000	109,640.00	1.09640 29 Apr 2021	109,640.00	23 Feb 2023

P - Security is pledged with the bank.

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Statement Period 01 May 2021 - 31 May 2021

OFER KASIF ATF
MORZ SUPERANNUATION FUND
107 PRINCE EDWARD ST
MALABAR NSW 2036

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Citiphone Banking on 132484.

Your Relationship Manager is
HUSSEIN ALI
Tel No: (02) 8225 1818

SUMMARY OF YOUR BANKING RELATIONSHIP

AUD Equivalent Balance - 31 May	
Assets	
Cheque Account	564,195.71
Savings & Investments	201,280.00
TOTAL	765,475.71

Cheque Account

Product Type	Account No.	Currency	Balance
CITI GLOBAL CURRENCY AUD	490904810	AUD	418,182.01
CITI GLOBAL CURRENCY USD	490904828	USD	113,000.00
Cheque Account Total		AUD Equivalent	564,195.71

Savings & Investments

Product Type	Account No.	Currency	Market Value
Structured Notes	0090191115	AUD	201,280.00
Savings & Investments Total		AUD Equivalent	201,280.00

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

CITI GLOBAL CURRENCY AUD 242-200 490904810

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 May 2021	OPENING BALANCE			417,915.80
31 May 2021	INTEREST PAYMENT (MAY)		266.21	418,182.01
31 May 2021	CLOSING BALANCE			418,182.01
	TOTAL	0.00	266.21	

Accumulated Interest Credited to the account since 1 July this financial year: \$2,600.19

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$3,870.45

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

#L011486#

L011486

CITI GLOBAL CURRENCY USD 242-200 490904828

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 May 2021	OPENING BALANCE			0.00
28 May 2021	INVESTMENT SALE CITI 2020-06 USD 2021-05-28-12.00.26.823671		113,000.00	113,000.00
31 May 2021	CLOSING BALANCE			113,000.00
TOTAL		0.00	113,000.00	

Accumulated Interest Credited to the account since 1 July this financial year: \$0.00
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$0.00
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

Your Savings & Investments Details

SECURITY BROKERAGE 0090191115

Structured Notes
Currently Held

Bond Name	CCY	Par/Face Value	Beginning Nominal Amount/ Nominal Amount	Coupon (% p.a.)	Settled Balance	Indicative Market Price/ Date	Amount	Maturity Date
UBS CALLABLE GOALS SERIES 141 AUD	AUD	200,000.00	200,920.00 200,000.00	5.50000	201,280.00	1.00640 28 May 2021	201,280.00	31 Aug 2023

P - Security is pledged with the bank.

Transaction Activities - Completed

Trade Date/ Value Date	Bond Name/ Transaction Type	Order No./ Reference No.	CCY	Nominal Amount	Price / Coupon Rate	Accrued Interest	Fees & Commissions	Settlement Amount
27 May 2021	CITI 2020-06 USD 36 MONTH MEMORY AUTOCALL NOTE							
28 May 2021	Call	2114719001584100	USD	100,000.00	1.13000	0.00	0.00	113,000.00

2 @ 159,312.26

1AUD = 0.7468 USD

Citigroup Pty Limited
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Statement Period 01 Jun 2021 - 30 Jun 2021

OFER KASIF ATF
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 Tel No: (02) 8225 1818

SUMMARY OF YOUR BANKING RELATIONSHIP

	AUD Equivalent Balance - 30 Jun Assets
Cheque Account	571,877.91
Savings & Investments	198,600.00
TOTAL	770,477.91

Cheque Account

Product Type	Account No.	Currency	Balance
CITI GLOBAL CURRENCY AUD	490904810	AUD	421,191.15
CITI GLOBAL CURRENCY USD	490904828	USD	113,000.00
Cheque Account Total		AUD Equivalent	571,877.91

Savings & Investments

Product Type	Account No.	Currency	Market Value
Structured Notes	0090191115	AUD	198,600.00
Savings & Investments Total		AUD Equivalent	198,600.00

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

CITI GLOBAL CURRENCY AUD 242-200 490904810

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Jun 2021	OPENING BALANCE			418,182.01
07 Jun 2021	DIRECT CREDIT UBS INVESTMENTS UBSIA0004442553 0000404115		2,750.00	420,932.01
30 Jun 2021	INTEREST PAYMENT (JUN)		259.14	421,191.15
30 Jun 2021	CLOSING BALANCE			421,191.15
	TOTAL	0.00	3,009.14	

Accumulated Interest Credited to the account since 1 July this financial year: \$2,859.33

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$3,870.45

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

#L011433#

L011433

CITI GLOBAL CURRENCYUSD 242-200 490904828

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Jun 2021	OPENING BALANCE			
30 Jun 2021	CLOSING BALANCE			113,000.00
	TOTAL	0.00	0.00	113,000.00

Accumulated Interest Credited to the account since 1 July this financial year: \$0.00

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$0.00

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

Your Savings & Investments Details

SECURITYBROKERAGE 009019115

Structured Notes

Currently Held

Bond Name	CCY	Par/Face Value	Beginning Nominal Amount/ Nominal Amount	Coupon (% p.a.)	Settled Balance	Indicative Market Price/ Date	Amount	Maturity Date
UBS CALLABLE GOALS SERIES 141 AUD	AUD	200,000.00	198,520.00 200,000.00	5.50000	198,600.00	0.99300 29 Jun 2021	198,600.00	31 Aug 2023

P - Security is pledged with the bank.

Transaction Activities - Completed

Trade Date/ Value Date	Bond Name/ Transaction Type	Order No./ Reference No.	CCY	Nominal Amount	Price / Coupon Rate	Accrued Interest	Fees & Commissions	Settlement Amount
31 May 2021	UBS CALLABLE GOALS SERIES 141 AUD							
07 Jun 2021	Coupon	2114901271786616	AUD	200,000.00	5.50000	2,750.00	0.00	2,750.00

Financial Year Summary

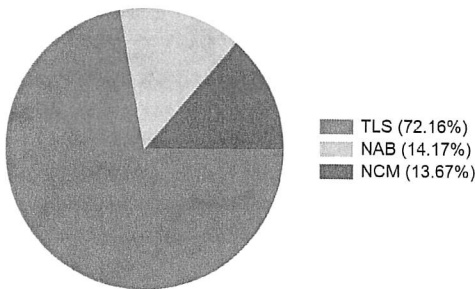


1 JULY 2020 - 30 JUNE 2021

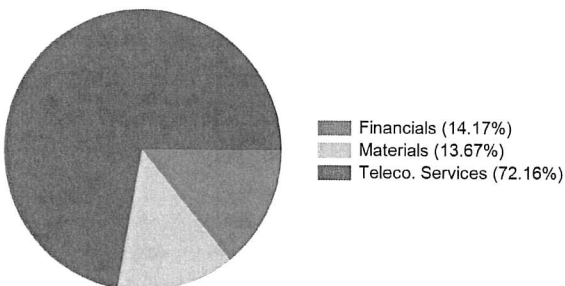
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2021
Shares	2213497	MR OFER HANOCH KASIF <MORZ SUPER FUND A/C>	\$184,980.00
TOTAL PORTFOLIO VALUE			\$184,980.00

Allocation as at 30 June 2021

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends	2020-2021 Financial Year
Est. Franked Dividends	\$7,080.00
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$3,034.28
Est. Interest Received from Interest Rate Securities	\$0.00
TOTAL INCOME	\$7,080.00

Fees & Charges	2020-2021 Financial Year
Total Brokerage (inc. GST)	\$898.37
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
TOTAL FEES & CHARGES	\$898.37

Financial Year Summary



1 JULY 2020 - 30 JUNE 2021

This statement only provides information for CDIA accounts that have been designated as the settlement account for your CommSec Share trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

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Portfolio Valuation

30 JUNE 2021



SHARES - 2213497 - HIN 37784338

MR OFER HANOCH KASIF <MORZ SUPER FUND A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)	1,000	\$26.2200	\$26,220.00	14.17%
NCM - NEWCREST MINING FPO (ORDINARY FULLY PAID)	1,000	\$25.2800	\$25,280.00	13.67%
TLS - TELSTRA CORPORATION. FPO (ORDINARY FULLY PAID)	35,500	\$3.7600	\$133,480.00	72.16%
		Sub Total	\$184,980.00	100.00%

Transaction Summary



1 JULY 2020 - 30 JUNE 2021

SHARES - 2213497 - HIN 37784338

MR OFER HANOCH KASIF <MORZ SUPER FUND A/C>

Total Buys and Sells	2020 - 2021 Financial Year
Total Buys (inc. Brokerage + GST)	\$297,741.08
Total Sells (inc. Brokerage + GST)	\$253,711.71

BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
02-Dec-2020	Sell	-1,000	\$38.9700	-\$38,970.00	\$46.76	\$4.25	110033095	-\$38,923.24
03-Sep-2020	Buy	1,000	\$37.6100	\$37,610.00	\$45.13	\$4.10	105567653	\$37,655.13
Sub Total					\$91.89	\$8.35		-\$1,268.11

FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
05-May-2021	Sell	-1,500	\$22.8900	-\$34,335.00	\$41.21	\$3.75	117859372	-\$34,293.79
13-Apr-2021	Buy	1,500	\$20.4000	\$30,600.00	\$36.72	\$3.34	116884339	\$30,636.72
Sub Total					\$77.93	\$7.09		-\$3,657.07

FXL - FLEXIGROUP LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
27-Nov-2020	Sell	-10,000	\$1.2500	-\$12,500.00	\$29.95	\$2.72	109868224	-\$12,470.05
31-Aug-2020	Buy	10,000	\$1.2300	\$12,300.00	\$29.95	\$2.72	105293624	\$12,329.95
Sub Total					\$59.90	\$5.44		-\$140.10

GGG - GREENLAND MINERALS FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
15-Mar-2021	Sell	-50,000	\$1.1650	-\$8,250.00	\$19.95	\$1.81	115634236	-\$8,230.05
22-Feb-2021	Buy	50,000	\$1.1550	\$7,750.00	\$19.95	\$1.81	114355704	\$7,769.95
Sub Total					\$39.90	\$3.62		-\$460.10

NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
03-Aug-2020	Buy	1,000	\$16.9400	\$16,940.00	\$29.95	\$2.72	103875777	\$16,969.95
Sub Total					\$29.95	\$2.72		\$16,969.95

NCM - NEWCREST MINING FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
24-Jun-2021	Buy	1,000	\$25.8600	\$25,860.00	\$31.03	\$2.82	119800451	\$25,891.03
Sub Total					\$31.03	\$2.82		\$25,891.03

Transaction Summary

1 JULY 2020 - 30 JUNE 2021



NEA - NEARMAP LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage GST	GST	CNote	Total Value
09-Jun-2021	Sell	-10,000	\$1.9100	-\$19,100.00	\$29.95	\$2.72	11926 662	-\$19,070.05
07-May-2021	Buy	10,000	\$1.7900	\$17,900.00	\$29.95	\$2.72	11799026	\$17,929.95
27-Jan-2021	Sell	-7,000	\$2.310	-\$16,170.00	\$29.95	\$2.72	112569372	-\$16,140.05
11-Jan-2021	Buy	7,000	\$2.1200	\$14,840.00	\$29.95	\$2.72	111614393	\$14,699.5
05-Jan-2021	Sell	-7,000	\$2.3400	-\$16,380.00	\$29.95	\$2.72	111339645	-\$16,350.05
08-Dec-2020	Buy	7,000	\$2.1800	\$15,260.00	\$29.95	\$2.72	110301944	\$15,289.95
Sub Total					\$19.0	\$16.32		-\$340.30

NXT - NEXTDC LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
09-Feb-2021	Sell	-1,000	\$12.6400	-\$12,640.00	29.95	\$2.72	113458262	-\$12,600.05
13-Jan-2021	Buy	1,000	\$11.6100	\$11,610.00	\$29.95	\$2.72	111810418	\$11,639.5
Sub Total					\$59.90	\$5.44		-\$970.10

TLS - TELSTRA CORPORATION. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage GST	GST	CNote	Total Value
30-Mar-2021	Sell	-5,000	\$3.4600	-\$17,300.00	\$29.95	\$2.72	116342387	-\$17,270.05
13-Aug-2020	Buy	10,000	\$3.1500	\$31,500.00	\$37.80	\$3.44	104362296	\$31,537.80
Sub Total					\$67.75	\$6.6		\$14,267.75

UWL - UNITI GROUP LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage GST	GST	CNote	Total Value
2-Jul-2020	Sell	-5,000	\$1.6000	-\$8,000.00	\$19.95	\$1.81	103609021	-\$7,980.05
17-Jul-2020	Buy	5,000	\$1.4600	\$7,300.00	\$19.95	\$1.81	103163877	\$7,319.95
Sub Total					\$39.90	\$3.62		-\$660.10

Z1P - ZIP CO LTD. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
8-Jun-2021	Sell	-2,300	\$8.0500	-\$18,515.00	29.95	\$2.72	119597319	-\$18,485.05
04-May-2021	Buy	2,300	\$7.5700	\$17,411.00	\$29.95	\$2.72	117779061	\$17,440.5
14-Jan-2021	Sell	-6,000	\$5.6700	-\$34,020.00	\$40.82	\$3.1	111840838	-\$33,979.18
2-Dec-2020	Buy	3,000	\$5.1600	\$15,480.00	\$29.95	\$2.72	110959444	\$15,509.95
04-Dec-2020	Buy	3,000	\$5.6900	\$17,070.00	\$29.95	\$2.72	110132172	\$17,099.95
17-Nov-2020	Sell	-3,000	\$5.9800	-\$17,940.00	\$29.95	\$2.72	109293966	-\$17,910.05
30-Oct-2020	Buy	3,000	\$5.940	\$17,820.00	\$29.95	\$2.72	108468756	\$17,849.95
Sub Total					\$220.52	\$20.03		-\$2,473.48

Interest & Estimated Dividend Summary

1 J LY 2020 - 30 U E 2021



SHARES - 2213497 - HI 37784338

MR OFER HANOCH KASIF <MORZ SUPER FUND A/C>

ESTIMATED DIVIDEND SUMMARY

NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
12-Nov-2020	10-Dec-2020	Final	\$0.3000	1,000	\$0.00	\$300.00	\$300.00	\$128.57
01-May-2020	03-Jul-2020	Interim	\$0.3000	1,000	\$0.00	\$300.00	\$300.00	\$128.57
Sub Total					\$0.00	\$600.00	\$600.00	\$257.14

TLS - TELSTRA CORPORATION. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
24-Feb-2021	26-Mar-2021	Interim	\$0.0800	40,500	\$0.00	\$3,240.00	\$3,240.00	\$1,388.57
26-Aug-2020	24-Sep-2020	Final	\$0.0800	40,500	\$0.00	\$3,240.00	\$3,240.00	\$1,388.57
Sub Total					\$0.00	\$6,480.00	\$6,480.00	\$2,777.14
TOTAL					\$0.00	\$7,080.00	\$7,080.00	\$3,034.28

ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

TOTAL

\$0.00

**PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 30TH JUNE 2021**

	2021	YEAR END 2020
INCOME		
INTERSET INCOME	7,984.33 ✓	21,328.27
CONTRIBUTION INCOME	32,700.00 ✓	33,065.37
INCOME FROM SHARE TRADING	(229.03)	14,919.04
DIVIDENDS FROM SHARES	24,392.86	15,505.76
	-----	-----
	64,848.16	84,818.44
	-----	-----
	=====	=====
GROSS PROFIT FROM TRADING	64,848.16	84,818.44
	=====	=====
EXPENSES		
AUDIT FEES	638.00	618.00
BANK FEES	0.12 ✓	0.12
	-----	-----
	638.12	618.12
	-----	-----
	=====	=====
NET OPERATING PROFIT	64,210.04	84,200.32
	=====	=====
COMPANY TAX		
COMPANY TAX PAID	10,683.86	15,054.72
	-----	-----
	10,683.86	15,054.72
	-----	-----
	=====	=====
NET OPERATING PROFIT AFTER TAX	53,526.18	69,145.60
	=====	=====

MORZ Superannuation Fund

BALANCE SHEET AS AT 30TH JUNE 2021

	Note	2021	2020
CURRENT ASSETS			
1400.00	BANK ACCOUNT - cba	256,912.80	107,490.80
1401.00	CITI BANK ACCOUNT	221,191.15	604,281.82
1402.00	CITI STRUCTURED INVEST 009019115	400,000.00	149,588.63
1404.00	CDIA	(0.01)	(0.01)
1406.00	CITI INVESTMENT US\$ AU EQUIVALENT	149,588.63	0.00
1407.00	BANK OF SYDNEY- 1348119	0.90	0.90
1430.00	SHARES	199,662.66	187,883.85
1440.00	LOAN- MARK LEES	0.00	125,000.00
		-----	-----
		1,227,356.13	1,174,245.99
		-----	-----
	TOTAL ASSETS	1,227,356.13	1,174,245.99
		-----	-----
CURRENT LIABILITIES			
1600.00	Super	18,680.00	18,680.00
1610.00	GST	(110.00)	(110.00)
1620.00	TAX PROVISIONS	9,527.17	9,943.21
		-----	-----
		28,097.17	28,513.21
		-----	-----
	TOTAL LIABILITIES	28,097.17	28,513.21
		-----	-----
	NET ASSETS	1,199,258.96	1,145,732.78
		=====	=====
SHAREHOLDERS' EQUITY			
	AUTHORISED CAPITAL	=====	=====
1800.00	RETAINED EARNINGS	1,156,657.78	1,087,512.18
	RETAINED PROFITS	42,601.18	58,220.60
		-----	-----
	TOTAL SHAREHOLDERS' EQUITY	1,199,258.96	1,145,732.78
		=====	=====

MORZ

2020-21

Tax

Date	For	amount
3/07/2020	NAB Dividends	\$ 128.57
13/08/2020	QRT layment	\$ 2,627.00
24/09/2020	TLS dividends	\$ 1,388.57
30/09/2020	TPC dividends	\$ 34.29
5/10/2020	QTR pay	\$ 2,477.00
10/12/2020	NAB dividends	\$ 128.57
26/03/2021	TLS franking credit	\$ 1,388.57
16/04/2021	TPC franking credit	\$ 34.29
18/05/2021	QTR pay	\$ 2,477.00
		\$ 10,683.86

Tax Provision

Contribution income

Ofer Kasif	annual super contribution	\$ 25,000.00	
		Total	\$ 25,000.00
Zoe Kasif	annual super contribution	\$ 3,600.00	
	ATO refund	\$ 500.00	22/04/2021
	Total	\$ 4,100.00	
Roby Kasif	annual super contribution	\$ 3,600.00	
	Total	\$ 3,600.00	
	Grand total	\$ 32,700.00	

Shares

12/08/2016	TLS	\$ 27,182.58	5000
2/09/2016	TLS	\$ 26,031.20	5000
25/10/2016	TLS	\$ 25,180.18	5000
6/03/2017	TLS	\$ 22,829.95	5000
20/04/2017	TLS	\$ 22,029.95	5500
16/07/2007	Tel Paciic	\$ 2,000.00	1000
5/08/2020	NAB	\$ 16,969.95	1000
13/08/2020	TLS	\$ 31,537.80	10000
28/06/2021	NewCrest	\$ 25,891.03	1000
	Grand Total	\$ 199,652.64	

Jun 30, 2021



010/3522/

OFER KASIF ATF
MORZ SUPERANNUATION FUND
107 PRINCE EDWARD ST
MALABAR NSW 2036

GPO Box 3483
Sydney NSW 2001
Australia

CitiPhone Banking 13 24 84
Fax: 1300 301 249
www.citibank.com.au

End of Financial Year Statement

This statement shows your Financial Year Interest earnings and Proceeds/Dividends for all investment products held by you with Citibank and paid to you in the period 1 July 2020 to 30 June 2021.

Grand Total of Proceeds/Dividends and Withholding Tax in Local Currency

Proceeds/Dividends	AUD	8,550.00
TFN Withholding Tax	AUD	0.00
Non-Resident Withholding Tax	AUD	0.00
Grand Total of Proceeds/Dividends	AUD	8,550.00

Interest and Withholding Tax Statement Summary by Product

Currency	AUD		
Product Number:	0090191115		
	Currency Amount		Local Currency Equivalent
Proceeds/Dividends	AUD	2,900.00	AUD 2,900.00
TFN Withholding Tax	AUD	0.00	AUD 0.00
Non-Resident Withholding Tax	AUD	0.00	AUD 0.00
Net Proceeds/Dividends	AUD	2,900.00	AUD 2,900.00
Currency	AUD		
Product Number:	0090191115		
	Currency Amount		Local Currency Equivalent
Proceeds/Dividends	AUD	2,900.00	AUD 2,900.00
TFN Withholding Tax	AUD	0.00	AUD 0.00
Non-Resident Withholding Tax	AUD	0.00	AUD 0.00
Net Proceeds/Dividends	AUD	2,900.00	AUD 2,900.00

182POTL_AVD_DL_1_576242/E-3522/S-6374/I-12747/

End of Financial Year Statement

Continued

Securities Brokerage

Currency	AUD			
Product Number:	0090191115			
	Currency Amount		Local Currency Equivalent	
Proceeds/Dividends	AUD	2,750.00	AUD	2,750.00
TFN Withholding Tax	AUD	0.00	AUD	0.00
Non-Resident Withholding Tax	AUD	0.00	AUD	0.00
Net Proceeds/Dividends	AUD	2,750.00	AUD	2,750.00
Product Total				8,550.00

Should you have any questions, please call CitiPhone Banking on 13 24 84 (if calling within Australia) or +61 2 8225 0615 (if calling from overseas) or your Relationship Manager. If you have any questions regarding the taxation implications of this statement, please contact your tax adviser or the Australian Tax Office.

Thank you for investing with Citibank.



182PCITL_AVD_DL_1_576242/E-3522/S-6375/I-12749/

ENGAGEMENT LETTER

To: The Trustees of MORZ SUPERANNUATION FUND

Scope

You have requested that we audit the financial report of Morz Superannuation Fund, which comprises the balance sheet as at 30 June 2021, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

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 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 reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. 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 take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

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

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

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.

Yours faithfully,

.....
A.W. Boys
Registered Company Auditor 67793
Dated

Acknowledged on behalf of, Morz Superfund by


.....
Ofer Kasif
(Trustee)

Dated 15 / 02 / 2022

Minutes of the meeting of Trustee/s for MORZ SUPERANNUATION FUND

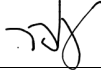
ABN 39 751 328 142

Held at	107 PRINCE EDWARD STREET MALABAR NSW 2036		
Attending	Ofer Kasif Zoe Kasif Ruby Kasif		
Date	15/02/2022		
Minutes	IT WAS CONFIRMED that the minutes of the previous meeting are a true and correct record.		
Financial reports	<p>The financial reports for the year ended 30 June 2021 were tabled for the consideration of the meeting.</p> <p>IT WAS RESOLVED unanimously that the financial reports be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that;</p> <ol style="list-style-type: none"> 1. The financial statements fairly present the financial position of the fund as at 30 June 2021, the benefits accrued as a result of the operation and cash flow for the financial year; 2. The financial statements have been prepared in accordance with the requirements of the Trust Deed and Australian Accounting Standards as noted in Note 1 to the Accounts; and 3. The fund has operated in accordance with the Trust Deed and the requirements of the <i>Superannuation Industry (Supervision) Act 1993</i>, during the financial year. 		
Income Tax Return	IT WAS RESOLVED, that the annual income tax return of the fund be prepared. Subject to approval, the tax return will be signed and lodged with the Australian Taxation Office.		
Auditor's and Tax agents	IT WAS RESOLVED that Ajaka & Co will continue as tax agent's for the fund.		
Allocation of income	IT WAS RESOLVED that the income of the fund be allocated to members based on their member balances.		
Contributions received	IT WAS RESOLVED that the fund accept the contributions made during the financial year ended 30 June 2021 from the following members:		
	Ofer Kasif	\$0	Employer contribution
	Zoe Kasif	\$3600	Employer contribution
	Ruby Kasif	\$3600	Employer contribution

Investment strategy	<p>The investment performance of the fund for the year ended 30 June 2021 was discussed.</p> <p>IT WAS RESOLVED unanimously, after consideration of risk, rate of return and liquidity of the fund, to maintain the current investment strategy.</p> <p>The Trustees have also considered the need for insurance for the fund members.</p>
Trustee status	<p>IT WAS CONFIRMED that the Trustee(s) are qualified to act as Trustee(s) of the fund and that they are not disqualified persons as defined by Section 120 of the SIS Act and further, consent to continue to act as Trustee(s).</p>
Close	<p>As there was no further business the meeting was closed.</p>

Signed as a true and correct record

Ofer Kasif
Trustee


Signature

15 / 02 / 2022
Date

Audit Representation Letter from Trustee(s)

Morz Superfund

Year ended 30 June 2021

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of Morz Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

Contributions

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds.

Use of Assets

All assets of the Fund have been used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993* and the Investment Strategy of the Fund.

Pension Payments and Withdrawal of Funds

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

Trustee Responsibilities

The Trustees are aware of their responsibilities to the Members and the various regulatory bodies.

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Legal Matters

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Related Parties

All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

Meetings

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully



.....
Ofer Kasif
(Trustee)

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number XXX XXX XXX

Year 2021

Name of partnership, trust, fund or entity MORZ SUPERANNUATION FUND

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

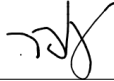
Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director



Date

15 / 02 / 2022

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

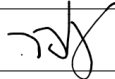
Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number 72374000

Account Name MORZ SUPERFUND

I authorise the refund to be deposited directly to the specified account.

Signature



Date

15 / 02 / 2022

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)

 Return year

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 (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2021 return?

 A N

Is this the first required return for a newly registered SMSF?

 B N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

 Use Agent address details?

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified?

 B N

Was Part B of the audit report qualified?

 C N

If Part B of the audit report was qualified, have the reported issues been rectified?

 D

Sensitive (when completed)

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number (must be six digits) 062198 Fund account number 10765052

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) MORZ SUPERFUND

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account? []

This account is used for tax refunds. You can provide a tax agent account here.

BSB number [] Account number []

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) []

C Electronic service address alias

Provide the electronic service address (ESA) issued by your SMSF messaging provider (For example, SMSFdataESAAlias). See instructions for more information.

CLICKSUPER

8 Status of SMSF

Australian superannuation fund

A Y

XXXXXXXX XXX XXXX XXXXXX XXXXX XXX XXX

Fund benefit structure B A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

C Y

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

If yes, provide the date on which fund was wound up Day Month Year []

Have all tax lodgment and payment obligations been met? []

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? N Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes Exempt current pension income amount A [] 0

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 [] Print Y for yes

Did the fund have any other income that was assessable? E [] Print Y for yes or N for no. If Yes, go to Section B: Income

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

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** **N** Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M** Print **Y** for yes or **N** for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2021.

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1** Net foreign income **D** Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

Calculation of assessable contributions
 Assessable employer contributions **R1**
 plus Assessable personal contributions **R2**
 plus **No-TFN-quoted contributions **R3**
 (an amount must be included even if it is zero)
 less Transfer of liability to life insurance company or PST **R6**

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

Calculation of non-arm's length income
 * Net non-arm's length private company dividends **U1**
 plus * Net non-arm's length trust distributions **U2**
 plus * Net other non-arm's length income **U3**

* Other income **S** Code

* Assessable income due to changed tax status of fund **T**

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

#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** Loss

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME (W less Y) **V** Loss

Sensitive (when completed)

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	19	A2	0
Interest expenses overseas	B1	0	B2	0
Capital works expenditure	D1		D2	
Decline in value of depreciating assets	E1	0	E2	0
Insurance premiums – members	F1	0	F2	0
SMSF auditor fee	H1	0	H2	0
Investment expenses	I1	0	I2	0
Management and administration expenses	J1	638	J2	0
Forestry managed investment scheme expense	U1		U2	
Other amounts	L1	259	L2	0
		<small>Code</small> 0		<small>Code</small>
Tax losses deducted	M1	0		

TOTAL DEDUCTIONS	
N	916
<small>(Total A1 to M1)</small>	

TOTAL NON-DEDUCTIBLE EXPENSES	
Y	0
<small>(Total A2 to L2)</small>	

#TAXABLE INCOME OR LOSS		<small>Loss</small>
O	63,432	
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		

TOTAL SMSF EXPENSES	
Z	916
<small>(N plus Y)</small>	

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank you will have specified a zero amount

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2021 on how to complete the calculation statement.

#Taxable income	A	63,432	<small>(an amount must be included even if it is zero)</small>
#Tax on taxable income	T1	9,514.85	<small>(an amount must be included even if it is zero)</small>
#Tax on no-TFN-quoted contributions	J	0.00	<small>(an amount must be included even if it is zero)</small>

Gross tax **B** 9,514.85
(T1 plus J)

Sensitive (when completed)

Foreign income tax offset C1 <input type="text" value="0.00"/>	Non-refundable non-carry forward tax offsets C <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets C2 <input type="text"/>	

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

Early stage venture capital limited partnership tax offset D1 <input type="text"/>	Non-refundable carry forward tax offsets D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year D2 <input type="text"/>	
Early stage investor tax offset D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year D4 <input type="text"/>	

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

Complying fund's franking credits tax offset E1 <input type="text" value="3,034.28"/>	Refundable tax offsets E <input type="text" value="3,034.28"/> (E1 plus E2 plus E3 plus E4)
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"/>	

#TAX PAYABLE T5
(T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds
 (Remainder of refundable tax offsets). **I**
 (unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax refundable **S**
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

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

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years	
Non-Collectables	0
Collectables	0

Net capital losses carried forward to later income years	
	0
	0

Sensitive (when completed)

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

Title		MR	See the Privacy note in the Declaration.	Member Number	1
Family name		KASIF	Member'sTFN	XXX XXX XXX	
First given name		OFER	Account status		
Other given names			0 Code		
Date of birth		10/09/1959	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 1,068,350.32

Refer to instructions for completing these labels

Employer contributions
A 25,000.00

ABN of principal employer
A1

Personal contributions
B 160.00

CGT small business retirement exemption
C

CGT small business 15-year exemption amount
D

Personal injury election
E

Spouse and child contributions
F 0.00

Other third party contributions
G

Proceeds from primary residence disposal

H

Receipt date
H1

Assessable foreign superannuation fund amount
I

Non-assessable foreign superannuation fund amount
J

Transfer from reserve: assessable amount
K

Transfer from reserve: non-assessable amount
L

Contributions from non-complying funds and previously non-complying funds
T

Any other contributions (including Super Co-contributions and low Income Super Contributions)
M 0.00

TOTAL CONTRIBUTIONS N 25,160.00
(Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1

Retirement phase account balance - Non CDBIS
S2

Retirement phase account balance - CDBIS
S3

TRIS Count

Allocated earnings or losses **O** 56,924.53 Loss

Inward rollovers and transfers **P** 0.00

Outward rollovers and transfers **Q** 0.00 Code

Lump Sum payment **R1** 0.00 Code

Income stream payment **R2** 0.00 Code

CLOSING ACCOUNT BALANCE S 1,150,434.85
S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Sensitive (when completed)

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

See the Privacy note in the Declaration.

Title	MS	Member'sTFN	XXX XXX XXX	Member Number	2
Familyname	KASIF			Account status	0 Code
First given name	ZOE				
Other given names	PRECIOUS				
Date of birth	13/03/1997	If deceased, date of death			

Contributions

OPENING ACCOUNT BALANCE 17,994.81

Refer to instructions for completing these labels		Proceeds from primary residence disposal
Employer contributions	A 3,600.00	H
ABN of principal employer	A1	Receipt date
Personal contributions	B 0.00	H1
CGT small business retirement exemption	C	Assessable foreign superannuation fund amount
CGT small business 15-year exemption amount	D	I
Personal injury election	E	Non-assessable foreign superannuation fund amount
Spouse and child contributions	F 0.00	J
Other third party contributions	G	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 Contributions)
		M 500.00
TOTAL CONTRIBUTIONS		
	N 4,100.00	
(Sum of labels A to M)		

Other transactions

Accumulation phase account balance	S1	Allocated earnings or losses	O 472.83	Loss
Retirement phase account balance - Non CDBIS	S2	Inward rollovers and transfers	P 0.00	
Retirement phase account balance - CDBIS	S3	Outward rollovers and transfers	Q 0.00	Code
TRIS Count		Lump Sum payment	R1 0.00	Code
		Income stream payment	R2 0.00	Code
CLOSING ACCOUNT BALANCE		S 22,567.64		
		S1 plus S2 plus S3		
Accumulation phase value	X1			
Retirement phase value	X2			
Outstanding limited recourse borrowing arrangement amount	Y			

Sensitive (when completed)

		See the Privacy note in the Declaration.	Member Number
Title	MS	Member'sTFN	XXX XXX XXX
Familyname	KASIF VYNER		3
First given name	RUBY		Account status
Other given names	ANGEL		0 Code
Date of birth	31/05/2000	If deceased, date of death	

Contributions

OPENING ACCOUNT BALANCE 6,230.16

Refer to instructions for completing these labels

Employer contributions
A 3,600.00

ABN of principal employer
A1

Personal contributions
B 0.00

CGT small business retirement exemption
C

CGT small business 15-year exemption amount
D

Personal injury election
E

Spouse and child contributions
F 0.00

Other third party contributions
G

TOTAL CONTRIBUTIONS **N** 3,600.00
 (Sum of labels A to M)

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 Contributions)
M 0.00

Other transactions

Accumulation phase account balance S1	Allocated earnings or losses O 194.12	Loss L
Retirement phase account balance - Non CDBIS S2	Inward rollovers and transfers P 0.00	
Retirement phase account balance - CDBIS S3	Outward rollovers and transfers Q 0.00	Code
	Lump Sum payment R1 0.00	Code
	Income stream payment R2 0.00	Code
TRIS Count	CLOSING ACCOUNT BALANCE S 9,636.04	
	S1 plus S2 plus S3	

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Sensitive (when completed)

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts	A	<input type="text" value="0"/>
Unlisted trusts	B	<input type="text" value="0"/>
Insurance policy	C	<input type="text"/>
Other managed investments	D	<input type="text" value="0"/>

15b Australian direct investments

Limited recourse borrowing arrangements

Australian residential real property
J1

Australian non-residential real property
J2

Overseas real property
J3

Australian shares
J4

Overseas shares
J5

Other
J6

Property count
J7

Cash and term deposits	E	<input type="text" value="829,416"/>
Debt securities	F	<input type="text"/>
Loans	G	<input type="text" value="0"/>
Listed shares	H	<input type="text" value="203,195"/>
Unlisted shares	I	<input type="text" value="0"/>

Limited recourse borrowing arrangements **J**

Non-residential real property	K	<input type="text" value="0"/>
Residential real property	L	<input type="text" value="0"/>
Collectables and personal use assets	M	<input type="text" value="0"/>
Other assets	O	<input type="text" value="200,000"/>

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares	P	<input type="text" value="0"/>
Overseas non-residential real property	Q	<input type="text" value="0"/>
Overseas residential real property	R	<input type="text" value="0"/>
Overseas managed investments	S	<input type="text" value="0"/>
Other overseas assets	T	<input type="text" value="0"/>

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U**
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year **A** Print **Y** for yes or **N** for no.

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print **Y** for yes or **N** for no.

Sensitive (when completed)

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	<input type="text"/>	
Permissible temporary borrowings	V2	<input type="text"/>	
Other borrowings	V3	<input type="text" value="0"/>	
		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="1,234,052"/>
Reserve accounts		X	<input type="text"/>
Other liabilities		Y	<input type="text"/>
TOTAL LIABILITIES		Z	<input type="text" value="1,234,052"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input type="text"/>
Total TOFA losses	I	<input type="text"/>

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 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 (if required) 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

Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Phone number
Area code 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

Tax agent's contact details

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number
Area code Number

Tax agent number

Reference number

Sensitive (when completed)

MORZ SUPERANNUATION FUND

ABN 39 751 328 142

Financial Statements
For the year ended 30 June 2021

ACCOUNTANTS & BUSINESS ADVISORS

Ajaka & Co.

SHOP 1/206 MAROUBRA ROAD

MAROUBRA NSW 2035

Phone: 02 83472239 Fax: 02 83472259

MORZ SUPERANNUATION FUND

ABN 39 751 328 142

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MORZ SUPERANNUATION FUND

ABN 39 751 328 142

Statement of Financial Position as at 30 June 2021

	Note	2021 \$
<hr/>		
Investments		
Shares in listed companies		203,195.00
Other investments (Australian)		200,000.00
Total Investments		<u>403,195.00</u>
Other Assets		
Cash and cash equivalents		829,416.21
Total other assets		<u>829,416.21</u>
Total assets		<u>#####</u>
Liabilities		
Current tax liabilities		(1,441.04)
Total liabilities		<u>(1,441.04)</u>
Net assets available to pay benefits		<u>#####</u>
Represented by:		
Liability for accrued benefits allocated to members' accounts		1,234,052.24
Not yet allocated		0.01
		<u>#####</u>

The accompanying notes form part of these financial statements.

MORZ SUPERANNUATION FUND

ABN 39 751 328 142

Operating Statement

For the year ended 30 June 2021

	Note	2021 \$
Investment revenue		
Interest		7,984.33
Dividends		7,080.00
Other income		14,050.00
Profit from sale of assets		33,974.67
Changes in net market values		1,511.12
Net investment revenue		64,600.12
Contributions revenue		
Employer contributions		32,200.00
Member contributions		660.00
Total contributions revenue		32,860.00
Total revenue		97,460.12
General administration expenses		
Accountancy		638.00
Bank fees & charges		0.12
Interest - Australia		19.19
Supervision levy		259.00
Total general administration expenses		916.31
Benefits accrued as a result of operations before income tax		96,543.81
Income tax expense		(6,480.57)
Increase in benefits accrued as a result of operations		90,063.24

The accompanying notes form part of these financial statements.

MORZ SUPERANNUATION FUND

ABN 39 751 328 142

Trustee's Declaration

The trustee has determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustee:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2021.

Signed in accordance with a resolution of the trustee by:



OFER HANOCH KASIF , (Trustee)

Date 15 / 02 / 2022

MORZ SUPERANNUATION FUND

ABN 39 751 328 142

Independent Auditor's Report to the Members of MORZ SUPERANNUATION FUND

Approved SMSF auditor details

Name: MR TONY BOYS
Business name: SUPER AUDIR
Business postal address: BOX 3376, RUNDLE MALL SA 5000
SMSF Auditor Number (SAN): 100014140

Self-managed superannuation fund details

Self-managed superannuation fund (SMSF) name: MORZ SUPERANNUATION FUND
Australian business number (ABN): 39 751 328 142
Address: 107 PRINCE EDWARD STREET, MALABAR, NSW, 2036
Year of income being audited: 30 June 2021

To the SMSF trustee

of the MORZ SUPERANNUATION FUND

Part A: Financial audit

Opinion

I have audited the special purpose financial report of the MORZ SUPERANNUATION FUND comprising the statement of financial position as at 30 June 2021, and the operating statement, a summary of significant accounting policies and other explanatory notes.

In my opinion, the financial report presents fairly in all material respects, in accordance with the accounting policies described in the notes to the financial report, the financial position of the fund at 30 June 2021 and the results of its operations for the year then ended.

Basis for Opinion

My audit has been conducted in accordance with the Australian Auditing Standards. My responsibilities under those standards are further described in the Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report section of this report.

I am independent of the SMSF in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (including Independence Standards) (the Code) that are relevant to this audit and as required by the Superannuation Industry (Supervision) Regulations 1994 (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. My firm or network firm did prepare the financial statements for the SMSF but it was only a routine or mechanical service and appropriate safeguards were applied. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

MORZ SUPERANNUATION FUND

ABN 39 751 328 142

Independent Auditor's Report to the Members of MORZ SUPERANNUATION FUND

Emphasis of Matter - Basis of accounting

I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist MORZ SUPERANNUATION FUND meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the SISR. As a result, the financial report may not be suitable for other purposes and should not be distributed to parties other than the trustees. My opinion is not modified in respect of this matter.

Responsibilities of SMSF trustee for the financial report

Each SMSF trustee (individual trustee or director of the corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustee is responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustee intends to wind-up the fund or have not realistic alternative but to do so.

Each SMSF trustee is responsible for overseeing the fund's financial reporting process.

Approved SMSF auditor's responsibilities for the audit of the financial report

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of the trustee taken on the basis of this financial report.

As part of an audit in accordance with the Australian Auditing Standards, I exercise professional judgment and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of an internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustee.

MORZ SUPERANNUATION FUND

ABN 39 751 328 142

Independent Auditor's Report to the Members of MORZ SUPERANNUATION FUND

- Conclude on the appropriateness of the trustee's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I have communicated with the trustee regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I may identify during the audit.

Part B: Compliance engagement

Opinion

I have undertaken a reasonable assurance engagement on MORZ SUPERANNUATION FUND's compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below (the listed provisions) for the year ended 30 June 2021.

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

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

In my opinion, each trustee of MORZ SUPERANNUATION FUND has complied, in all material respects, with the listed provisions, for the year ended 30 June 2021.

Basis for Opinion

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 Compliance Engagements issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Independence and quality control

I have complied with the independence and other ethical requirements relating to assurance engagements, and applied Auditing Standard ASQC 1 Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements in undertaking this assurance engagement. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

SMSF trustee's responsibilities

MORZ SUPERANNUATION FUND

ABN 39 751 328 142

Independent Auditor's Report to the Members of MORZ SUPERANNUATION FUND

Each SMSF trustee is responsible for complying with the listed provisions and for the identification of risks that threaten compliance with the listed provisions, controls which will mitigate those risks and monitoring ongoing compliance.

Approved SMSF auditor's responsibilities

My responsibility is to express an opinion on the trustee's compliance, in all material respects, with the listed provisions, for the year ended 30 June 2021. ASAE 3100 Compliance Engagements requires that I plan and perform my procedures to obtain reasonable assurance about whether the trustee have complied, in all material respects, with the listed provisions for the year ended 30 June 2021.

An assurance engagement to report on the trustee's compliance with the listed provisions involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the listed provisions for the year ended 30 June 2021.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

Inherent limitations

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected.

A reasonable assurance engagement for the year ended 30 June 2021 does not provide assurance on whether compliance with the listed provisions will continue in the future.

SMSF Auditor's name

MR TONY BOYS

SMSF Auditor's signature

Date audit completed

MORZ SUPERANNUATION FUND

ABN 39 751 328 142

Independent Auditor's Report to the Members of MORZ SUPERANNUATION FUND

Appendix 1 - Explanation of listed sections and regulations in compliance engagement

This appendix is included to assist with the meaning of the legislation and regulations listed above.

Section or Regulation	Explanation
S17A	The Fund must meet the definition of an SMSF.
S35AE	The trustees must keep and maintain accounting records for a minimum of five years.
S35B	The trustees must prepare, sign and retain accounts and statements.
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor.
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: <ul style="list-style-type: none">- fund members upon their retirement- fund members upon reaching a prescribed age- the dependants of a fund member in the case of a member's death before retirement
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year.
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund.
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception).
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules).
S82-85	The trustees must comply with the in-house asset rules.
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years.
S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years.
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration.
S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years.
S109	All investment transactions must be made and maintained at arms-length - i.e. purchase, sale price and income from an asset reflects a true market value/rate of return.
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund.

MORZ SUPERANNUATION FUND

ABN 39 751 328 142

Independent Auditor's Report to the Members of MORZ SUPERANNUATION FUND

Sub Reg 1.06 (9A)	Pension payments must be made at least annually and must be at least the amount calculated under Schedule 7.
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund.
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor.
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable.
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion.
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed.
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited.
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value.
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary.
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits.
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund.
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules.

Member Statement

MORZ SUPERANNUATION FUND

Detail		Balances
Member	OFER KASIF	
		Total benefits 1,201,016.85
Date of birth	10/09/1959	comprising:
Date joined fund	23/06/2003	- Preserved 1,201,016.85
Service period start date	23/06/2003	- Restricted non-preserved 0.00
Date left fund		- Unrestricted non-preserved 0.00
Member mode	Accumulation	
		Including:
		- Taxable component 1,179,572.91
Vested amount	1,201,016.85	- Tax free component 21,443.94
Insured death benefit	0.00	- Untaxed component 0.00
Total death benefit	1,201,016.85	
Disability benefit	0.00	

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2020	1,118,932.32	0.00	0.00	1,118,932.32
Add:				
Employer contributions	25,000.00	0.00	0.00	25,000.00
Member contributions	160.00	0.00	0.00	160.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	65,256.77	0.00	0.00	65,256.77
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	3,750.00	0.00	0.00	3,750.00
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	4,582.24	0.00	0.00	4,582.24
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2021	1,201,016.85	0.00	0.00	1,201,016.85

Member Statement

MORZ SUPERANNUATION FUND

Detail		Balances
Member	ZOE P KASIF	
		Total benefits 23,250.94
Date of birth	13/03/1997	comprising:
Date joined fund	25/06/2016	- Preserved 23,250.94
Service period start date	23/06/2003	- Restricted non-preserved 0.00
Date left fund		- Unrestricted non-preserved 0.00
Member mode	Accumulation	
		Including:
		- Taxable component 21,875.94
Vested amount	23,250.94	- Tax free component 1,375.00
Insured death benefit	0.00	- Untaxed component 0.00
Total death benefit	23,250.94	
Disability benefit	0.00	

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2020	18,678.11	0.00	0.00	18,678.11
Add:				
Employer contributions	3,600.00	0.00	0.00	3,600.00
Member contributions	0.00	0.00	0.00	0.00
Other contributions	500.00	0.00	0.00	500.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	1,089.32	0.00	0.00	1,089.32
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	540.00	0.00	0.00	540.00
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	76.49	0.00	0.00	76.49
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2021	23,250.94	0.00	0.00	23,250.94

Member Statement

MORZ SUPERANNUATION FUND

Detail		Balances
Member	RUBY A KASIF VYNER	
		Total benefits 9,784.45
Date of birth	31/05/2000	comprising:
Date joined fund	01/07/2017	- Preserved 9,784.45
Service period start date	01/07/2017	- Restricted non-preserved 0.00
Date left fund		- Unrestricted non-preserved 0.00
Member mode	Accumulation	
		Including:
		- Taxable component 9,601.65
Vested amount	9,784.45	- Tax free component 182.80
Insured death benefit	0.00	- Untaxed component 0.00
Total death benefit	9,784.45	
Disability benefit	0.00	

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2020	6,378.57	0.00	0.00	6,378.57
Add:				
Employer contributions	3,600.00	0.00	0.00	3,600.00
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	372.00	0.00	0.00	372.00
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	540.00	0.00	0.00	540.00
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	26.12	0.00	0.00	26.12
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2021	9,784.45	0.00	0.00	9,784.45

MORZ SUPERANNUATION FUND
 107 PRINCE EDWARD STREET
 MALABAR NSW 2036

Tax Invoice
2022-002910

 Ref: KASI2002
 2 February, 2022

Description	Amount
Preparation and lodgement of 2021 Self Managed Superannuation Fund Return Including: <ul style="list-style-type: none"> • Detailed Statement of Financial Position • Operating Statement • Statement of Cash Flows • Auditor Report • Members Information Statement • Minutes* 	660.00
<p>Terms: 7 Days Amount Due: \$ 660.00</p> <p>The Amount Due Includes GST of \$60.00 * indicates taxable supply</p>	

Please detach the portion below and forward with your payment

Remittance Advice			
MORZ SUPERANNUATION FUND		Invoice: 2022-002910	
		Ref: KASI2002	
		2 February, 2022	
Cheque	Mastercard	Visa	EFT
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		Ajaka and Co	
		Amount Due: \$ 660.00	
		Bsb: 062198 Acc: 1042 7037	
Card Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Cardholder	Signature	Expiry Date	

TITLE	MORZ SUPERFUND - 2021 SUPERFUND RETURN
FILE NAME	2021 SUPERFUND TAX EMAIL.pdf
DOCUMENT ID	98590c990fbbf3dfbbf8f8404957f923f078746b
AUDIT TRAIL DATE FORMAT	DD / MM / YYYY
STATUS	● Signed

Document history



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15 / 02 / 2022

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IP: 122.150.62.24



VIEWED

15 / 02 / 2022

16:45:37 UTC+11

Viewed by OFER KASIF (ofer@mcvpl.com.au)
IP: 120.154.24.13



SIGNED

15 / 02 / 2022

17:09:37 UTC+11

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IP: 120.154.24.13



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15 / 02 / 2022

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The document has been completed.