

Elizabeth Meiklejohn

## Loan Facility Agreement

This Agreement is made on 31<sup>st</sup> March 2022

**Between:**

In-House Asset  
Paid in full 30/6/2022

Four S Superannuation Fund (the "Lender")

**And**

See A7

A1 Express Building Pty Ltd (the "Borrower")

**Background:**

The parties have agreed that the Four S Superannuation Fund (Lender) will provide funds to A1 Express Building Pty Ltd (Borrower) as a loan on the terms and arrangements as set out in this Agreement.

The funds provided shall be provided for the purpose of assisting the cashflow in the business.

**1. Definitions**

"Interest rate" is the amount applied per annum and divided by twelve to obtain the equivalent monthly interest rate.

"Principal" is the total amount provided by the Lender to the Borrower for loan purposes.

"Term" is defined as the number of months over which the loan and interest is to be paid.

"Repayment" is the amount to be paid each month into the account of the Lender.

**2. Term**

The Term of the loan is three months (*period of time*) commencing from 1st April 2022 and to be repaid by 30th June 2022 (*repayment date*). The loan may be terminated early by agreement without penalty through payment of outstanding loan amounts.

**3. Interest**

The Interest Rate used for this loan is 4.52%.

Interest is calculated on the daily closing balance of the account after deducting the repayment made during the day.

**4. Principal**

The Principal provided by the Lender shall be no more than \$120,000.00.

**5. Repayments**

The amount is to be repaid by the end of the term period.

If the Borrower fails to meet the repayment due date, then the Lender may seek damages or compensation for loss of Interest on the amount outstanding.

## 6. Defaults

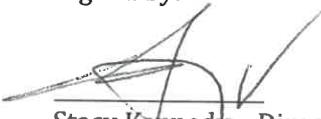
If the Borrower is in default of this Agreement the Lender may seek to recover damages including seeking the immediate payment of the final amount owing under this agreement plus any other damages.

Payment in full is the final amount owing without any set off, counterclaim or deduction.

## 7. Notices

All communications between the Lender and Borrower must be in writing.

Signed by:



Stacy Kennedy - Director - A1 EPAS Pty Ltd  
ATF Four S Superannuation Fund

17/06/22  
Date



Stacy Kennedy - Director  
A1 Express Building Pty Ltd

17/06/22  
Date



**Transaction ID:** F206300831533  
**Description:** Repay Loan S

**Status:** Processed **Total amount:** \$120,000.00  
**Type:** Direct Credit 1 debit, 1 credit

**Purpose:**

**APCA:** 301500

**Processing date:** 30/06/2022

Date	Status History
30/06/2022 10:58:49 AM	Confirmed - Paul Brinckman
30/06/2022 11:07:36 AM	Authorised - Stacy Kennedy
30/06/2022 11:07:37 AM	Processed

**From accounts**

BSB	Account Number	Account Name	Trace Account	Lodgement Reference Remitter	Amount
064450	445010582843	Trip69	445010582843	Re pay Loan Stacy A1 Express	\$120,000.00

**To accounts**

BSB	Account Number	Account Name	Trace Account	Lodgement Reference Remitter	Amount
184446	123451163	A1 Epas Pty Ltd ATF Four S Super	445010582843	Loan Repayment A1 Express	\$120,000.00

[Confirmation of Principal repaid in full](#)

## Brenda Wishey

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**From:** Stacy Kennedy <inspections@epas.com.au>  
**Sent:** Thursday, 30 June 2022 12:25 PM  
**To:** Brenda Wishey  
**Cc:** Stacy@epas.com.au; Paul EPAS  
**Subject:** Re: Super fund  
**Attachments:** Super 2 Interest.pdf

Hi Brenda,

See attached confirmation of interest having been included.

Thanks,

Stacy

On 30/06/2022 11:26 am, Brenda Wishey wrote:

Thanks Stacy

Can you confirm the interest repayment of \$1,266 as well please?

See attached calculations.

Regards  
Brenda



**Brenda Wishey**  
Senior Accountant

**VIRTU** | *self managed super specialists*  
1454 Logan Road, Mount Gravatt Q 4122

 07 3349 1452

 PO BOX 83 Mount Gravatt Q 4122

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**From:** Stacy Kennedy <[inspections@epas.com.au](mailto:inspections@epas.com.au)>  
**Sent:** Thursday, 30 June 2022 11:23 AM  
**To:** Brenda Wishey <[BrendaW@virtusuper.com.au](mailto:BrendaW@virtusuper.com.au)>  
**Cc:** [Stacy@epas.com.au](mailto:Stacy@epas.com.au)  
**Subject:** Super fund

Hi Brenda,

See attached confirmation of loan repayment FYI and records.

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Kind Regards

Stacy Kennedy

A1 Express Building Plan Approval Services Pty Ltd

**BUILDING SURVEYORS** | **PRIVATE CERTIFIERS** | **ARCHITECTS** | **FIRE SAFETY PROFESSIONALS** | **PLANNING** | **BUILDERS**



**STACY KENNEDY**  
Director-QLD/NT

[www.aibs.com.au](http://www.aibs.com.au) | 02 9160 4702  
[inspections@epas.com.au](mailto:inspections@epas.com.au) | 1300 312 427

Suite 5.03, Level 5  
828 Pacific Highway  
Gordon, NSW 2072

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Kind Regards

Stacy Kennedy

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