

Elizabeth Meiklejohn

Loan Facility Agreement

This Agreement is made on 31st 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

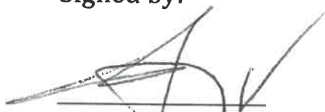
If the Borrower is in default of this Agreement the Lender may seek to recover damages including seeking the immediate payment of the final amount owing under this agreement plus any other damages.

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

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



www.virtusuper.com.au

Liability limited by a scheme approved under Professional Standards legislation
Virtu Super Pty Ltd ACN 134 260 512

Please note that collection, use and storage of all information held by the Virtu Super is governed by our Privacy Policy.
This email and any attachment are confidential. If you are not the intended recipient, please notify Virtu Super by reply email and delete this email.
Please note that you must not access or use this email or any information in it. Virtu Super accepts no liability for viruses in this email or in any attachment to it.

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

Hi Brenda,

See attached confirmation of loan repayment FYI and records.

--

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 | 02 9160 4702
inspections@epas.com.au | 1300 312 427

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

The Australian Institute of Building Surveyors is proud to acknowledge the traditional custodians of the lands where we live, work and learn. We pay our respects to all traditional Aboriginal and Torres Strait Islanders, their culture and their Elders past, present, and future.

The AIBS office is open Monday to Friday, 8.30am to 4.30pm

IMPORTANT: This e-mail and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed.

If this e-mail was not intended for you and was sent to you by mistake, please telephone (07 5564 8055) or e-mail me immediately, destroy any hard copies of

this e-mail and delete it and any copies of it from your computer systems.

Please note that any views or opinions presented in this e-mail are solely those of the author and do not necessarily represent those of the company.

Finally, the recipient should check this e-mail and any attachments for the presence of viruses or worms.

The company accepts no liability for any damage caused by any virus or worm transmitted by this e-mail.

--

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 | 02 9160 4702
inspections@epas.com.au | 1300 312 427

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

The Australian Institute of Building Surveyors is proud to acknowledge the traditional custodians of the lands where we live, work and learn. We pay our respects to all traditional Aboriginal and Torres Strait Islanders, their culture and their Elders past, present, and future.

The AIBS office is open Monday to Friday, 8.30am to 4.30pm

IMPORTANT: This e-mail and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed.

If this e-mail was not intended for you and was sent to you by mistake, please telephone (07 5564 8055) or e-mail me immediately, destroy any hard copies of this e-mail and delete it and any copies of it from your computer systems.

Please note that any views or opinions presented in this e-mail are solely those of the author and do not necessarily represent those of the company.

Finally, the recipient should check this e-mail and any attachments for the presence of viruses or worms.

The company accepts no liability for any damage caused by any virus or worm transmitted by this e-mail.