

## Audit Work Papers - Lead Schedule

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>A</b>	<b>Financial Statements Review</b>					_____	_____
	<b>INCOME</b>						
<b>B</b>	<b>Member Receipts</b>	<b>10,812.21</b>	<b>10,548.47</b>	<b>263.74</b>	<b>2.50%</b>	_____	_____
<b>C</b>	<b>Investment Gains</b>	<b>100,310.41</b>	<b>74,551.60</b>	<b>25,758.81</b>	<b>34.55%</b>	_____	_____
C1	Increase in Market Value	100,310.41	74,551.60	25,758.81	34.55%	_____	_____
<b>D</b>	<b>Investment Income</b>	<b>14,569.40</b>	<b>15,706.14</b>	<b>(1,136.74)</b>	<b>(7.24)%</b>	_____	_____
D1	Interest	9.40	52.50	(43.10)	(82.10)%	_____	_____
D2	Rent	14,560.00	15,653.64	(1,093.64)	(6.99)%	_____	_____
	<b>EXPENSE</b>						
<b>E</b>	<b>Other Expenses</b>	<b>12,896.47</b>	<b>13,612.00</b>	<b>(715.53)</b>	<b>(5.26)%</b>	_____	_____
	<b>INCOME TAX</b>						
<b>F</b>	<b>Income Tax Expense</b>	<b>11,915.85</b>	<b>8,789.85</b>	<b>3,126.00</b>	<b>35.56%</b>	_____	_____
<b>G</b>	<b>Prior Years Over Provision for Income Tax</b>	<b>-</b>	<b>1,140.30</b>	<b>(1,140.30)</b>	<b>(100.00)%</b>	_____	_____
	<b>PROFIT &amp; LOSS CLEARING ACCOUNT</b>						
<b>H</b>	<b>Profit &amp; Loss Clearing Account</b>	<b>100,879.70</b>	<b>77,264.06</b>	<b>23,615.64</b>	<b>30.56%</b>	_____	_____
	<b>ASSETS</b>						
<b>I</b>	<b>Investments</b>	<b>400,000.00</b>	<b>300,000.00</b>	<b>100,000.00</b>	<b>33.33%</b>	_____	_____
I1	Direct Property	400,000.00	300,000.00	100,000.00	33.33%	_____	_____
<b>J</b>	<b>Other Assets</b>	<b>13,016.37</b>	<b>8,485.76</b>	<b>4,530.61</b>	<b>53.39%</b>	_____	_____
J1	Cash At Bank	12,850.37	7,463.15	5,387.22	72.18%	_____	_____

Fund: Hawaii Five-O Superannuation Fund  
 Balance Date: 30 June 2020

Prepared By: .....  
 Prepared Date: ..... / ..... / .....

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Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
J2	Sundry Assets	166.00	-	166.00	-	_____	_____
J3	Receivables	-	1,022.61	(1,022.61)	(100.00)%	_____	_____
<b>LIABILITIES</b>							
K	Borrowings	75,505.57	83,770.51	(8,264.94)	(9.87)%	_____	_____
L	Income Tax Payable	3,219.45	1,334.70	1,884.75	141.21%	_____	_____
M	Deferred Tax Liability	17,486.25	7,455.15	10,031.10	134.55%	_____	_____
<b>MEMBER ENTITLEMENTS</b>							
N	Member Entitlement Accounts	316,805.10	215,925.40	100,879.70	46.72%	_____	_____

## Audit Work Papers

## Member Receipts

## Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>B</b>	<b>Member Receipts</b>	<b>10,812.21</b>	<b>10,548.47</b>	<b>263.74</b>	<b>2.50%</b>	<u>          </u>	<u>          </u>
<b>B1</b>	<b>Contributions</b>	<b>10,812.21</b>	<b>10,548.47</b>	<b>263.74</b>	<b>2.50%</b>	<u>          </u>	<u>          </u>
	Employer						
	Mr Simon Smith	10,812.21	10,548.47	263.74	2.50%	<u>          </u>	<u>          </u>

Fund: Hawaii Five-O Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

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Reviewed Date: ..... / ..... / .....

## Audit Work Papers

## Increase in Market Value

## Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
C1	Increase in Market Value	100,310.41	74,551.60	25,758.81	34.55%	_____	_____
	Direct Property						
	8 Worth Street, Wootton (100/DP1042250)	100,310.41	74,551.60	25,758.81	34.55%	_____	_____



Fund: Hawaii Five-O Superannuation Fund

Balance Date: 30 June 2020

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Reviewed By: .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

## Interest

## Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
D1	Interest	9.40	52.50	(43.10)	(82.10)%	_____	_____
	Cash At Bank						
	St George DIY Super Saver '5166	6.92	43.41	(36.49)	(84.06)%	_____	_____
	St George Investment Cash Account '5094	2.48	9.09	(6.61)	(72.72)%	_____	_____

Fund: Hawaii Five-O Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

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## Audit Work Papers

## Rent

## Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
D2	Rent	14,560.00	15,653.64	(1,093.64)	(6.99)%	_____	_____
	Direct Property						
	8 Worth Street, Wootton (100/DP1042250)	14,560.00	15,653.64	(1,093.64)	(6.99)%	_____	_____

## Audit Work Papers

## Other Expenses

## Expense Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>E</b>	<b>Other Expenses</b>	<b>12,896.47</b>	<b>13,612.00</b>	<b>(715.53)</b>	<b>(5.26)%</b>		
<b>E1</b>	<b>Accountancy Fee</b>	-	1,320.00	(1,320.00)	(100.00)%		
<b>E2</b>	<b>Auditor Fee</b>	-	700.00	(700.00)	(100.00)%		
<b>E3</b>	<b>Bank Fees</b>	<b>507.45</b>	<b>508.65</b>	<b>(1.20)</b>	<b>(0.24)%</b>		
	Cash At Bank						
	St George Investment Cash Account '5094	2.45	3.65	(1.20)	(32.88)%		
	Limited Recourse Borrowing Arrangement						
	La Trobe Loan Account '5662	505.00	505.00	-	-		
<b>E4</b>	<b>Depreciation</b>	<b>310.41</b>	<b>267.68</b>	<b>42.73</b>	<b>15.96%</b>		
	Capital Allowances						
	Direct Property						
	8 Worth Street, Wootton (100/DP1042250)	310.41	267.68	42.73	15.96%		
<b>E5</b>	<b>Fine</b>	<b>80.00</b>	-	<b>80.00</b>	-		
<b>E6</b>	<b>Interest Paid</b>	<b>5,185.01</b>	<b>6,115.32</b>	<b>(930.31)</b>	<b>(15.21)%</b>		
	Limited Recourse Borrowing Arrangement						
	La Trobe Loan Account '5662	5,185.01	6,115.32	(930.31)	(15.21)%		
<b>E7</b>	<b>Property Expenses</b>	<b>6,492.60</b>	<b>3,866.35</b>	<b>2,626.25</b>	<b>67.93%</b>		
	Agents Management Fee						
	Direct Property						
	8 Worth Street, Wootton (100/DP1042250)	1,261.08	1,249.51	11.57	0.93%		
	Council Rates						
	Direct Property						
	8 Worth Street, Wootton (100/DP1042250)	1,313.49	1,274.53	38.96	3.06%		
	Insurance Premium						
	Direct Property						
	8 Worth Street, Wootton (100/DP1042250)	1,205.03	1,160.31	44.72	3.85%		
	Legal Fees						
	Direct Property						
	8 Worth Street, Wootton (100/DP1042250)	-	33.00	(33.00)	(100.00)%		
	Repairs Maintenance						
	Direct Property						
	8 Worth Street, Wootton (100/DP1042250)	2,713.00	149.00	2,564.00	1,720.81%		

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<b>E8</b>	<b>Regulatory Fees</b>	<b>321.00</b>	<b>316.00</b>	<b>5.00</b>	<b>1.58%</b>	<u>          </u>	<u>          </u>
<b>E9</b>	<b>SMSF Supervisory Levy</b>	<b>-</b>	<b>518.00</b>	<b>(518.00)</b>	<b>(100.00)%</b>	<u>          </u>	<u>          </u>

Fund: Hawaii Five-O Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

## Income Tax Expense

## Income Tax Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
F	Income Tax Expense	11,915.85	8,789.85	3,126.00	35.56%	_____	_____
F1	Income Tax Expense	11,915.85	8,789.85	3,126.00	35.56%	_____	_____

Fund: Hawaii Five-O Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

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## Audit Work Papers

## Prior Years Under Provision for Income Tax

## Income Tax Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
G	Prior Years Under Provision for Income Tax	-	1,140.30	(1,140.30)	(100.00)%	_____	_____

Fund: Hawaii Five-O Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

## Profit & Loss Clearing Account

## Profit & Loss Clearing Account Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
H	Profit & Loss Clearing Account	100,879.70	77,264.06	23,615.64	30.56%	_____	_____

Fund: Hawaii Five-O Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

### Direct Property

### Assets Accounts

Ref	Description	Quantity	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
I1	Direct Property		400,000.00	300,000.00	100,000.00	33.33%		
	8 Worth Street, Wootton (100/DP1042250)	1.0000	400,000.00	300,000.00	100,000.00	33.33%		



Fund: Hawaii Five-O Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

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## Audit Work Papers

## Cash At Bank

## Assets Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
J1	Cash At Bank	12,850.37	7,463.15	5,387.22	72.18%		
	St George DIY Super Saver '5166	8,082.42	4,263.29	3,819.13	89.58%		
	St George Investment Cash Account '5094	4,767.95	3,199.86	1,568.09	49.00%		

Fund: Hawaii Five-O Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

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## Audit Work Papers

### Sundry Assets

### Assets Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
J2	Sundry Assets	166.00	-	166.00	-	_____	_____
	Prepaid Expenses	54.00	-	54.00	-	_____	_____
	Sundry Debtors	112.00	-	112.00	-	_____	_____

Fund: Hawaii Five-O Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

## Receivables

## Assets Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
J3	Receivables	-	1,022.61	(1,022.61)	(100.00)%	_____	_____
	Investment Income Receivable						
	Rent						
	Direct Property						
	8 Worth Street, Wootton (100/DP1042250)	-	1,022.61	(1,022.61)	(100.00)%	_____	_____

Fund: Hawaii Five-O Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

**Audit Work Papers****Borrowings****Liabilities Accounts**

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
K	Borrowings	75,505.57	83,770.51	(8,264.94)	(9.87)%	_____	_____
K1	Limited Recourse Borrowing Arrangement	75,505.57	83,770.51	(8,264.94)	(9.87)%	_____	_____
	La Trobe Loan Account '5662	75,505.57	83,770.51	(8,264.94)	(9.87)%	_____	_____

Fund: Hawaii Five-O Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

## Income Tax Payable

## Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>L</b>	<b>Income Tax Payable</b>	<b>3,219.45</b>	<b>1,334.70</b>	<b>1,884.75</b>	<b>141.21%</b>		
	Income Tax Payable	1,334.70	-	1,334.70	-		
<b>L2</b>	<b>Provision for Income Tax</b>	<b>1,884.75</b>	<b>1,334.70</b>	<b>550.05</b>	<b>41.21%</b>		

Fund: Hawaii Five-O Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

### Deferred Tax Liability

### Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
M	Deferred Tax Liability	17,486.25	7,455.15	10,031.10	134.55%	_____	_____
M1	Unrealised Gains/Losses	17,486.25	7,455.15	10,031.10	134.55%	_____	_____

Fund: Hawaii Five-O Superannuation Fund

Prepared By: .....

Reviewed By: .....

Balance Date: 30 June 2020

Prepared Date: ..... / ..... / .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

### Member Entitlement Accounts

### Member Entitlements Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
N	Member Entitlement Accounts	316,805.10	215,925.40	100,879.70	46.72%		
N1	Mr Simon Smith	316,805.10	215,925.40	100,879.70	46.72%		
	Accumulation	316,805.10	215,925.40	100,879.70	46.72%		

# Hawaii Five-O Superannuation Fund

Trial Balance as at 30 June 2020

Prior Year			Current Year	
Debits	Credits	Description	Debits	Credits
		<b>INCOME</b>		
		Contributions		
-	10,548.47	Employer	-	10,812.21
-	74,551.60	Increase in Market Value	-	100,310.41
-	52.50	Interest	-	9.40
-	15,653.64	Rent	-	14,560.00
		<b>EXPENSE</b>		
1,320.00	-	Accountancy Fee	-	-
700.00	-	Auditor Fee	-	-
508.65	-	Bank Fees	507.45	-
267.68	-	Depreciation	310.41	-
-	-	Fine	80.00	-
6,115.32	-	Interest Paid	5,185.01	-
3,866.35	-	Property Expenses	6,492.60	-
316.00	-	Regulatory Fees	321.00	-
518.00	-	SMSF Supervisory Levy	-	-
		<b>INCOME TAX</b>		
8,789.85	-	Income Tax Expense	11,915.85	-
1,140.30	-	Prior Years Under Provision for Income Tax	-	-
		<b>PROFIT &amp; LOSS CLEARING ACCOUNT</b>		
77,264.06	-	Profit & Loss Clearing Account	100,879.70	-
		<b>ASSETS</b>		
300,000.00	-	Direct Property	400,000.00	-
7,463.15	-	Cash At Bank	12,850.37	-
-	-	Sundry Assets	166.00	-
1,022.61	-	Receivables	-	-
		<b>LIABILITIES</b>		
-	83,770.51	Borrowings	-	75,505.57
-	1,334.70	Income Tax Payable	-	3,219.45
-	7,455.15	Deferred Tax Liability	-	17,486.25
		<b>MEMBER ENTITLEMENTS</b>		
-	215,925.40	Mr Simon Smith	-	316,805.10
409,291.97	409,291.97		538,708.39	538,708.39



**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>Member Receipts</b>					
<b>Contributions - Employer</b>					
<b>Mr Simon Smith</b>					
01/07/2019	Opening Balance				0.00
16/07/2019	SuperChoice P/L			814.48	814.48 CR
09/08/2019	SuperChoice P/L			814.48	1,628.96 CR
12/09/2019	SuperChoice P/L			814.48	2,443.44 CR
11/10/2019	SuperChoice P/L			814.48	3,257.92 CR
14/11/2019	SuperChoice P/L			1,221.72	4,479.64 CR
12/12/2019	SuperChoice P/L			814.48	5,294.12 CR
16/01/2020	SuperChoice P/L			957.01	6,251.13 CR
13/02/2020	SuperChoice P/L			814.48	7,065.61 CR
12/03/2020	SuperChoice P/L			824.66	7,890.27 CR
17/04/2020	SuperChoice P/L			834.84	8,725.11 CR
13/05/2020	SuperChoice P/L			1,252.26	9,977.37 CR
11/06/2020	SuperChoice P/L			834.84	10,812.21 CR
30/06/2020	Closing Balance				10,812.21 CR
<b>Investment Gains</b>					
<b>Increase in Market Value - Direct Property</b>					
<b>8 Worth Street, Wootton (100/DP1042250)</b>					
01/07/2019	Opening Balance				0.00
30/06/2020	Market Value Adjustment			100,310.41	100,310.41 CR
30/06/2020	Closing Balance				100,310.41 CR
<b>Investment Income</b>					
<b>Interest - Cash At Bank</b>					
<b>St George DIY Super Saver '5166</b>					
01/07/2019	Opening Balance				0.00
31/07/2019	CREDIT INTEREST			0.92	0.92 CR
31/08/2019	CREDIT INTEREST			0.72	1.64 CR
30/09/2019	CREDIT INTEREST			0.79	2.43 CR
31/10/2019	CREDIT INTEREST			0.79	3.22 CR
30/11/2019	CREDIT INTEREST			0.51	3.73 CR
31/12/2019	CREDIT INTEREST			0.61	4.34 CR
31/01/2020	CREDIT INTEREST			0.68	5.02 CR
29/02/2020	CREDIT INTEREST			0.71	5.73 CR
31/03/2020	CREDIT INTEREST			0.37	6.10 CR
30/04/2020	CREDIT INTEREST			0.22	6.32 CR
30/05/2020	CREDIT INTEREST			0.28	6.60 CR
30/06/2020	CREDIT INTEREST			0.32	6.92 CR
30/06/2020	Closing Balance				6.92 CR
<b>St George Investment Cash Account '5094</b>					
01/07/2019	Opening Balance				0.00
31/07/2019	CREDIT INTEREST			0.85	0.85 CR
31/08/2019	CREDIT INTEREST			0.45	1.30 CR
30/09/2019	CREDIT INTEREST			0.34	1.64 CR
31/10/2019	CREDIT INTEREST			0.10	1.74 CR
30/11/2019	CREDIT INTEREST			0.12	1.86 CR
31/12/2019	CREDIT INTEREST			0.15	2.01 CR
31/01/2020	CREDIT INTEREST			0.14	2.15 CR
29/02/2020	CREDIT INTEREST			0.14	2.29 CR
31/03/2020	CREDIT INTEREST			0.10	2.39 CR
30/04/2020	CREDIT INTEREST			0.03	2.42 CR
30/05/2020	CREDIT INTEREST			0.03	2.45 CR
30/06/2020	CREDIT INTEREST			0.03	2.48 CR
30/06/2020	Closing Balance				2.48 CR

**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>Rent - Direct Property</b>					
<b>8 Worth Street, Wootton (100/DP1042250)</b>					
01/07/2019	Opening Balance				0.00
30/07/2019	HCU HAWAII.EDESREALEST			1,022.61	1,022.61 CR
28/08/2019	HCU HAWAII.EDESREALEST			1,022.61	2,045.22 CR
25/09/2019	HCU HAWAII.EDESREALEST			1,022.61	3,067.83 CR
30/10/2019	Reg Aus Bank HAWAII-EDESREALEST			1,536.41	4,604.24 CR
27/11/2019	Reg Aus Bank HAWAII-EDESREALEST			1,022.61	5,626.85 CR
19/12/2019	Reg Aus Bank HAWAII-EDESREALEST			765.71	6,392.56 CR
29/01/2020	Reg Aus Bank HAWAII-EDESREALEST			1,377.41	7,769.97 CR
26/02/2020	Reg Aus Bank HAWAII-EDESREALEST			808.61	8,578.58 CR
25/03/2020	Reg Aus Bank HAWAII-EDESREALEST			1,022.61	9,601.19 CR
29/04/2020	Reg Aus Bank HAWAII-EDESREALEST			907.61	10,508.80 CR
27/05/2020	Reg Aus Bank HAWAII-EDESREALEST			1,279.51	11,788.31 CR
30/06/2020	2020 Annual Rental Statement			1,859.08	13,647.39 CR
30/06/2020	Reg Aus Bank HAWAII-EDESREALEST			912.61	14,560.00 CR
30/06/2020	Closing Balance				14,560.00 CR
<b>Expenses</b>					
<b>Other Expenses</b>					
<b>Bank Fees - Cash At Bank</b>					
<b>St George Investment Cash Account '5094</b>					
01/07/2019	Opening Balance				0.00
31/07/2019	DIRECT CREDIT/DEBIT FEES		0.20		0.20 DR
31/08/2019	DIRECT CREDIT/DEBIT FEES		0.20		0.40 DR
30/09/2019	DIRECT CREDIT/DEBIT FEES		0.20		0.60 DR
31/10/2019	DIRECT CREDIT/DEBIT FEES		0.40		1.00 DR
30/11/2019	DIRECT CREDIT/DEBIT FEES		0.40		1.40 DR
06/03/2020	Variance between withdrawal from STG and deposit into LaTr		1.05		2.45 DR
30/06/2020	Closing Balance				2.45 DR
<b>Bank Fees - Limited Recourse Borrowing Arrangement</b>					
<b>La Trobe Loan Account '5662</b>					
01/07/2019	Opening Balance				0.00
31/07/2019	Account Service Fee		15.00		15.00 DR
31/08/2019	Account Service Fee		15.00		30.00 DR
30/09/2019	Account Service Fee		15.00		45.00 DR
02/10/2019	Packet Review Fee		300.00		345.00 DR
08/10/2019	Insurance Confirmation Fee		25.00		370.00 DR
31/10/2019	Account Service Fee		15.00		385.00 DR
30/11/2019	Account Service Fee		15.00		400.00 DR
31/12/2019	Account Service Fee		15.00		415.00 DR
31/01/2020	Account Service Fee		15.00		430.00 DR
29/02/2020	Account Service Fee		15.00		445.00 DR
31/03/2020	Account Service Fee		15.00		460.00 DR
30/04/2020	Account Service Fee		15.00		475.00 DR
31/05/2020	Account Service Fee		15.00		490.00 DR
30/06/2020	Account Service Fee		15.00		505.00 DR
30/06/2020	Closing Balance				505.00 DR
<b>Depreciation - Capital Allowances - Direct Property</b>					
<b>8 Worth Street, Wootton (100/DP1042250)</b>					
01/07/2019	Opening Balance				0.00
30/06/2020	Depreciation 8 Worth Street, Wootton (100/DP1042250)		310.41		310.41 DR
30/06/2020	Closing Balance				310.41 DR

**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Expenses</b>					
<b>Fine</b>					
01/07/2019	Opening Balance				0.00
30/09/2019	ASIC Late Fee for SMSF Trustee		80.00		80.00 DR
30/06/2020	Closing Balance				80.00 DR
<b>Interest Paid - Limited Recourse Borrowing Arrangement</b>					
<b>La Trobe Loan Account '5662</b>					
01/07/2019	Opening Balance				0.00
31/07/2019	Interest		478.08		478.08 DR
31/08/2019	Interest		464.17		942.25 DR
30/09/2019	Interest		447.78		1,390.03 DR
31/10/2019	Interest		462.39		1,852.42 DR
30/11/2019	Interest		436.26		2,288.68 DR
31/12/2019	Interest		449.11		2,737.79 DR
31/01/2020	Interest		446.36		3,184.15 DR
29/02/2020	Interest		416.28		3,600.43 DR
31/03/2020	Interest		420.32		4,020.75 DR
30/04/2020	Interest		385.39		4,406.14 DR
31/05/2020	Interest		396.46		4,802.60 DR
30/06/2020	Interest		382.41		5,185.01 DR
30/06/2020	Closing Balance				5,185.01 DR
<b>Property Expenses - Agents Management Fee - Direct Property</b>					
<b>8 Worth Street, Wootton (100/DP1042250)</b>					
01/07/2019	Opening Balance				0.00
30/06/2020	GST - Statement & Management Fees		114.60		114.60 DR
30/06/2020	Management Fees		1,092.00		1,206.60 DR
30/06/2020	Statement Fees		54.48		1,261.08 DR
30/06/2020	Closing Balance				1,261.08 DR
<b>Property Expenses - Council Rates - Direct Property</b>					
<b>8 Worth Street, Wootton (100/DP1042250)</b>					
01/07/2019	Opening Balance				0.00
19/09/2019	BPAY TO MCC Forster Rates		328.23		328.23 DR
05/11/2019	BPAY TO MCC Forster Rates		328.86		657.09 DR
04/02/2020	BPAY TO MCC Forster Rates		328.20		985.29 DR
21/05/2020	BPAY TO MCC Forster Rates		328.20		1,313.49 DR
30/06/2020	Closing Balance				1,313.49 DR
<b>Property Expenses - Insurance Premium - Direct Property</b>					
<b>8 Worth Street, Wootton (100/DP1042250)</b>					
01/07/2019	Opening Balance				0.00
02/10/2019	PREMCBA YOUI		1,205.03		1,205.03 DR
30/06/2020	Closing Balance				1,205.03 DR
<b>Property Expenses - Repairs Maintenance - Direct Property</b>					
<b>8 Worth Street, Wootton (100/DP1042250)</b>					
01/07/2019	Opening Balance				0.00
12/08/2019	Chimney Repair		1,615.00		1,615.00 DR
02/10/2019	Various minor property repairs		500.00		2,115.00 DR
30/06/2020	Checked Circuit		230.00		2,345.00 DR
30/06/2020	Repair Screen Lock		159.00		2,504.00 DR
30/06/2020	Repairs to Stove		110.00		2,614.00 DR
30/06/2020	Smoke Alarm Service		99.00		2,713.00 DR
30/06/2020	Closing Balance				2,713.00 DR

**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
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## Expenses

### Regulatory Fees

01/07/2019	Opening Balance				0.00
19/09/2019	BPAY ASIC		54.00		54.00 DR
19/09/2019	BPAY ASIC		267.00		321.00 DR
30/06/2020	Closing Balance				321.00 DR

## Income Tax

### Income Tax Expense

01/07/2019	Opening Balance				0.00
30/06/2020	Change in provision for deferred tax		10,031.10		10,031.10 DR
30/06/2020	Fund Income Tax		1,884.75		11,915.85 DR
30/06/2020	Closing Balance				11,915.85 DR

## Assets

### Investments - 8 Worth Street, Wootton (100/DP1042250)

01/07/2019	Opening Balance	1.00000			300,000.00 DR
30/06/2020	Depreciation 8 Worth Street, Wootton (100/DP1042250)			310.41	299,689.59 DR
30/06/2020	Market Value Adjustment		100,310.41		400,000.00 DR
30/06/2020	Closing Balance	1.00000			400,000.00 DR

### Cash At Bank - St George DIY Super Saver '5166

01/07/2019	Opening Balance				4,263.29 DR
16/07/2019	SuperChoice P/L		814.48		5,077.77 DR
31/07/2019	CREDIT INTEREST		0.92		5,078.69 DR
09/08/2019	SuperChoice P/L		814.48		5,893.17 DR
31/08/2019	CREDIT INTEREST		0.72		5,893.89 DR
12/09/2019	SuperChoice P/L		814.48		6,708.37 DR
30/09/2019	CREDIT INTEREST		0.79		6,709.16 DR
11/10/2019	SuperChoice P/L		814.48		7,523.64 DR
24/10/2019	INTERNET WITHDRAWAL TO 0000494135094			2,000.00	5,523.64 DR
31/10/2019	CREDIT INTEREST		0.79		5,524.43 DR
14/11/2019	SuperChoice P/L		1,221.72		6,746.15 DR
30/11/2019	CREDIT INTEREST		0.51		6,746.66 DR
12/12/2019	SuperChoice P/L		814.48		7,561.14 DR
31/12/2019	CREDIT INTEREST		0.61		7,561.75 DR
16/01/2020	SuperChoice P/L		957.01		8,518.76 DR
31/01/2020	CREDIT INTEREST		0.68		8,519.44 DR
13/02/2020	SuperChoice P/L		814.48		9,333.92 DR
29/02/2020	CREDIT INTEREST		0.71		9,334.63 DR
06/03/2020	INTERNET WITHDRAWAL WOOTTON PAYMENT eXTRA			5,000.00	4,334.63 DR
12/03/2020	SuperChoice P/L		824.66		5,159.29 DR
31/03/2020	CREDIT INTEREST		0.37		5,159.66 DR
17/04/2020	SuperChoice P/L		834.84		5,994.50 DR
30/04/2020	CREDIT INTEREST		0.22		5,994.72 DR
13/05/2020	SuperChoice P/L		1,252.26		7,246.98 DR
30/05/2020	CREDIT INTEREST		0.28		7,247.26 DR
11/06/2020	SuperChoice P/L		834.84		8,082.10 DR
30/06/2020	CREDIT INTEREST		0.32		8,082.42 DR
30/06/2020	Closing Balance				8,082.42 DR

**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Cash At Bank - St George Investment Cash Account '5094</b>					
01/07/2019	Opening Balance				3,199.86 DR
01/07/2019	HCU HAWAII.EDESREALEST		1,022.61		4,222.47 DR
22/07/2019	LaTrobeFinancial Repay			785.00	3,437.47 DR
30/07/2019	HCU HAWAII.EDESREALEST		1,022.61		4,460.08 DR
31/07/2019	CREDIT INTEREST		0.85		4,460.93 DR
31/07/2019	DIRECT CREDIT/DEBIT FEES			0.20	4,460.73 DR
12/08/2019	INTERNET WITHDRAWAL Chimney repair wotton			1,615.00	2,845.73 DR
20/08/2019	LaTrobeFinancial Repay			758.00	2,087.73 DR
28/08/2019	HCU HAWAII.EDESREALEST		1,022.61		3,110.34 DR
31/08/2019	CREDIT INTEREST		0.45		3,110.79 DR
31/08/2019	DIRECT CREDIT/DEBIT FEES			0.20	3,110.59 DR
19/09/2019	BPAY ASIC			54.00	3,056.59 DR
19/09/2019	BPAY ASIC			267.00	2,789.59 DR
19/09/2019	BPAY TO MCC Forster Rates			328.23	2,461.36 DR
20/09/2019	LaTrobeFinancial Repay			758.00	1,703.36 DR
25/09/2019	HCU HAWAII.EDESREALEST		1,022.61		2,725.97 DR
30/09/2019	BPAY TO ASIC			134.00	2,591.97 DR
30/09/2019	CREDIT INTEREST		0.34		2,592.31 DR
30/09/2019	DIRECT CREDIT/DEBIT FEES			0.20	2,592.11 DR
02/10/2019	PH TR TO SAV/CHQ			500.00	2,092.11 DR
02/10/2019	PREMCBA YOUI			1,205.03	887.08 DR
21/10/2019	LaTrobeFinancial Repay			758.00	129.08 DR
24/10/2019	INTERNET DEPOSIT FROM 0000494135166		2,000.00		2,129.08 DR
30/10/2019	Reg Aus Bank HAWAII-EDESREALEST		1,536.41		3,665.49 DR
31/10/2019	CREDIT INTEREST		0.10		3,665.59 DR
31/10/2019	DIRECT CREDIT/DEBIT FEES			0.40	3,665.19 DR
05/11/2019	BPAY TO MCC Forster Rates			328.86	3,336.33 DR
12/11/2019	PREMCBA YOUI			591.68	2,744.65 DR
20/11/2019	LaTrobeFinancial Repay			745.00	1,999.65 DR
25/11/2019	PREMCBA YOUI		591.68		2,591.33 DR
27/11/2019	Reg Aus Bank HAWAII-EDESREALEST		1,022.61		3,613.94 DR
30/11/2019	CREDIT INTEREST		0.12		3,614.06 DR
30/11/2019	DIRECT CREDIT/DEBIT FEES			0.40	3,613.66 DR
16/12/2019	INTERNET WITHDRAWAL Bali Bagus Transfer			112.00	3,501.66 DR
19/12/2019	Reg Aus Bank HAWAII-EDESREALEST		765.71		4,267.37 DR
20/12/2019	LaTrobeFinancial Repay			745.00	3,522.37 DR
31/12/2019	CREDIT INTEREST		0.15		3,522.52 DR
20/01/2020	LaTrobeFinancial Repay			745.00	2,777.52 DR
29/01/2020	Reg Aus Bank HAWAII-EDESREALEST		1,377.41		4,154.93 DR
31/01/2020	CREDIT INTEREST		0.14		4,155.07 DR
04/02/2020	BPAY TO MCC Forster Rates			328.20	3,826.87 DR
20/02/2020	LaTrobeFinancial Repay			745.00	3,081.87 DR
26/02/2020	Reg Aus Bank HAWAII-EDESREALEST		808.61		3,890.48 DR
29/02/2020	CREDIT INTEREST		0.14		3,890.62 DR
06/03/2020	INTERNET DEPOSIT WOOTTON PAYMENT		5,000.00		8,890.62 DR
06/03/2020	TFR WDL BPAY TO LA TROBE FINANCIAL			5,000.00	3,890.62 DR
20/03/2020	LaTrobeFinancial Repay			745.00	3,145.62 DR
25/03/2020	Reg Aus Bank HAWAII-EDESREALEST		1,022.61		4,168.23 DR
31/03/2020	CREDIT INTEREST		0.10		4,168.33 DR
20/04/2020	LaTrobeFinancial Repay			724.00	3,444.33 DR
29/04/2020	Reg Aus Bank HAWAII-EDESREALEST		907.61		4,351.94 DR
30/04/2020	CREDIT INTEREST		0.03		4,351.97 DR
20/05/2020	LaTrobeFinancial Repay			724.00	3,627.97 DR
21/05/2020	BPAY TO MCC Forster Rates			328.20	3,299.77 DR
27/05/2020	Reg Aus Bank HAWAII-EDESREALEST		1,279.51		4,579.28 DR
30/05/2020	CREDIT INTEREST		0.03		4,579.31 DR
22/06/2020	LaTrobeFinancial Repay			724.00	3,855.31 DR

**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Cash At Bank - St George Investment Cash Account '5094</b>					
30/06/2020	CREDIT INTEREST		0.03		3,855.34 DR
30/06/2020	Reg Aus Bank HAWAII-EDESREALEST		912.61		4,767.95 DR
30/06/2020	Closing Balance				<b>4,767.95</b> DR
<b>Other Assets - Sundry Assets</b>					
<b>Prepaid Expenses</b>					
01/07/2019	Opening Balance				<b>0.00</b>
30/09/2019	ASIC Fee for SMSF Trustee paid twice		54.00		54.00 DR
30/06/2020	Closing Balance				<b>54.00</b> DR
<b>Sundry Debtors</b>					
01/07/2019	Opening Balance				<b>0.00</b>
16/12/2019	Accidental withdrawal		112.00		112.00 DR
30/06/2020	Closing Balance				<b>112.00</b> DR
<b>Other Assets - Unsettled Trades</b>					
<b>Acquisitions - Limited Recourse Borrowing Arrangement</b>					
<b>La Trobe Loan Account '5662</b>					
01/07/2019	Opening Balance				<b>0.00</b>
22/07/2019	LaTrobeFinancial Repay			785.00	785.00 CR
22/07/2019	LaTrobeFinancial Repay		785.00		0.00 CR
31/07/2019	Account Service Fee			15.00	15.00 CR
31/07/2019	Account Service Fee		15.00		0.00 CR
31/07/2019	Interest			478.08	478.08 CR
31/07/2019	Interest		478.08		0.00 CR
20/08/2019	LaTrobeFinancial Repay			758.00	758.00 CR
20/08/2019	LaTrobeFinancial Repay		758.00		0.00 CR
31/08/2019	Account Service Fee			15.00	15.00 CR
31/08/2019	Account Service Fee		15.00		0.00 CR
31/08/2019	Interest			464.17	464.17 CR
31/08/2019	Interest		464.17		0.00 CR
20/09/2019	LaTrobeFinancial Repay			758.00	758.00 CR
20/09/2019	LaTrobeFinancial Repay		758.00		0.00 CR
30/09/2019	Account Service Fee			15.00	15.00 CR
30/09/2019	Account Service Fee		15.00		0.00 CR
30/09/2019	Interest			447.78	447.78 CR
30/09/2019	Interest		447.78		0.00 CR
02/10/2019	Packet Review Fee			300.00	300.00 CR
02/10/2019	Packet Review Fee		300.00		0.00 CR
08/10/2019	Insurance Confirmation Fee				0.00 CR
08/10/2019	Insurance Confirmation Fee			25.00	25.00 CR
08/10/2019	Insurance Confirmation Fee			25.00	50.00 CR
08/10/2019	Insurance Confirmation Fee		50.00		0.00 CR
21/10/2019	LaTrobeFinancial Repay			758.00	758.00 CR
21/10/2019	LaTrobeFinancial Repay		758.00		0.00 CR
31/10/2019	Account Service Fee			15.00	15.00 CR
31/10/2019	Account Service Fee		15.00		0.00 CR
31/10/2019	Interest			462.39	462.39 CR
31/10/2019	Interest		462.39		0.00 CR
20/11/2019	LaTrobeFinancial Repay			745.00	745.00 CR
20/11/2019	LaTrobeFinancial Repay		745.00		0.00 CR
30/11/2019	Account Service Fee			15.00	15.00 CR
30/11/2019	Account Service Fee		15.00		0.00 CR
30/11/2019	Interest			436.26	436.26 CR
30/11/2019	Interest		436.26		0.00 CR
20/12/2019	LaTrobeFinancial Repay			745.00	745.00 CR
20/12/2019	LaTrobeFinancial Repay		745.00		0.00 CR
31/12/2019	Account Service Fee			15.00	15.00 CR

**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
31/12/2019	Account Service Fee		15.00		0.00 CR
31/12/2019	Interest			449.11	449.11 CR
31/12/2019	Interest		449.11		0.00 CR
20/01/2020	LaTrobeFinancial Repay			745.00	745.00 CR
20/01/2020	LaTrobeFinancial Repay		745.00		0.00 CR
31/01/2020	Account Service Fee			15.00	15.00 CR
31/01/2020	Account Service Fee		15.00		0.00 CR
31/01/2020	Interest			446.36	446.36 CR
31/01/2020	Interest		446.36		0.00 CR
20/02/2020	LaTrobeFinancial Repay			745.00	745.00 CR
20/02/2020	LaTrobeFinancial Repay		745.00		0.00 CR
29/02/2020	Account Service Fee			15.00	15.00 CR
29/02/2020	Account Service Fee		15.00		0.00 CR
29/02/2020	Interest			416.28	416.28 CR
29/02/2020	Interest		416.28		0.00 CR
06/03/2020	Repayment Made - Bpay (Savings/Chq)			4,998.95	4,998.95 CR
06/03/2020	Repayment Made - Bpay (Savings/Chq)		4,998.95		0.00 CR
20/03/2020	LaTrobeFinancial Repay			745.00	745.00 CR
20/03/2020	LaTrobeFinancial Repay		745.00		0.00 CR
31/03/2020	Account Service Fee			15.00	15.00 CR
31/03/2020	Account Service Fee		15.00		0.00 CR
31/03/2020	Interest			420.32	420.32 CR
31/03/2020	Interest		420.32		0.00 CR
20/04/2020	LaTrobeFinancial Repay			724.00	724.00 CR
20/04/2020	LaTrobeFinancial Repay		724.00		0.00 CR
30/04/2020	Account Service Fee			15.00	15.00 CR
30/04/2020	Account Service Fee		15.00		0.00 CR
30/04/2020	Interest			385.39	385.39 CR
30/04/2020	Interest		385.39		0.00 CR
20/05/2020	LaTrobeFinancial Repay			724.00	724.00 CR
20/05/2020	LaTrobeFinancial Repay		724.00		0.00 CR
31/05/2020	Account Service Fee			15.00	15.00 CR
31/05/2020	Account Service Fee		15.00		0.00 CR
31/05/2020	Interest			396.46	396.46 CR
31/05/2020	Interest		396.46		0.00 CR
22/06/2020	LaTrobeFinancial Repay			724.00	724.00 CR
22/06/2020	LaTrobeFinancial Repay		724.00		0.00 CR
30/06/2020	Account Service Fee			15.00	15.00 CR
30/06/2020	Account Service Fee		15.00		0.00 CR
30/06/2020	Interest			382.41	382.41 CR
30/06/2020	Interest		382.41		0.00 CR
30/06/2020	<b>Closing Balance</b>				<b>0.00</b>
<b>Acquisitions - Sundry Assets</b>					
<b>Prepaid Expenses</b>					
01/07/2019	<b>Opening Balance</b>				<b>0.00</b>
30/09/2019	ASIC Fee for SMSF Trustee paid twice			54.00	54.00 CR
30/09/2019	ASIC Fee for SMSF Trustee paid twice		54.00		0.00 CR
30/06/2020	<b>Closing Balance</b>				<b>0.00</b>
<b>Sundry Debtors</b>					
01/07/2019	<b>Opening Balance</b>				<b>0.00</b>
16/12/2019	Accidental withdrawal			112.00	112.00 CR
16/12/2019	Accidental withdrawal		112.00		0.00 CR
30/06/2020	<b>Closing Balance</b>				<b>0.00</b>

**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Other Assets - Receivables</b>					
<b>Investment Income Receivable - Interest - Cash At Bank</b>					
<b>St George DIY Super Saver '5166</b>					
01/07/2019	Opening Balance				0.00
31/07/2019	CREDIT INTEREST			0.92	0.92 CR
31/07/2019	CREDIT INTEREST		0.92		0.00 CR
31/08/2019	CREDIT INTEREST			0.72	0.72 CR
31/08/2019	CREDIT INTEREST		0.72		0.00 CR
30/09/2019	CREDIT INTEREST			0.79	0.79 CR
30/09/2019	CREDIT INTEREST		0.79		0.00 CR
31/10/2019	CREDIT INTEREST			0.79	0.79 CR
31/10/2019	CREDIT INTEREST		0.79		0.00 CR
30/11/2019	CREDIT INTEREST			0.51	0.51 CR
30/11/2019	CREDIT INTEREST		0.51		0.00 CR
31/12/2019	CREDIT INTEREST			0.61	0.61 CR
31/12/2019	CREDIT INTEREST		0.61		0.00 CR
31/01/2020	CREDIT INTEREST			0.68	0.68 CR
31/01/2020	CREDIT INTEREST		0.68		0.00 CR
29/02/2020	CREDIT INTEREST			0.71	0.71 CR
29/02/2020	CREDIT INTEREST		0.71		0.00 CR
31/03/2020	CREDIT INTEREST			0.37	0.37 CR
31/03/2020	CREDIT INTEREST		0.37		0.00 CR
30/04/2020	CREDIT INTEREST			0.22	0.22 CR
30/04/2020	CREDIT INTEREST		0.22		0.00 CR
30/05/2020	CREDIT INTEREST			0.28	0.28 CR
30/05/2020	CREDIT INTEREST		0.28		0.00 CR
30/06/2020	CREDIT INTEREST			0.32	0.32 CR
30/06/2020	CREDIT INTEREST		0.32		0.00 CR
30/06/2020	Closing Balance				0.00
<b>St George Investment Cash Account '5094</b>					
01/07/2019	Opening Balance				0.00
31/07/2019	CREDIT INTEREST			0.85	0.85 CR
31/07/2019	CREDIT INTEREST		0.85		0.00 CR
31/08/2019	CREDIT INTEREST			0.45	0.45 CR
31/08/2019	CREDIT INTEREST		0.45		0.00 CR
30/09/2019	CREDIT INTEREST			0.34	0.34 CR
30/09/2019	CREDIT INTEREST		0.34		0.00 CR
31/10/2019	CREDIT INTEREST			0.10	0.10 CR
31/10/2019	CREDIT INTEREST		0.10		0.00 CR
30/11/2019	CREDIT INTEREST			0.12	0.12 CR
30/11/2019	CREDIT INTEREST		0.12		0.00 CR
31/12/2019	CREDIT INTEREST			0.15	0.15 CR
31/12/2019	CREDIT INTEREST		0.15		0.00 CR
31/01/2020	CREDIT INTEREST			0.14	0.14 CR
31/01/2020	CREDIT INTEREST		0.14		0.00 CR
29/02/2020	CREDIT INTEREST			0.14	0.14 CR
29/02/2020	CREDIT INTEREST		0.14		0.00 CR
31/03/2020	CREDIT INTEREST			0.10	0.10 CR
31/03/2020	CREDIT INTEREST		0.10		0.00 CR
30/04/2020	CREDIT INTEREST			0.03	0.03 CR
30/04/2020	CREDIT INTEREST		0.03		0.00 CR
30/05/2020	CREDIT INTEREST			0.03	0.03 CR
30/05/2020	CREDIT INTEREST		0.03		0.00 CR
30/06/2020	CREDIT INTEREST			0.03	0.03 CR
30/06/2020	CREDIT INTEREST		0.03		0.00 CR
30/06/2020	Closing Balance				0.00



**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Investment Income Receivable - Rent - Direct Property</b>					
<b>8 Worth Street, Wootton (100/DP1042250)</b>					
01/07/2019	Opening Balance				1,022.61 DR
01/07/2019	HCU HAWAII.EDESREALEST			1,022.61	0.00 CR
30/07/2019	HCU HAWAII.EDESREALEST			1,022.61	1,022.61 CR
30/07/2019	HCU HAWAII.EDESREALEST		1,022.61		0.00 CR
28/08/2019	HCU HAWAII.EDESREALEST			1,022.61	1,022.61 CR
28/08/2019	HCU HAWAII.EDESREALEST		1,022.61		0.00 CR
25/09/2019	HCU HAWAII.EDESREALEST			1,022.61	1,022.61 CR
25/09/2019	HCU HAWAII.EDESREALEST		1,022.61		0.00 CR
30/10/2019	Reg Aus Bank HAWAII-EDESREALEST			1,536.41	1,536.41 CR
30/10/2019	Reg Aus Bank HAWAII-EDESREALEST		1,536.41		0.00 CR
27/11/2019	Reg Aus Bank HAWAII-EDESREALEST			1,022.61	1,022.61 CR
27/11/2019	Reg Aus Bank HAWAII-EDESREALEST		1,022.61		0.00 CR
19/12/2019	Reg Aus Bank HAWAII-EDESREALEST			765.71	765.71 CR
19/12/2019	Reg Aus Bank HAWAII-EDESREALEST		765.71		0.00 CR
29/01/2020	Reg Aus Bank HAWAII-EDESREALEST			1,377.41	1,377.41 CR
29/01/2020	Reg Aus Bank HAWAII-EDESREALEST		1,377.41		0.00 CR
26/02/2020	Reg Aus Bank HAWAII-EDESREALEST			808.61	808.61 CR
26/02/2020	Reg Aus Bank HAWAII-EDESREALEST		808.61		0.00 CR
25/03/2020	Reg Aus Bank HAWAII-EDESREALEST			1,022.61	1,022.61 CR
25/03/2020	Reg Aus Bank HAWAII-EDESREALEST		1,022.61		0.00 CR
29/04/2020	Reg Aus Bank HAWAII-EDESREALEST			907.61	907.61 CR
29/04/2020	Reg Aus Bank HAWAII-EDESREALEST		907.61		0.00 CR
27/05/2020	Reg Aus Bank HAWAII-EDESREALEST			1,279.51	1,279.51 CR
27/05/2020	Reg Aus Bank HAWAII-EDESREALEST		1,279.51		0.00 CR
30/06/2020	Reg Aus Bank HAWAII-EDESREALEST			912.61	912.61 CR
30/06/2020	Reg Aus Bank HAWAII-EDESREALEST		912.61		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Member Income Receivable - Contributions</b>					
<b>Mr Simon Smith</b>					
01/07/2019	Opening Balance				0.00
16/07/2019	Contribution Received			814.48	814.48 CR
16/07/2019	SuperChoice P/L		814.48		0.00 CR
09/08/2019	Contribution Received			814.48	814.48 CR
09/08/2019	SuperChoice P/L		814.48		0.00 CR
12/09/2019	Contribution Received			814.48	814.48 CR
12/09/2019	SuperChoice P/L		814.48		0.00 CR
11/10/2019	Contribution Received			814.48	814.48 CR
11/10/2019	SuperChoice P/L		814.48		0.00 CR
14/11/2019	Contribution Received			1,221.72	1,221.72 CR
14/11/2019	SuperChoice P/L		1,221.72		0.00 CR
12/12/2019	Contribution Received			814.48	814.48 CR
12/12/2019	SuperChoice P/L		814.48		0.00 CR
16/01/2020	Contribution Received			957.01	957.01 CR
16/01/2020	SuperChoice P/L		957.01		0.00 CR
13/02/2020	Contribution Received			814.48	814.48 CR
13/02/2020	SuperChoice P/L		814.48		0.00 CR
12/03/2020	Contribution Received			824.66	824.66 CR
12/03/2020	SuperChoice P/L		824.66		0.00 CR
17/04/2020	Contribution Received			834.84	834.84 CR
17/04/2020	SuperChoice P/L		834.84		0.00 CR
13/05/2020	Contribution Received			1,252.26	1,252.26 CR
13/05/2020	SuperChoice P/L		1,252.26		0.00 CR
11/06/2020	Contribution Received			834.84	834.84 CR
11/06/2020	SuperChoice P/L		834.84		0.00 CR
30/06/2020	Closing Balance				0.00

**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
<b>Other Creditors and Accruals</b>					
<b>Bank Fees - Cash At Bank</b>					
<b>St George Investment Cash Account '5094</b>					
01/07/2019	Opening Balance				0.00
31/07/2019	DIRECT CREDIT/DEBIT FEES			0.20	0.20 CR
31/07/2019	DIRECT CREDIT/DEBIT FEES		0.20		0.00 CR
31/08/2019	DIRECT CREDIT/DEBIT FEES			0.20	0.20 CR
31/08/2019	DIRECT CREDIT/DEBIT FEES		0.20		0.00 CR
30/09/2019	DIRECT CREDIT/DEBIT FEES			0.20	0.20 CR
30/09/2019	DIRECT CREDIT/DEBIT FEES		0.20		0.00 CR
31/10/2019	DIRECT CREDIT/DEBIT FEES			0.40	0.40 CR
31/10/2019	DIRECT CREDIT/DEBIT FEES		0.40		0.00 CR
30/11/2019	DIRECT CREDIT/DEBIT FEES			0.40	0.40 CR
30/11/2019	DIRECT CREDIT/DEBIT FEES		0.40		0.00 CR
06/03/2020	Variance between withdrawal from STG and deposit into LaTr			1.05	1.05 CR
06/03/2020	Variance between withdrawal from STG and deposit into LaTr		1.05		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Bank Fees - Limited Recourse Borrowing Arrangement</b>					
<b>La Trobe Loan Account '5662</b>					
01/07/2019	Opening Balance				0.00
31/07/2019	Account Service Fee			15.00	15.00 CR
31/07/2019	Account Service Fee		15.00		0.00 CR
31/08/2019	Account Service Fee			15.00	15.00 CR
31/08/2019	Account Service Fee		15.00		0.00 CR
30/09/2019	Account Service Fee			15.00	15.00 CR
30/09/2019	Account Service Fee		15.00		0.00 CR
02/10/2019	Packet Review Fee			300.00	300.00 CR
02/10/2019	Packet Review Fee		300.00		0.00 CR
08/10/2019	Insurance Confirmation Fee			25.00	25.00 CR
08/10/2019	Insurance Confirmation Fee		25.00		0.00 CR
31/10/2019	Account Service Fee			15.00	15.00 CR
31/10/2019	Account Service Fee		15.00		0.00 CR
30/11/2019	Account Service Fee			15.00	15.00 CR
30/11/2019	Account Service Fee		15.00		0.00 CR
31/12/2019	Account Service Fee			15.00	15.00 CR
31/12/2019	Account Service Fee		15.00		0.00 CR
31/01/2020	Account Service Fee			15.00	15.00 CR
31/01/2020	Account Service Fee		15.00		0.00 CR
29/02/2020	Account Service Fee			15.00	15.00 CR
29/02/2020	Account Service Fee		15.00		0.00 CR
31/03/2020	Account Service Fee			15.00	15.00 CR
31/03/2020	Account Service Fee		15.00		0.00 CR
30/04/2020	Account Service Fee			15.00	15.00 CR
30/04/2020	Account Service Fee		15.00		0.00 CR
31/05/2020	Account Service Fee			15.00	15.00 CR
31/05/2020	Account Service Fee		15.00		0.00 CR
30/06/2020	Account Service Fee			15.00	15.00 CR
30/06/2020	Account Service Fee		15.00		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Fine</b>					
01/07/2019	Opening Balance				0.00
30/09/2019	ASIC Late Fee for SMSF Trustee			80.00	80.00 CR
30/09/2019	ASIC Late Fee for SMSF Trustee		80.00		0.00 CR
30/06/2020	Closing Balance				0.00

**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
<b>Interest Paid - Limited Recourse Borrowing Arrangement</b>					
<b>La Trobe Loan Account '5662</b>					
01/07/2019	Opening Balance				0.00
31/07/2019	Interest			478.08	478.08 CR
31/07/2019	Interest		478.08		0.00 CR
31/08/2019	Interest			464.17	464.17 CR
31/08/2019	Interest		464.17		0.00 CR
30/09/2019	Interest			447.78	447.78 CR
30/09/2019	Interest		447.78		0.00 CR
31/10/2019	Interest			462.39	462.39 CR
31/10/2019	Interest		462.39		0.00 CR
30/11/2019	Interest			436.26	436.26 CR
30/11/2019	Interest		436.26		0.00 CR
31/12/2019	Interest			449.11	449.11 CR
31/12/2019	Interest		449.11		0.00 CR
31/01/2020	Interest			446.36	446.36 CR
31/01/2020	Interest		446.36		0.00 CR
29/02/2020	Interest			416.28	416.28 CR
29/02/2020	Interest		416.28		0.00 CR
31/03/2020	Interest			420.32	420.32 CR
31/03/2020	Interest		420.32		0.00 CR
30/04/2020	Interest			385.39	385.39 CR
30/04/2020	Interest		385.39		0.00 CR
31/05/2020	Interest			396.46	396.46 CR
31/05/2020	Interest		396.46		0.00 CR
30/06/2020	Interest			382.41	382.41 CR
30/06/2020	Interest		382.41		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Property Expenses - Council Rates - Direct Property</b>					
<b>8 Worth Street, Wootton (100/DP1042250)</b>					
01/07/2019	Opening Balance				0.00
19/09/2019	BPAY TO MCC Forster Rates			328.23	328.23 CR
19/09/2019	BPAY TO MCC Forster Rates		328.23		0.00 CR
05/11/2019	BPAY TO MCC Forster Rates			328.86	328.86 CR
05/11/2019	BPAY TO MCC Forster Rates		328.86		0.00 CR
04/02/2020	BPAY TO MCC Forster Rates			328.20	328.20 CR
04/02/2020	BPAY TO MCC Forster Rates		328.20		0.00 CR
21/05/2020	BPAY TO MCC Forster Rates			328.20	328.20 CR
21/05/2020	BPAY TO MCC Forster Rates		328.20		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Property Expenses - Insurance Premium - Direct Property</b>					
<b>8 Worth Street, Wootton (100/DP1042250)</b>					
01/07/2019	Opening Balance				0.00
02/10/2019	PREMCBA YOUI			1,205.03	1,205.03 CR
02/10/2019	PREMCBA YOUI		1,205.03		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Property Expenses - Repairs Maintenance - Direct Property</b>					
<b>8 Worth Street, Wootton (100/DP1042250)</b>					
01/07/2019	Opening Balance				0.00
12/08/2019	Chimney Repair			1,615.00	1,615.00 CR
12/08/2019	Chimney Repair		1,615.00		0.00 CR
02/10/2019	Various minor property repairs			500.00	500.00 CR
02/10/2019	Various minor property repairs		500.00		0.00 CR
30/06/2020	Closing Balance				0.00

**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
<b>Regulatory Fees</b>					
01/07/2019	Opening Balance				0.00
19/09/2019	BPAY ASIC			54.00	54.00 CR
19/09/2019	BPAY ASIC			267.00	321.00 CR
19/09/2019	BPAY ASIC		54.00		267.00 CR
19/09/2019	BPAY ASIC		267.00		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Borrowings</b>					
<b>Limited Recourse Borrowing Arrangement</b>					
<b>La Trobe Loan Account '5662</b>					
01/07/2019	Opening Balance				83,770.51 CR
22/07/2019	LaTrobeFinancial Repay		785.00		82,985.51 CR
31/07/2019	Account Service Fee			15.00	83,000.51 CR
31/07/2019	Interest			478.08	83,478.59 CR
20/08/2019	LaTrobeFinancial Repay		758.00		82,720.59 CR
31/08/2019	Account Service Fee			15.00	82,735.59 CR
31/08/2019	Interest			464.17	83,199.76 CR
20/09/2019	LaTrobeFinancial Repay		758.00		82,441.76 CR
30/09/2019	Account Service Fee			15.00	82,456.76 CR
30/09/2019	Interest			447.78	82,904.54 CR
02/10/2019	Packet Review Fee			300.00	83,204.54 CR
08/10/2019	Insurance Confirmation Fee			50.00	83,254.54 CR
08/10/2019	Insurance Confirmation Fee		25.00		83,229.54 CR
21/10/2019	LaTrobeFinancial Repay		758.00		82,471.54 CR
31/10/2019	Account Service Fee			15.00	82,486.54 CR
31/10/2019	Interest			462.39	82,948.93 CR
20/11/2019	LaTrobeFinancial Repay		745.00		82,203.93 CR
30/11/2019	Account Service Fee			15.00	82,218.93 CR
30/11/2019	Interest			436.26	82,655.19 CR
20/12/2019	LaTrobeFinancial Repay		745.00		81,910.19 CR
31/12/2019	Account Service Fee			15.00	81,925.19 CR
31/12/2019	Interest			449.11	82,374.30 CR
20/01/2020	LaTrobeFinancial Repay		745.00		81,629.30 CR
31/01/2020	Account Service Fee			15.00	81,644.30 CR
31/01/2020	Interest			446.36	82,090.66 CR
20/02/2020	LaTrobeFinancial Repay		745.00		81,345.66 CR
29/02/2020	Account Service Fee			15.00	81,360.66 CR
29/02/2020	Interest			416.28	81,776.94 CR
06/03/2020	Repayment Made - Bpay (Savings/Chq)		4,998.95		76,777.99 CR
20/03/2020	LaTrobeFinancial Repay		745.00		76,032.99 CR
31/03/2020	Account Service Fee			15.00	76,047.99 CR
31/03/2020	Interest			420.32	76,468.31 CR
20/04/2020	LaTrobeFinancial Repay		724.00		75,744.31 CR
30/04/2020	Account Service Fee			15.00	75,759.31 CR
30/04/2020	Interest			385.39	76,144.70 CR
20/05/2020	LaTrobeFinancial Repay		724.00		75,420.70 CR
31/05/2020	Account Service Fee			15.00	75,435.70 CR
31/05/2020	Interest			396.46	75,832.16 CR
22/06/2020	LaTrobeFinancial Repay		724.00		75,108.16 CR
30/06/2020	Account Service Fee			15.00	75,123.16 CR
30/06/2020	Interest			382.41	75,505.57 CR
30/06/2020	Closing Balance				75,505.57 CR

**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
<b>Income Tax Payable</b>					
<b>Income Tax Payable</b>					
01/07/2019	Opening Balance				0.00
01/07/2019	Fund Tax Finalisation			1,334.70	1,334.70 CR
30/06/2020	Closing Balance				1,334.70 CR
<b>Provision for Income Tax</b>					
01/07/2019	Opening Balance				1,334.70 CR
01/07/2019	Fund Tax Finalisation		1,334.70		0.00 CR
30/06/2020	Tax Effect Of Income			1,884.75	1,884.75 CR
30/06/2020	Closing Balance				1,884.75 CR
<b>Deferred Tax Liability</b>					
<b>Unrealised Gains/Losses</b>					
01/07/2019	Opening Balance				7,455.15 CR
30/06/2020	Change in provision for deferred tax			10,031.10	17,486.25 CR
30/06/2020	Closing Balance				17,486.25 CR
<b>Fund Suspense</b>					
<b>St George DIY Super Saver '5166</b>					
01/07/2019	Opening Balance				0.00
16/07/2019	SuperChoice P/L			814.48	814.48 CR
16/07/2019	SuperChoice P/L		814.48		0.00 CR
31/07/2019	CREDIT INTEREST			0.92	0.92 CR
31/07/2019	CREDIT INTEREST		0.92		0.00 CR
09/08/2019	SuperChoice P/L			814.48	814.48 CR
09/08/2019	SuperChoice P/L		814.48		0.00 CR
31/08/2019	CREDIT INTEREST			0.72	0.72 CR
31/08/2019	CREDIT INTEREST		0.72		0.00 CR
12/09/2019	SuperChoice P/L			814.48	814.48 CR
12/09/2019	SuperChoice P/L		814.48		0.00 CR
30/09/2019	CREDIT INTEREST			0.79	0.79 CR
30/09/2019	CREDIT INTEREST		0.79		0.00 CR
11/10/2019	SuperChoice P/L			814.48	814.48 CR
11/10/2019	SuperChoice P/L		814.48		0.00 CR
24/10/2019	INTERNET WITHDRAWAL TO 0000494135094			2,000.00	2,000.00 CR
24/10/2019	INTERNET WITHDRAWAL TO 0000494135094		2,000.00		0.00 CR
31/10/2019	CREDIT INTEREST			0.79	0.79 CR
31/10/2019	CREDIT INTEREST		0.79		0.00 CR
14/11/2019	SuperChoice P/L			1,221.72	1,221.72 CR
14/11/2019	SuperChoice P/L		1,221.72		0.00 CR
30/11/2019	CREDIT INTEREST			0.51	0.51 CR
30/11/2019	CREDIT INTEREST		0.51		0.00 CR
12/12/2019	SuperChoice P/L			814.48	814.48 CR
12/12/2019	SuperChoice P/L		814.48		0.00 CR
31/12/2019	CREDIT INTEREST			0.61	0.61 CR
31/12/2019	CREDIT INTEREST		0.61		0.00 CR
16/01/2020	SuperChoice P/L			957.01	957.01 CR
16/01/2020	SuperChoice P/L		957.01		0.00 CR
31/01/2020	CREDIT INTEREST			0.68	0.68 CR
31/01/2020	CREDIT INTEREST		0.68		0.00 CR
13/02/2020	SuperChoice P/L			814.48	814.48 CR
13/02/2020	SuperChoice P/L		814.48		0.00 CR
29/02/2020	CREDIT INTEREST			0.71	0.71 CR
29/02/2020	CREDIT INTEREST		0.71		0.00 CR
06/03/2020	INTERNET WITHDRAWAL WOOTTON PAYMENT eXTRA			5,000.00	5,000.00 CR
06/03/2020	INTERNET WITHDRAWAL WOOTTON PAYMENT eXTRA		5,000.00		0.00 CR
12/03/2020	SuperChoice P/L			824.66	824.66 CR
12/03/2020	SuperChoice P/L		824.66		0.00 CR

**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
31/03/2020	CREDIT INTEREST			0.37	0.37 CR
31/03/2020	CREDIT INTEREST		0.37		0.00 CR
17/04/2020	SuperChoice P/L			834.84	834.84 CR
17/04/2020	SuperChoice P/L		834.84		0.00 CR
30/04/2020	CREDIT INTEREST			0.22	0.22 CR
30/04/2020	CREDIT INTEREST		0.22		0.00 CR
13/05/2020	SuperChoice P/L			1,252.26	1,252.26 CR
13/05/2020	SuperChoice P/L		1,252.26		0.00 CR
30/05/2020	CREDIT INTEREST			0.28	0.28 CR
30/05/2020	CREDIT INTEREST		0.28		0.00 CR
11/06/2020	SuperChoice P/L			834.84	834.84 CR
11/06/2020	SuperChoice P/L		834.84		0.00 CR
30/06/2020	CREDIT INTEREST			0.32	0.32 CR
30/06/2020	CREDIT INTEREST		0.32		0.00 CR
30/06/2020	<b>Closing Balance</b>				<b>0.00</b>
<b>St George Investment Cash Account '5094</b>					
01/07/2019	<b>Opening Balance</b>				<b>0.00</b>
01/07/2019	HCU HAWAII.EDESREALEST			1,022.61	1,022.61 CR
01/07/2019	HCU HAWAII.EDESREALEST		1,022.61		0.00 CR
22/07/2019	LaTrobeFinancial Repay			785.00	785.00 CR
22/07/2019	LaTrobeFinancial Repay		785.00		0.00 CR
30/07/2019	HCU HAWAII.EDESREALEST			1,022.61	1,022.61 CR
30/07/2019	HCU HAWAII.EDESREALEST		1,022.61		0.00 CR
31/07/2019	CREDIT INTEREST			0.85	0.85 CR
31/07/2019	CREDIT INTEREST		0.85		0.00 CR
31/07/2019	DIRECT CREDIT/DEBIT FEES			0.20	0.20 CR
31/07/2019	DIRECT CREDIT/DEBIT FEES		0.20		0.00 CR
12/08/2019	INTERNET WITHDRAWAL Chimney repair wotton			1,615.00	1,615.00 CR
12/08/2019	INTERNET WITHDRAWAL Chimney repair wotton		1,615.00		0.00 CR
20/08/2019	LaTrobeFinancial Repay			758.00	758.00 CR
20/08/2019	LaTrobeFinancial Repay		758.00		0.00 CR
28/08/2019	HCU HAWAII.EDESREALEST			1,022.61	1,022.61 CR
28/08/2019	HCU HAWAII.EDESREALEST		1,022.61		0.00 CR
31/08/2019	CREDIT INTEREST			0.45	0.45 CR
31/08/2019	CREDIT INTEREST		0.45		0.00 CR
31/08/2019	DIRECT CREDIT/DEBIT FEES			0.20	0.20 CR
31/08/2019	DIRECT CREDIT/DEBIT FEES		0.20		0.00 CR
19/09/2019	BPAY ASIC			54.00	54.00 CR
19/09/2019	BPAY ASIC			267.00	321.00 CR
19/09/2019	BPAY ASIC		54.00		267.00 CR
19/09/2019	BPAY ASIC		267.00		0.00 CR
19/09/2019	BPAY TO MCC Forster Rates			328.23	328.23 CR
19/09/2019	BPAY TO MCC Forster Rates		328.23		0.00 CR
20/09/2019	LaTrobeFinancial Repay			758.00	758.00 CR
20/09/2019	LaTrobeFinancial Repay		758.00		0.00 CR
25/09/2019	HCU HAWAII.EDESREALEST			1,022.61	1,022.61 CR
25/09/2019	HCU HAWAII.EDESREALEST		1,022.61		0.00 CR
30/09/2019	BPAY TO ASIC			54.00	54.00 CR
30/09/2019	BPAY TO ASIC			80.00	134.00 CR
30/09/2019	BPAY TO ASIC		134.00		0.00 CR
30/09/2019	CREDIT INTEREST			0.34	0.34 CR
30/09/2019	CREDIT INTEREST		0.34		0.00 CR
30/09/2019	DIRECT CREDIT/DEBIT FEES			0.20	0.20 CR
30/09/2019	DIRECT CREDIT/DEBIT FEES		0.20		0.00 CR
02/10/2019	PH TR TO SAV/CHQ			500.00	500.00 CR
02/10/2019	PH TR TO SAV/CHQ		500.00		0.00 CR
02/10/2019	PREMCBA YOUI			1,205.03	1,205.03 CR
02/10/2019	PREMCBA YOUI		1,205.03		0.00 CR
21/10/2019	LaTrobeFinancial Repay			758.00	758.00 CR

**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
21/10/2019	LaTrobeFinancial Repay		758.00		0.00 CR
24/10/2019	INTERNET DEPOSIT FROM 0000494135166			2,000.00	2,000.00 CR
24/10/2019	INTERNET DEPOSIT FROM 0000494135166		2,000.00		0.00 CR
30/10/2019	Reg Aus Bank HAWAII-EDESREALEST			1,536.41	1,536.41 CR
30/10/2019	Reg Aus Bank HAWAII-EDESREALEST		1,536.41		0.00 CR
31/10/2019	CREDIT INTEREST			0.10	0.10 CR
31/10/2019	CREDIT INTEREST		0.10		0.00 CR
31/10/2019	DIRECT CREDIT/DEBIT FEES			0.40	0.40 CR
31/10/2019	DIRECT CREDIT/DEBIT FEES		0.40		0.00 CR
05/11/2019	BPAY TO MCC Forster Rates			328.86	328.86 CR
05/11/2019	BPAY TO MCC Forster Rates		328.86		0.00 CR
12/11/2019	PREMCBA YOUI		591.68		591.68 DR
20/11/2019	LaTrobeFinancial Repay			745.00	153.32 CR
20/11/2019	LaTrobeFinancial Repay		745.00		591.68 DR
25/11/2019	PREMCBA YOUI				591.68 DR
25/11/2019	PREMCBA YOUI			591.68	0.00 CR
27/11/2019	Reg Aus Bank HAWAII-EDESREALEST			1,022.61	1,022.61 CR
27/11/2019	Reg Aus Bank HAWAII-EDESREALEST		1,022.61		0.00 CR
30/11/2019	CREDIT INTEREST			0.12	0.12 CR
30/11/2019	CREDIT INTEREST		0.12		0.00 CR
30/11/2019	DIRECT CREDIT/DEBIT FEES			0.40	0.40 CR
30/11/2019	DIRECT CREDIT/DEBIT FEES		0.40		0.00 CR
16/12/2019	INTERNET WITHDRAWAL Bali Bagus Transfer			112.00	112.00 CR
16/12/2019	INTERNET WITHDRAWAL Bali Bagus Transfer		112.00		0.00 CR
19/12/2019	Reg Aus Bank HAWAII-EDESREALEST			765.71	765.71 CR
19/12/2019	Reg Aus Bank HAWAII-EDESREALEST		765.71		0.00 CR
20/12/2019	LaTrobeFinancial Repay			745.00	745.00 CR
20/12/2019	LaTrobeFinancial Repay		745.00		0.00 CR
31/12/2019	CREDIT INTEREST			0.15	0.15 CR
31/12/2019	CREDIT INTEREST		0.15		0.00 CR
20/01/2020	LaTrobeFinancial Repay			745.00	745.00 CR
20/01/2020	LaTrobeFinancial Repay		745.00		0.00 CR
29/01/2020	Reg Aus Bank HAWAII-EDESREALEST			1,377.41	1,377.41 CR
29/01/2020	Reg Aus Bank HAWAII-EDESREALEST		1,377.41		0.00 CR
31/01/2020	CREDIT INTEREST			0.14	0.14 CR
31/01/2020	CREDIT INTEREST		0.14		0.00 CR
04/02/2020	BPAY TO MCC Forster Rates			328.20	328.20 CR
04/02/2020	BPAY TO MCC Forster Rates		328.20		0.00 CR
20/02/2020	LaTrobeFinancial Repay			745.00	745.00 CR
20/02/2020	LaTrobeFinancial Repay		745.00		0.00 CR
26/02/2020	Reg Aus Bank HAWAII-EDESREALEST			808.61	808.61 CR
26/02/2020	Reg Aus Bank HAWAII-EDESREALEST		808.61		0.00 CR
29/02/2020	CREDIT INTEREST			0.14	0.14 CR
29/02/2020	CREDIT INTEREST		0.14		0.00 CR
06/03/2020	INTERNET DEPOSIT WOOTTON PAYMENT			5,000.00	5,000.00 CR
06/03/2020	INTERNET DEPOSIT WOOTTON PAYMENT		5,000.00		0.00 CR
06/03/2020	TFR WDL BPAY TO LA TROBE FINANCIAL			1.05	1.05 CR
06/03/2020	TFR WDL BPAY TO LA TROBE FINANCIAL			4,998.95	5,000.00 CR
06/03/2020	TFR WDL BPAY TO LA TROBE FINANCIAL		5,000.00		0.00 CR
20/03/2020	LaTrobeFinancial Repay			745.00	745.00 CR
20/03/2020	LaTrobeFinancial Repay		745.00		0.00 CR
25/03/2020	Reg Aus Bank HAWAII-EDESREALEST			1,022.61	1,022.61 CR
25/03/2020	Reg Aus Bank HAWAII-EDESREALEST		1,022.61		0.00 CR
31/03/2020	CREDIT INTEREST			0.10	0.10 CR
31/03/2020	CREDIT INTEREST		0.10		0.00 CR
20/04/2020	LaTrobeFinancial Repay			724.00	724.00 CR
20/04/2020	LaTrobeFinancial Repay		724.00		0.00 CR
29/04/2020	Reg Aus Bank HAWAII-EDESREALEST			907.61	907.61 CR
29/04/2020	Reg Aus Bank HAWAII-EDESREALEST		907.61		0.00 CR

**Hawaii Five-O Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
30/04/2020	CREDIT INTEREST			0.03	0.03 CR
30/04/2020	CREDIT INTEREST		0.03		0.00 CR
20/05/2020	LaTrobeFinancial Repay			724.00	724.00 CR
20/05/2020	LaTrobeFinancial Repay		724.00		0.00 CR
21/05/2020	BPAY TO MCC Forster Rates			328.20	328.20 CR
21/05/2020	BPAY TO MCC Forster Rates		328.20		0.00 CR
27/05/2020	Reg Aus Bank HAWAII-EDESREALEST			1,279.51	1,279.51 CR
27/05/2020	Reg Aus Bank HAWAII-EDESREALEST		1,279.51		0.00 CR
30/05/2020	CREDIT INTEREST			0.03	0.03 CR
30/05/2020	CREDIT INTEREST		0.03		0.00 CR
22/06/2020	LaTrobeFinancial Repay			724.00	724.00 CR
22/06/2020	LaTrobeFinancial Repay		724.00		0.00 CR
30/06/2020	CREDIT INTEREST			0.03	0.03 CR
30/06/2020	CREDIT INTEREST		0.03		0.00 CR
30/06/2020	Reg Aus Bank HAWAII-EDESREALEST			912.61	912.61 CR
30/06/2020	Reg Aus Bank HAWAII-EDESREALEST		912.61		0.00 CR
30/06/2020	<b>Closing Balance</b>				<b>0.00</b>

## Member Entitlements

### Member Entitlement Accounts

#### Mr Simon Smith

##### Accumulation

01/07/2019	Opening Balance				<b>215,925.40</b> CR
16/07/2019	SuperChoice P/L			814.48	216,739.88 CR
09/08/2019	SuperChoice P/L			814.48	217,554.36 CR
12/09/2019	SuperChoice P/L			814.48	218,368.84 CR
11/10/2019	SuperChoice P/L			814.48	219,183.32 CR
14/11/2019	SuperChoice P/L			1,221.72	220,405.04 CR
12/12/2019	SuperChoice P/L			814.48	221,219.52 CR
16/01/2020	SuperChoice P/L			957.01	222,176.53 CR
13/02/2020	SuperChoice P/L			814.48	222,991.01 CR
12/03/2020	SuperChoice P/L			824.66	223,815.67 CR
17/04/2020	SuperChoice P/L			834.84	224,650.51 CR
13/05/2020	SuperChoice P/L			1,252.26	225,902.77 CR
11/06/2020	SuperChoice P/L			834.84	226,737.61 CR
30/06/2020	Contribution Tax		1,621.83		225,115.78 CR
30/06/2020	Income Taxes Allocated		10,294.02		214,821.76 CR
30/06/2020	Investment Profit or Loss			101,983.34	316,805.10 CR
30/06/2020	<b>Closing Balance</b>				<b>316,805.10</b> CR



# Hawaii Five-O Superannuation Fund

## Unrealised Capital Gains as at 30 June 2020

		Accounting Treatment			Taxation Treatment								
		Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation			Capital Gains Calculation					
					Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
Quantity	/Description												
<b><u>Bank</u></b>													
St George DIY Super Saver '5166													
30/06/2020	8,082.42	8,082.42	8,082.42	0.00	0.00	0.00	0.00	8,082.42				0.00	
	8,082.42	8,082.42	8,082.42	0.00	0.00	0.00	0.00	8,082.42				0.00	
St George Investment Cash Account '5094													
30/06/2020	4,767.95	4,767.95	4,767.95	0.00	0.00	0.00	0.00	4,767.95				0.00	
	4,767.95	4,767.95	4,767.95	0.00	0.00	0.00	0.00	4,767.95				0.00	
<b>BankTotal</b>		12,850.37	12,850.37	0.00	0.00	0.00	0.00	12,850.37				0.00	
<b><u>Property Direct Market</u></b>													
8 Worth Street, Wootton (100/DP1042250)													
4/05/2015	Property Purchase	397,988.09	223,126.08	174,862.01	0.00	0.00	0.00	223,126.08		174,862.01			
21/09/2018	22700L Poly Water Tank - Heritage Green	2,011.91	2,011.91	0.00	0.00	0.00	0.00	2,011.91					
		400,000.00	225,137.99	174,862.01	0.00	0.00	0.00	225,137.99		174,862.01	0.00		
<b>Property Direct MarketTotal</b>		400,000.00	225,137.99	174,862.01	0.00	0.00	0.00	225,137.99		174,862.01	0.00		

# Hawaii Five-O Superannuation Fund

## Unrealised Capital Gains as at 30 June 2020

### Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	174,862.00	0.00	0.00	174,862.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	174,862.00	0.00	0.00	174,862.00	0.00
<b>Capital Losses Applied</b>						
Current Year	0.00	0.00	0.00	0.00	0.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	0.00	0.00	0.00	0.00	0.00	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	174,862.00	0.00	0.00	174,862.00	
Discount applicable		58,287.00				
Net Gain after applying discount	0.00	116,575.00	0.00	0.00	116,575.00	

### Gains/Losses on Custom Holding Accounts

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
	112.00	112.00	0.00	10.00%	0.00
	54.00	54.00	0.00	10.00%	0.00
<b>Custom Holding Accounts Totals</b>	166.00	166.00	0.00		0.00

**Hawaii Five-O Superannuation Fund**  
**Investment Revaluation as at 30 June 2020**

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Property Direct Market</b>						
PROP1	8 Worth Street, Wootton (100/DP1042250)	30 Jun 2020	400,000.00000	1.00000	400,000.00	100,310.41
<b>Property Direct Market Total</b>					<b>400,000.00</b>	<b>100,310.41</b>
<b>Fund Total</b>					<b>400,000.00</b>	<b>100,310.41</b>

Account Number 494135166  
Statement Period 14/01/2020 to 13/07/2020  
Statement No. 10(page 2 of 3)

Year to Date \$0.00 \$0.00  
Previous Year \$6.92 \$0.00

#### Credit Interest Rates

##### CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from \$0.00 to \$249,999.99 : 0.050%  
Balances from \$250,000.00 to \$5,000,000.00 : 0.050%  
On the portion of the balance over \$5,000,000.00 : 0.050%

#### Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

#### Summary of Transaction Fees 01/01/2020 TO 31/01/2020

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	2.50	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account Service Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

#### Summary of Transaction Fees 01/02/2020 TO 29/02/2020 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Account Number  
Statement Period  
Statement No.

494135094  
14/01/2020 to 13/07/2020  
10(page 2 of 4)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			3,627.97
21 MAY	BPAY PHONE DEBIT 21MAY 17:06 TO MCC Forster Rates 5000323187	328.20		3,299.77
27 MAY	Reg Aus Bank HAWAII-EDESREALEST		1,279.51	4,579.28
30 MAY	CREDIT INTEREST		0.03	4,579.31
22 JUN	LaTrobeFinancial Repay 40 149 566 2	724.00		3,855.31
30 JUN	Reg Aus Bank HAWAII-EDESREALEST		912.61	4,767.92
30 JUN	CREDIT INTEREST		0.03	4,767.95
11 JUL	INTERNET DEPOSIT 11JUL 10:06 Extra pay la trobe		5,000.00	9,767.95
11 JUL	TFR WDL BPAY INTERNET11JUL 10:11 TO LA TROBE FINANCIAL A0143065	5,000.00		4,767.95
13 JUL	<i>CLOSING BALANCE</i>			4,767.95

Summary of Automatic Deductions

Date	Paid To	Amount \$
20 JAN	LaTrobeFinancial Repay 40 149 566 2	745.00
20 FEB	LaTrobeFinancial Repay 40 149 566 2	745.00
20 MAR	LaTrobeFinancial Repay 40 149 566 2	745.00
20 APR	LaTrobeFinancial Repay 40 149 566 2	724.00
20 MAY	LaTrobeFinancial Repay 40 149 566 2	724.00
22 JUN	LaTrobeFinancial Repay 40 149 566 2	724.00

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$2.48	\$0.00

## Hawaii Five-O Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2019 to 30 June 2020

Operating Statement Profit vs. Provision for Income Tax		2020 \$
Benefits Accrued as a Result of Operations before Income Tax		112,795.55
<b><u>ADD:</u></b>		
Non-Deductible Expenses		80.00
<b><u>LESS:</u></b>		
Increase in Market Value		100,310.41
Rounding		0.14
Taxable Income or Loss		<u><u>12,565.00</u></u>

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	12,565.00	1,884.75
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		<u><u>1,884.75</u></u>

### Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	1,884.75
<b><u>ADD:</u></b>	
Change in Deferred Tax Liability	10,031.10
Income Tax Expense	<u><u>11,915.85</u></u>

### Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	1,884.75
Income Tax Payable (Receivable)	<u><u>1,884.75</u></u>

### Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

## Deferred Tax Reconciliation Statement

Hawaii Five-O Superannuation Fund  
Deferred Tax Reconciliation Statement  
For the Period from 01/07/2019 to 30/06/2020

**Unrealised Capital Gains/Losses**

Non-Custom Holding Investments						
From Unrealised Gains Report	Indexed	Discount	Other	Total Capital Gains		Capital Losses
Current Year Unrealised Capital Gains	-	\$174,862.00	-	\$174,862.00	Current Year Unrealised Losses	-
Capital Losses Applied	-	-	-	-	-Realised Losses Carried Forward	-
Net Unrealised Capital Gains After	-	\$174,862.00	-	\$174,862.00		-
Applying Losses						
Discount Applicable		\$58,287.00				
Net Unrealised Capital Gains / Losses	-	\$116,575.00	-	\$116,575.00		-

Unrealised Tax Provision	15.00%		\$17,486.25
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**Custom Holding Accounts**

Sundry Debtors		Unrealised Gains/(Losses)	-
Unrealised Tax Provision	10.00%		-
Prepaid Expenses			-
Unrealised Tax Provision	10.00%		-

**Total Deferred Tax Liabilities/(Assets) on Investments**

Pension Exemption Factor	0.0000%		-\$17,486.25		\$17,486.25
Unrealised Losses	10.00%		-		-
Offset Utilised Realised Losses	10.00%		-		-
Deferred Tax Effect of Unrealised Capital Gains/(Losses)					\$17,486.25

**Carry Forward Accounting Losses**

Tax Losses Carried Forward			-		-
Accounting Losses Provision	15.00%				-
Deferred Tax Effect of Carry Forward Accounting Losses					-

**Carry Forward Capital Gains/Losses**

Capital Losses Carried Forward			-		-
Capital Losses Provision	10.00%				-
Deferred Tax Effect of Carry Forward Capital Losses					-

**Hawaii Five-O Superannuation Fund**  
**Investment Revaluation as at 30 June 2020**

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Property Direct Market</b>						
PROP1	8 Worth Street, Wootton (100/DP1042250)	30 Jun 2020	400,000.00000	1.00000	400,000.00	100,310.41
<b>Property Direct Market Total</b>					<b>400,000.00</b>	<b>100,310.41</b>
<b>Fund Total</b>					<b>400,000.00</b>	<b>100,310.41</b>



## Hawaii Five-O Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2019 to 30 June 2020

Operating Statement Profit vs. Provision for Income Tax		2020 \$
Benefits Accrued as a Result of Operations before Income Tax		112,795.55
<b><u>ADD:</u></b>		
Non-Deductible Expenses		80.00
<b><u>LESS:</u></b>		
Increase in Market Value		100,310.41
Rounding		0.14
Taxable Income or Loss		<u><u>12,565.00</u></u>

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	12,565.00	1,884.75
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		<u><u>1,884.75</u></u>

### Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	1,884.75
<b><u>ADD:</u></b>	
Change in Deferred Tax Liability	10,031.10
Income Tax Expense	<u><u>11,915.85</u></u>

### Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	1,884.75
Income Tax Payable (Receivable)	<u><u>1,884.75</u></u>

### Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

# Hawaii Five-O Superannuation Fund

## Bank Account Movements

For the period 1 July 2019 to 30 June 2020

Date	Description	Withdrawals	Deposits	Balance
<b>Account: <u>La Trobe Loan Account '5662 (401495662)</u></b>				
1/07/2019	Opening Balance			(83,770.51)
22/07/2019	LaTrobeFinancial Repay		785.00	(82,985.51)
31/07/2019	Account Service Fee	15.00		(83,000.51)
31/07/2019	Interest	478.08		(83,478.59)
20/08/2019	LaTrobeFinancial Repay		758.00	(82,720.59)
31/08/2019	Account Service Fee	15.00		(82,735.59)
31/08/2019	Interest	464.17		(83,199.76)
20/09/2019	LaTrobeFinancial Repay		758.00	(82,441.76)
30/09/2019	Account Service Fee	15.00		(82,456.76)
30/09/2019	Interest	447.78		(82,904.54)
02/10/2019	Packet Review Fee	300.00		(83,204.54)
08/10/2019	Insurance Confirmation Fee		25.00	(83,179.54)
08/10/2019	Insurance Confirmation Fee	50.00		(83,229.54)
21/10/2019	LaTrobeFinancial Repay		758.00	(82,471.54)
31/10/2019	Account Service Fee	15.00		(82,486.54)
31/10/2019	Interest	462.39		(82,948.93)
20/11/2019	LaTrobeFinancial Repay		745.00	(82,203.93)
30/11/2019	Account Service Fee	15.00		(82,218.93)
30/11/2019	Interest	436.26		(82,655.19)
20/12/2019	LaTrobeFinancial Repay		745.00	(81,910.19)
31/12/2019	Account Service Fee	15.00		(81,925.19)
31/12/2019	Interest	449.11		(82,374.30)
20/01/2020	LaTrobeFinancial Repay		745.00	(81,629.30)
31/01/2020	Account Service Fee	15.00		(81,644.30)
31/01/2020	Interest	446.36		(82,090.66)
20/02/2020	LaTrobeFinancial Repay		745.00	(81,345.66)
29/02/2020	Account Service Fee	15.00		(81,360.66)
29/02/2020	Interest	416.28		(81,776.94)
06/03/2020	Repayment Made - Bpay (Savings/Chq)		4,998.95	(76,777.99)
20/03/2020	LaTrobeFinancial Repay		745.00	(76,032.99)
31/03/2020	Account Service Fee	15.00		(76,047.99)
31/03/2020	Interest	420.32		(76,468.31)
20/04/2020	LaTrobeFinancial Repay		724.00	(75,744.31)
30/04/2020	Account Service Fee	15.00		(75,759.31)
30/04/2020	Interest	385.39		(76,144.70)
20/05/2020	LaTrobeFinancial Repay		724.00	(75,420.70)
31/05/2020	Account Service Fee	15.00		(75,435.70)
31/05/2020	Interest	396.46		(75,832.16)
22/06/2020	LaTrobeFinancial Repay		724.00	(75,108.16)
30/06/2020	Account Service Fee	15.00		(75,123.16)
30/06/2020	Interest	382.41		(75,505.57)
30/06/2020	Closing Balance	5,715.01	13,979.95	(75,505.57)
Transactions : 40				

**Account: St George Investment Cash Account '5094 (112-879 494135094)**

1/07/2019	Opening Balance			3,199.86
01/07/2019	HCU HAWAII.EDESREALEST		1,022.61	4,222.47
22/07/2019	LaTrobeFinancial Repay	785.00		3,437.47
30/07/2019	HCU HAWAII.EDESREALEST		1,022.61	4,460.08
31/07/2019	CREDIT INTEREST		0.85	4,460.93
31/07/2019	DIRECT CREDIT/DEBIT FEES	0.20		4,460.73
12/08/2019	INTERNET WITHDRAWAL Chimney repair wotton	1,615.00		2,845.73
20/08/2019	LaTrobeFinancial Repay	758.00		2,087.73
28/08/2019	HCU HAWAII.EDESREALEST		1,022.61	3,110.34
31/08/2019	CREDIT INTEREST		0.45	3,110.79
31/08/2019	DIRECT CREDIT/DEBIT FEES	0.20		3,110.59
19/09/2019	BPAY ASIC	54.00		3,056.59
19/09/2019	BPAY ASIC	267.00		2,789.59
19/09/2019	BPAY TO MCC Forster Rates	328.23		2,461.36

# Hawaii Five-O Superannuation Fund

## Bank Account Movements

For the period 1 July 2019 to 30 June 2020

Date	Description	Withdrawals	Deposits	Balance
<b>Account:</b>	<b><u>St George Investment Cash Account '5094 (112-879 494135094)</u></b>			
20/09/2019	LaTrobeFinancial Repay	758.00		1,703.36
25/09/2019	HCU HAWAII-EDESREALEST		1,022.61	2,725.97
30/09/2019	CREDIT INTEREST		0.34	2,726.31
30/09/2019	DIRECT CREDIT/DEBIT FEES	0.20		2,726.11
30/09/2019	BPAY TO ASIC	134.00		2,592.11
02/10/2019	PH TR TO SAV/CHQ	500.00		2,092.11
02/10/2019	PREMCBA YOUI	1,205.03		887.08
21/10/2019	LaTrobeFinancial Repay	758.00		129.08
24/10/2019	INTERNET DEPOSIT FROM 0000494135166		2,000.00	2,129.08
30/10/2019	Reg Aus Bank HAWAII-EDESREALEST		1,536.41	3,665.49
31/10/2019	CREDIT INTEREST		0.10	3,665.59
31/10/2019	DIRECT CREDIT/DEBIT FEES	0.40		3,665.19
05/11/2019	BPAY TO MCC Forster Rates	328.86		3,336.33
12/11/2019	PREMCBA YOUI	591.68		2,744.65
20/11/2019	LaTrobeFinancial Repay	745.00		1,999.65
25/11/2019	PREMCBA YOUI		591.68	2,591.33
27/11/2019	Reg Aus Bank HAWAII-EDESREALEST		1,022.61	3,613.94
30/11/2019	CREDIT INTEREST		0.12	3,614.06
30/11/2019	DIRECT CREDIT/DEBIT FEES	0.40		3,613.66
16/12/2019	INTERNET WITHDRAWAL Bali Bagus Transfer	112.00		3,501.66
19/12/2019	Reg Aus Bank HAWAII-EDESREALEST		765.71	4,267.37
20/12/2019	LaTrobeFinancial Repay	745.00		3,522.37
31/12/2019	CREDIT INTEREST		0.15	3,522.52
20/01/2020	LaTrobeFinancial Repay	745.00		2,777.52
29/01/2020	Reg Aus Bank HAWAII-EDESREALEST		1,377.41	4,154.93
31/01/2020	CREDIT INTEREST		0.14	4,155.07
04/02/2020	BPAY TO MCC Forster Rates	328.20		3,826.87
20/02/2020	LaTrobeFinancial Repay	745.00		3,081.87
26/02/2020	Reg Aus Bank HAWAII-EDESREALEST		808.61	3,890.48
29/02/2020	CREDIT INTEREST		0.14	3,890.62
06/03/2020	INTERNET DEPOSIT WOOTTON PAYMENT		5,000.00	8,890.62
06/03/2020	TFR WDL BPAY TO LA TROBE FINANCIAL	5,000.00		3,890.62
20/03/2020	LaTrobeFinancial Repay	745.00		3,145.62
25/03/2020	Reg Aus Bank HAWAII-EDESREALEST		1,022.61	4,168.23
31/03/2020	CREDIT INTEREST		0.10	4,168.33
20/04/2020	LaTrobeFinancial Repay	724.00		3,444.33
29/04/2020	Reg Aus Bank HAWAII-EDESREALEST		907.61	4,351.94
30/04/2020	CREDIT INTEREST		0.03	4,351.97
20/05/2020	LaTrobeFinancial Repay	724.00		3,627.97
21/05/2020	BPAY TO MCC Forster Rates	328.20		3,299.77
27/05/2020	Reg Aus Bank HAWAII-EDESREALEST		1,279.51	4,579.28
30/05/2020	CREDIT INTEREST		0.03	4,579.31
22/06/2020	LaTrobeFinancial Repay	724.00		3,855.31
30/06/2020	CREDIT INTEREST		0.03	3,855.34
30/06/2020	Reg Aus Bank HAWAII-EDESREALEST		912.61	4,767.95
30/06/2020	Closing Balance	<u>19,749.60</u>	<u>21,317.69</u>	<u>4,767.95</u>
	Transactions : 58			

**Account:** **St George DIY Super Saver '5166 (112-879 494135166)**

1/07/2019	Opening Balance			4,263.29
16/07/2019	SuperChoice P/L		814.48	5,077.77
31/07/2019	CREDIT INTEREST		0.92	5,078.69
09/08/2019	SuperChoice P/L		814.48	5,893.17
31/08/2019	CREDIT INTEREST		0.72	5,893.89
12/09/2019	SuperChoice P/L		814.48	6,708.37
30/09/2019	CREDIT INTEREST		0.79	6,709.16
11/10/2019	SuperChoice P/L		814.48	7,523.64
24/10/2019	INTERNET WITHDRAWAL TO 0000494135094	2,000.00		5,523.64
31/10/2019	CREDIT INTEREST		0.79	5,524.43

**Hawaii Five-O Superannuation Fund**  
**Bank Account Movements**  
**For the period 1 July 2019 to 30 June 2020**

Date	Description	Withdrawals	Deposits	Balance
<b>Account:</b>	<b><u>St George DIY Super Saver '5166 (112-879 494135166)</u></b>			
14/11/2019	SuperChoice P/L		1,221.72	6,746.15
30/11/2019	CREDIT INTEREST		0.51	6,746.66
12/12/2019	SuperChoice P/L		814.48	7,561.14
31/12/2019	CREDIT INTEREST		0.61	7,561.75
16/01/2020	SuperChoice P/L		957.01	8,518.76
31/01/2020	CREDIT INTEREST		0.68	8,519.44
13/02/2020	SuperChoice P/L		814.48	9,333.92
29/02/2020	CREDIT INTEREST		0.71	9,334.63
06/03/2020	INTERNET WITHDRAWAL WOOTTON PAYMENT eXTRA	5,000.00		4,334.63
12/03/2020	SuperChoice P/L		824.66	5,159.29
31/03/2020	CREDIT INTEREST		0.37	5,159.66
17/04/2020	SuperChoice P/L		834.84	5,994.50
30/04/2020	CREDIT INTEREST		0.22	5,994.72
13/05/2020	SuperChoice P/L		1,252.26	7,246.98
30/05/2020	CREDIT INTEREST		0.28	7,247.26
11/06/2020	SuperChoice P/L		834.84	8,082.10
30/06/2020	CREDIT INTEREST		0.32	8,082.42
30/06/2020	Closing Balance	<u>7,000.00</u>	<u>10,819.13</u>	<u>8,082.42</u>
	Transactions : 26			

# Statement of Account DIY SUPER SAVER



021

HAWAII FIVE-O PTY LTD THE TRUSTEE FOR  
HAWAII FIVE-O SUPERANNUATION FUND  
23 SCENIC DRIVE  
BUDGEWOI NSW 2262

**Customer Enquiries** 13 38 00  
8am-8pm (EST) Mon-Sat  
**BSB Number** 112-879  
**Account Number** 494135166  
**Statement Period** 14/01/2019 to 12/07/2019  
**Statement No.** 8(page 1 of 3)

THE TRUSTEE FOR HAWAII FIVE-O SUPERANNUATION FUND

## Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
9,862.90	+	5,400.39	-	11,000.00	=	4,263.29

## Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
14 JAN	OPENING BALANCE			9,862.90
17 JAN	SuperChoice P/L PC06C022-5429179		933.67	10,796.57
31 JAN	CREDIT INTEREST		4.38	10,800.95
07 FEB	SuperChoice P/L PC06C021-5448375		794.61	11,595.56
28 FEB	CREDIT INTEREST		4.38	11,599.94
11 MAR	INTERNET WITHDRAWAL 11MAR 16:40 Extra loan payment	8,000.00		3,599.94
15 MAR	SuperChoice P/L PC06C023-5479856		804.54	4,404.48
30 MAR	CREDIT INTEREST		2.81	4,407.29
15 APR	SuperChoice P/L PC06C023-5503706		814.48	5,221.77
30 APR	CREDIT INTEREST		1.98	5,223.75
14 MAY	SuperChoice P/L PC06C024-5532377		814.48	6,038.23
23 MAY	INTERNET WITHDRAWAL 23MAY 18:05 Transfer tax bill and as	3,000.00		3,038.23
31 MAY	CREDIT INTEREST		2.04	3,040.27
14 JUN	SuperChoice P/L PC06C024-5556944		1,221.72	4,261.99
29 JUN	CREDIT INTEREST		1.30	4,263.29
12 JUL	CLOSING BALANCE			4,263.29

## Interest Details

Credit Interest

Debit Interest

# Statement of Account DIY SUPER SAVER

021  
HAWAII FIVE-O PTY LTD THE TURSTEE FOR  
HAWAII FIVE-O SUPERANNUATION FUND  
23 SCENIC DRIVE  
BUDGEWOI NSW 2262

Customer Enquiries 13 38 00  
8am-8pm (EST) Mon-Sat  
BSB Number 112-879  
Account Number 494135166  
Statement Period 13/07/2019 to 13/01/2020  
Statement No. 9(page 1 of 3)

THE TRUSTEE FOR HAWAII FIVE-O SUPERANNU  
ATION FUND

## Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
4,263.29	5,298.46	2,000.00	7,561.75

## Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
13 JUL	OPENING BALANCE			4,263.29
16 JUL	SuperChoice P/L PC06C024-5590779		814.48	5,077.77
31 JUL	CREDIT INTEREST		0.92	5,078.69
09 AUG	SuperChoice P/L PC06C025-5608549		814.48	5,893.17
31 AUG	CREDIT INTEREST		0.72	5,893.89
12 SEP	SuperChoice P/L PC06C027-5629311		814.48	6,708.37
30 SEP	CREDIT INTEREST		0.79	6,709.16
11 OCT	SuperChoice P/L PC06C028-5646499		814.48	7,523.64
24 OCT	INTERNET WITHDRAWAL 24OCT 18:24 TO 0000494135094	2,000.00		5,523.64
31 OCT	CREDIT INTEREST		0.79	5,524.43
14 NOV	SuperChoice P/L PC06C028-5685387		1,221.72	6,746.15
30 NOV	CREDIT INTEREST		0.51	6,746.66
12 DEC	SuperChoice P/L PC06C028-5703694		814.48	7,561.14
31 DEC	CREDIT INTEREST		0.61	7,561.75
13 JAN	CLOSING BALANCE			7,561.75

## Interest Details

	Credit Interest	Debit Interest
Year to Date	\$4.34	\$0.00
Previous Year	\$43.41	\$0.00





## Statement of Account DIY SUPER SAVER

021  
HAWAII FIVE-O PTY LTD THE TURSTEE FOR  
HAWAII FIVE-O SUPERANNUATION FUND  
23 SCENIC DRIVE  
BUDGEWOI NSW 2262

Customer Enquiries 13 38 00  
8am-8pm (EST) Mon-Sat  
BSB Number 112-879  
Account Number 494135166  
Statement Period 14/01/2020 to 13/07/2020  
Statement No. 10(page 1 of 3)

THE TRUSTEE FOR HAWAII FIVE-O SUPERANNUATION FUND

### Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
7,561.75	5,520.67	10,000.00	3,082.42

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
14 JAN	OPENING BALANCE			7,561.75
16 JAN	SuperChoice P/L PC06C026-5726174		957.01	8,518.76
31 JAN	CREDIT INTEREST		0.68	8,519.44
13 FEB	SuperChoice P/L PC06C023-5752092		814.48	9,333.92
29 FEB	CREDIT INTEREST		0.71	9,334.63
06 MAR	INTERNET WITHDRAWAL 06MAR 17:05 WOOTTON PAYMENT eXTRA	5,000.00		4,334.63
12 MAR	SuperChoice P/L PC06C024-5769973		824.66	5,159.29
31 MAR	CREDIT INTEREST		0.37	5,159.66
17 APR	SuperChoice P/L PC06C025-5789981		834.84	5,994.50
30 APR	CREDIT INTEREST		0.22	5,994.72
13 MAY	SuperChoice P/L PC06C025-5814102		1,252.26	7,246.98
30 MAY	CREDIT INTEREST		0.28	7,247.26
11 JUN	SuperChoice P/L PC06C024-5831549		834.84	8,082.10
30 JUN	CREDIT INTEREST		0.32	8,082.42
11 JUL	INTERNET WITHDRAWAL 11JUL 10:06 Extra pay la trobe	5,000.00		3,082.42
13 JUL	CLOSING BALANCE			3,082.42

### Interest Details

Credit Interest

Debit Interest

Account Number 494135166  
Statement Period 14/01/2020 to 13/07/2020  
Statement No. 10(page 2 of 3)

Year to Date \$0.00 \$0.00  
Previous Year \$6.92 \$0.00

#### Credit Interest Rates

##### CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from \$0.00 to \$249,999.99 : 0.050%  
Balances from \$250,000.00 to \$5,000,000.00 : 0.050%  
On the portion of the balance over \$5,000,000.00 : 0.050%

#### Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

#### Summary of Transaction Fees 01/01/2020 TO 31/01/2020

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	2.50	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account Service Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

#### Summary of Transaction Fees 01/02/2020 TO 29/02/2020 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00





# Statement of Account

## INVESTMENT CASH ACCOUNT



021

HAWAII FIVE- O PTY LTD THE TRUSTEE FOR  
HAWAII FIVE-O SUPERANNUATION FUND  
23 SCENIC DRIVE  
BUDGEWOI NSW 2262

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 494135094  
**Statement Period** 14/01/2019 to 12/07/2019  
**Statement No.** 8(page 1 of 5)

THE TRUSTEE FOR HAWAII FIVE-O SUPERANNUATION FUND

### Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
3,338.78	+	17,911.04	-	17,027.35	=	4,222.47

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
14 JAN	OPENING BALANCE			3,338.78
21 JAN	LaTrobeFinancial	785.00		2,553.78
	Repay 40 149 566 2			
23 JAN	HCU		1,279.51	3,833.29
	HAWAII.EDESREALEST			
31 JAN	CREDIT INTEREST		0.72	3,834.01
31 JAN	DIRECT CREDIT/DEBIT FEES	0.20		3,833.81
20 FEB	LaTrobeFinancial	785.00		3,048.81
	Repay 40 149 566 2			
27 FEB	HCU		1,279.51	4,328.32
	HAWAII.EDESREALEST			
28 FEB	CREDIT INTEREST		0.70	4,329.02
28 FEB	DIRECT CREDIT/DEBIT FEES	0.20		4,328.82
11 MAR	INTERNET DEPOSIT 11MAR 16:40		8,000.00	12,328.82
	Extra loan payment			
11 MAR	TFR WDL BPAY INTERNET11MAR 16:46	8,000.00		4,328.82
	TO LA TROBE FINANCIAL 401495662			
20 MAR	LaTrobeFinancial	785.00		3,543.82
	Repay 40 149 566 2			
22 MAR	BPAY PHONE DEBIT 22MAR 11:47	318.30		3,225.52
	TO MCC Forster Rates 5000323187			
27 MAR	HCU		1,022.61	4,248.13
	HAWAII.EDESREALEST			
30 MAR	CREDIT INTEREST		0.86	4,248.99
30 MAR	DIRECT CREDIT/DEBIT FEES	0.20		4,248.79
	EFFECTIVE DATE 31MAR			
23 APR	LaTrobeFinancial	785.00		3,463.79
	Repay 40 149 566 2			
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			3,463.79

Account Number 494135094  
Statement Period 14/01/2019 to 12/07/2019  
Statement No. 8(page 2 of 5)

**Transaction Details continued**

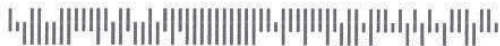
Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			3,463.79
24 APR	HCU		1,022.61	4,486.40
	HAWAII-EDESREALEST			
30 APR	CREDIT INTEREST		0.87	4,487.27
30 APR	DIRECT CREDIT/DEBIT FEES	0.20		4,487.07
04 MAY	BPAY PHONE DEBIT 04MAY 08:15	319.55		4,167.52
	TO MCC Forster Rates 5000323187			
20 MAY	INTERNET WITHDRAWAL 20MAY 17:33	1,320.00		2,847.52
	Sue 2017 and 2018 Tax in			
20 MAY	LaTrobeFinancial	785.00		2,062.52
	Repay 40 149 566 2			
23 MAY	INTERNET DEPOSIT 23MAY 18:05		3,000.00	5,062.52
	Transfer tax bill and as			
23 MAY	TFR WDL BPAY INTERNET23MAY 18:09	1,658.30		3,404.22
	TO TAX OFFICE PAYMENTS 002009653028872221			
23 MAY	INTERNET WITHDRAWAL 23MAY 18:13	700.00		2,704.22
	Safer super tax bill			
29 MAY	HCU		1,279.51	3,983.73
	HAWAII-EDESREALEST			
31 MAY	CREDIT INTEREST		0.78	3,984.51
31 MAY	DIRECT CREDIT/DEBIT FEES	0.20		3,984.31
20 JUN	LaTrobeFinancial	785.00		3,199.31
	Repay 40 149 566 2			
29 JUN	CREDIT INTEREST		0.75	3,200.06
29 JUN	DIRECT CREDIT/DEBIT FEES	0.20		3,199.86
	EFFECTIVE DATE 30JUN			
01 JUL	HCU		1,022.61	4,222.47
	HAWAII-EDESREALEST			
12 JUL	<i>CLOSING BALANCE</i>			4,222.47

**Summary of Automatic Deductions**

Date	Paid To	Amount \$
21 JAN	LaTrobeFinancial	785.00
	Repay 40 149 566 2	
20 FEB	LaTrobeFinancial	785.00
	Repay 40 149 566 2	
20 MAR	LaTrobeFinancial	785.00
	Repay 40 149 566 2	
23 APR	LaTrobeFinancial	785.00
	Repay 40 149 566 2	
20 MAY	LaTrobeFinancial	785.00
	Repay 40 149 566 2	



## Statement of Account INVESTMENT CASH ACCOUNT



021

HAWAII FIVE- O PTY LTD THE TRUSTEE FOR  
HAWAII FIVE-O SUPERANNUATION FUND  
23 SCENIC DRIVE  
BUDGEWOI NSW 2262

Customer Enquiries 13 33 30  
(24 hours, seven days)  
BSB Number 112-879  
Account Number 494135094  
Statement Period 13/07/2019 to 13/01/2020  
Statement No. 9(page 1 of 5)

THE TRUSTEE FOR HAWAII FIVE-O SUPERANNU  
ATION FUND

### Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
4,222.47	8,986.25	9,686.20	3,522.52

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
13 JUL	OPENING BALANCE			4,222.47
22 JUL	LaTrobeFinancial	785.00		3,437.47
	Repay 40 149 566 2			
30 JUL	HCU		1,022.61	4,460.08
	HAWAII-EDESREALEST			
31 JUL	CREDIT INTEREST		0.85	4,460.93
31 JUL	DIRECT CREDIT/DEBIT FEES	0.20		4,460.73
12 AUG	INTERNET WITHDRAWAL 11AUG 17:54	1,615.00		2,845.73
	Chimney repair wotton			
20 AUG	LaTrobeFinancial	758.00		2,087.73
	Repay 40 149 566 2			
28 AUG	HCU		1,022.61	3,110.34
	HAWAII-EDESREALEST			
31 AUG	CREDIT INTEREST		0.45	3,110.79
31 AUG	DIRECT CREDIT/DEBIT FEES	0.20		3,110.59
19 SEP	BPAY PHONE DEBIT 19SEP 15:33	328.23		2,782.36
	TO MCC Forster Rates 5000323187			
19 SEP	BPAY PHONE DEBIT 19SEP 15:34	267.00		2,515.36
	TO ASIC 2296073095350			
19 SEP	BPAY PHONE DEBIT 19SEP 15:59	54.00		2,461.36
	TO ASIC 2296070309739			
20 SEP	LaTrobeFinancial	758.00		1,703.36
	Repay 40 149 566 2			
25 SEP	Reg Aus Bank		1,022.61	2,725.97
	HAWAII-EDESREALEST			
30 SEP	BPAY PHONE DEBIT 30SEP 09:36	134.00		2,591.97
	TO ASIC 2296070309739			
30 SEP	CREDIT INTEREST		0.34	2,592.31
30 SEP	DIRECT CREDIT/DEBIT FEES	0.20		2,592.11
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			2,592.11



Account Number 494135094  
Statement Period 13/07/2019 to 13/01/2020  
Statement No. 9(page 2 of 5)

#### Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			2,592.11
02 OCT	PH TR TO SAV/CHQ 01OCT 22:12	500.00		2,092.11
02 OCT	PREMCBA YOUI OA18277640/7	1,205.03		887.08
21 OCT	LaTrobeFinancial Repay 40 149 566 2	758.00		129.08
24 OCT	INTERNET DEPOSIT 24OCT 18:24 FROM 0000494135166		2,000.00	2,129.08
30 OCT	Reg Aus Bank HAWAII-EDESREALEST		1,536.41	3,665.49
31 OCT	CREDIT INTEREST		0.10	3,665.59
31 OCT	DIRECT CREDIT/DEBIT FEES	0.40		3,665.19
05 NOV	BPAY PHONE DEBIT 05NOV 10:05 TO MCC Forster Rates 5000323187	328.86		3,336.33
12 NOV	PREMCBA YOUI OA31072789/1	591.68		2,744.65
20 NOV	LaTrobeFinancial Repay 40 149 566 2	745.00		1,999.65
25 NOV	PREMCBA YOUI OA31072789/2		591.68	2,591.33
27 NOV	Reg Aus Bank HAWAII-EDESREALEST		1,022.61	3,613.94
30 NOV	CREDIT INTEREST		0.12	3,614.06
30 NOV	DIRECT CREDIT/DEBIT FEES	0.40		3,613.66
16 DEC	INTERNET WITHDRAWAL 15DEC 08:16 Bali Bagus Transfer	112.00		3,501.66
19 DEC	Reg Aus Bank HAWAII-EDESREALEST		765.71	4,267.37
20 DEC	LaTrobeFinancial Repay 40 149 566 2	745.00		3,522.37
31 DEC	CREDIT INTEREST		0.15	3,522.52
13 JAN	<i>CLOSING BALANCE</i>			3,522.52

#### Summary of Automatic Deductions

Date	Paid To	Amount \$
22 JUL	LaTrobeFinancial Repay 40 149 566 2	785.00
20 AUG	LaTrobeFinancial Repay 40 149 566 2	758.00
20 SEP	LaTrobeFinancial Repay 40 149 566 2	758.00
2 OCT	PREMCBA YOUI OA18277640/7	1,205.03



## Statement of Account INVESTMENT CASH ACCOUNT



021

HAWAII FIVE- O PTY LTD THE TRUSTEE FOR  
HAWAII FIVE-O SUPERANNUATION FUND  
23 SCENIC DRIVE  
BUDGEWOI NSW 2262

Customer Enquiries 13 33 30  
(24 hours, seven days)  
BSB Number 112-879  
Account Number 494135094  
Statement Period 14/01/2020 to 13/07/2020  
Statement No. 10(page 1 of 4)

THE TRUSTEE FOR HAWAII FIVE-O SUPERANNUATION FUND

### Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
3,522.52	16,308.83	15,063.40	4,767.95

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
14 JAN	OPENING BALANCE			3,522.52
20 JAN	LaTrobeFinancial	745.00		2,777.52
	Repay 40 149 566 2			
29 JAN	Reg Aus Bank		1,377.41	4,154.93
	HAWAII-EDESREALEST			
31 JAN	CREDIT INTEREST		0.14	4,155.07
04 FEB	BPAY PHONE DEBIT 04FEB 14:28	328.20		3,826.87
	TO MCC Forster Rates 5000323187			
20 FEB	LaTrobeFinancial	745.00		3,081.87
	Repay 40 149 566 2			
26 FEB	Reg Aus Bank		808.61	3,890.48
	HAWAII-EDESREALEST			
29 FEB	CREDIT INTEREST		0.14	3,890.62
06 MAR	INTERNET DEPOSIT 06MAR 17:05		5,000.00	8,890.62
	WOOTTON PAYMENT eXTRA			
06 MAR	TFR WDL BPAY INTERNET06MAR 17:12	5,000.00		3,890.62
	TO LA TROBE FINANCIAL 401495662			
20 MAR	LaTrobeFinancial	745.00		3,145.62
	Repay 40 149 566 2			
25 MAR	Reg Aus Bank		1,022.61	4,168.23
	HAWAII-EDESREALEST			
31 MAR	CREDIT INTEREST		0.10	4,168.33
20 APR	LaTrobeFinancial	724.00		3,444.33
	Repay 40 149 566 2			
29 APR	Reg Aus Bank		907.61	4,351.94
	HAWAII-EDESREALEST			
30 APR	CREDIT INTEREST		0.03	4,351.97
20 MAY	LaTrobeFinancial	724.00		3,627.97
	Repay 40 149 566 2			
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			3,627.97

Account Number	494135094
Statement Period	14/01/2020 to 13/07/2020
Statement No.	10(page 2 of 4)

#### Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			3,627.97
21 MAY	BPAY PHONE DEBIT 21MAY 17:06	328.20		3,299.77
	TO MCC Forster Rates 5000323187			
27 MAY	Reg Aus Bank		1,279.51	4,579.28
	HAWAII-EDESREALEST			
30 MAY	CREDIT INTEREST		0.03	4,579.31
22 JUN	LaTrobeFinancial	724.00		3,855.31
	Repay 40 149 566 2			
30 JUN	Reg Aus Bank		912.61	4,767.92
	HAWAII-EDESREALEST			
30 JUN	CREDIT INTEREST		0.03	4,767.95
11 JUL	INTERNET DEPOSIT 11JUL 10:06		5,000.00	9,767.95
	Extra pay la trobe			
11 JUL	TFR WDL BPAY INTERNET11JUL 10:11	5,000.00		4,767.95
	TO LA TROBE FINANCIAL A0143065			
13 JUL	<i>CLOSING BALANCE</i>			4,767.95

#### Summary of Automatic Deductions

Date	Paid To	Amount \$
20 JAN	LaTrobeFinancial	745.00
	Repay 40 149 566 2	
20 FEB	LaTrobeFinancial	745.00
	Repay 40 149 566 2	
20 MAR	LaTrobeFinancial	745.00
	Repay 40 149 566 2	
20 APR	LaTrobeFinancial	724.00
	Repay 40 149 566 2	
20 MAY	LaTrobeFinancial	724.00
	Repay 40 149 566 2	
22 JUN	LaTrobeFinancial	724.00
	Repay 40 149 566 2	

#### Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$2.48	\$0.00





La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 149 566 2**  
Page No 2 of 3  
Statement Period 01.07.19 to 31.12.19

Hawaii Five-O Pty Ltd ATF Hawaii Five-O  
23 Scenic Drive  
BUDGEWOI NSW 2262

BPAY® Biller Code 18309 Reference No. 40 149 566 2  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
*Login, My Home Loan, New Registration*

## Semi-Annual Loan Account Statement

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 07. 19	Opening Loan Balance			83, 770. 51
22. 07. 19	La Trobe Financial Quick Pay Repayment		785. 00	82, 985. 51
31. 07. 19	Account Service Fee	15. 00		83, 000. 51
31. 07. 19	Interest (31 days 6.74% p.a.)	478. 08		83, 478. 59
20. 08. 19	La Trobe Financial Quick Pay Repayment		758. 00	82, 720. 59
31. 08. 19	Account Service Fee	15. 00		82, 735. 59
31. 08. 19	Interest (31 days 6.57% p.a.)	464. 17		83, 199. 76
20. 09. 19	La Trobe Financial Quick Pay Repayment		758. 00	82, 441. 76
30. 09. 19	Account Service Fee	15. 00		82, 456. 76
30. 09. 19	Interest (30 days 6.57% p.a.)	447. 78		82, 904. 54
02. 10. 19	Packet Review Fee	300. 00		83, 204. 54
08. 10. 19	Insurance Confirmation Fee		25. 00	83, 179. 54
08. 10. 19	Insurance Confirmation Fee	50. 00		83, 229. 54
21. 10. 19	La Trobe Financial Quick Pay Repayment		758. 00	82, 471. 54
31. 10. 19	Account Service Fee	15. 00		82, 486. 54
31. 10. 19	Interest (31 days 6.57% p.a.)	462. 39		82, 948. 93
20. 11. 19	La Trobe Financial Quick Pay Repayment		745. 00	82, 203. 93
30. 11. 19	Account Service Fee	15. 00		82, 218. 93
30. 11. 19	Interest (30 days 6.42% p.a.)	436. 26		82, 655. 19
20. 12. 19	La Trobe Financial Quick Pay Repayment		745. 00	81, 910. 19
31. 12. 19	Account Service Fee	15. 00		81, 925. 19
31. 12. 19	Interest (31 days 6.42% p.a.)	449. 11		82, 374. 30
31. 12. 19	Closing Loan Balance			82, 374. 30

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 149 566 2**  
Page No 1 of 1  
Statement Period 01.01.20 to 30.06.20

Hawaii Five-O Pty Ltd ATF Hawaii Five-O  
23 Scenic Drive  
BUDGEWOI NSW 2262

BPAY® Biller Code 18309 Reference No. 40 149 566 2  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
*Login, My Home Loan, New Registration*

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 01. 20	Opening Loan Balance			82, 374. 30
20. 01. 20	La Trobe Financial Quick Pay Repayment		745. 00	81, 629. 30
31. 01. 20	Account Service Fee	15. 00		81, 644. 30
31. 01. 20	Interest (31 days)	446. 36		82, 090. 66
20. 02. 20	La Trobe Financial Quick Pay Repayment		745. 00	81, 345. 66
29. 02. 20	Account Service Fee	15. 00		81, 360. 66
29. 02. 20	Interest (29 days)	416. 28		81, 776. 94
06. 03. 20	Repayment Made - Bpay (Savings/Chq)		4, 998. 95	76, 777. 99
20. 03. 20	La Trobe Financial Quick Pay Repayment		745. 00	76, 032. 99
31. 03. 20	Account Service Fee	15. 00		76, 047. 99
31. 03. 20	Interest (31 days)	420. 32		76, 468. 31
20. 04. 20	La Trobe Financial Quick Pay Repayment		724. 00	75, 744. 31
30. 04. 20	Account Service Fee	15. 00		75, 759. 31
30. 04. 20	Interest (30 days)	385. 39		76, 144. 70
20. 05. 20	La Trobe Financial Quick Pay Repayment		724. 00	75, 420. 70
31. 05. 20	Account Service Fee	15. 00		75, 435. 70
31. 05. 20	Interest (31 days)	396. 46		75, 832. 16
22. 06. 20	La Trobe Financial Quick Pay Repayment		724. 00	75, 108. 16
30. 06. 20	Account Service Fee	15. 00		75, 123. 16
30. 06. 20	Interest (30 days)	382. 41		75, 505. 57
30. 06. 20	Closing Loan Balance			75, 505. 57





La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213

Appraisal 14306

Date of Offer: 2 September 2015

Mr S Smith & Mrs C Cornacchia-Smith,  
Hawaii Five-O Pty Ltd ATF Hawaii Five-O Superannuation Fund,  
23 Scenic Drive,  
BUDGEWOI NSW 2262

**BORROWERS COPY**  
**(Please read & retain)**

Dear Mr S Smith & Mrs C Cornacchia-Smith,

**LOAN APPROVAL AND YOUR ACCEPTANCE**

**Congratulations on your decision to select La Trobe Financial Services Pty Limited for your financial needs. Please find enclosed the following:**

- 1. Your copy of the Letter of Offer marked "Borrowers/Guarantors Copy".**  
Please read and retain this copy for your future reference.
- 2. La Trobe Financial's copy of the Letter of Offer marked "To be returned to La Trobe Financial".**  
This offer needs to be signed by all borrowers/guarantors and returned in the reply paid envelope, along with any outstanding documentation required as a special condition of your loan.

Please advise your Solicitor of this Letter of Offer **IMMEDIATELY** and seek Independent Legal Advice.

We strongly recommend you obtain Superannuation Fund Financial and Legal Compliance Advice that the acquisition of the property and the borrowing of loan funds by you is within your Superannuation Fund strategy and complies with the Superannuation Industry (Supervision) Act 1993 and the Superannuation Industry (Supervision) Regulations 1994.

**Your signed acceptance of this Letter of Offer must be returned to La Trobe Financial within fourteen (14) days of receipt to avoid withdrawal of the Letter of Offer, or reassessment which could result in additional fees being incurred.**

For any further assistance please feel free to telephone our Lending Officer (card attached) on our toll free customer service number 1-800-707-707 from 8.30 am - 5.30 pm Eastern Standard Time.

Yours faithfully

**Gerald Edwards**  
Credit Analyst



La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213

Appraisal 14306

Date of Offer: 2 September 2015

Mr S Smith & Mrs C Cornacchia-Smith,  
Hawaii Five-O Pty Ltd ATF Hawaii Five-O Superannuation Fund,  
23 Scenic Drive,  
BUDGEWOI NSW 2262

Dear Mr S Smith & Mrs C Cornacchia-Smith,

### APPLICATION FOR FINANCE - LETTER OF OFFER

We are pleased to advise that your Application for Mortgage Finance has been approved and is now offered to you by La Trobe Financial (Credit Provider's representative) on the terms set out below.

Before you sign, read this Letter of Offer, so that you know exactly what contract you are entering into and what you will have to do under the contract. Once you have signed this Letter of Offer you are bound by it. You must not give false or misleading information to obtain credit.

<b>Borrower(s) Name:</b>	Hawaii Five-O Pty Ltd ATF Hawaii Five-O Superannuation Fund		
<b>Guarantor(s) Name:</b>	Simon Xavier Graeme Smith & Cecilia Maria Driver Cornacchia-Smith		
<b>Total Loan:</b>	\$120,000.00 which is not to exceed 57.14% of sworn independent valuation confirming satisfactory mortgage purpose security.		
<b>Loan Purpose:</b>	Purchase	<b>National Credit Code:</b>	NO
<b>Loan End Date (Expiry):</b>	Thirty (30) year(s) ("The Term")		
<b>Annual Percentage Rate:</b>	5.69% per annum Variable. The rate can be varied at any time.		
<b>Late Payment Fee:</b>	5.00% p.a. calculated per calendar month on outstanding loan balance.		
<b>Proposed Security Property:</b>	Registered First (Real Estate) Mortgage over 8 Worth Street WOOTTON NSW 2423		
<b>Repayments:</b>	Principal & Interest	\$	695.72
<b>Due 20th Monthly</b>	Account Service Fee	\$	15.00
	<b>Total Monthly Loan Repayment</b>	<b>\$</b>	<b>710.72</b>

*If you choose to take insurances with La Trobe Financial, the relevant premiums will be added to the above Loan Repayment.*

**Credit Provider:** Permanent Mortgages Pty Limited ACN 097 176 362 ("The Mortgagee")

**Mortgagee's Solicitor:** Purcell Partners  
DX 19910  
FRANKSTON 3199

We recommend that you obtain legal and financial advice in relation to this loan. If you default on this loan we may be entitled to sell the security property to repay the loan.

We strongly recommend you obtain Superannuation Fund Financial and Legal Compliance Advice that the acquisition of the property and the borrowing of loan funds by you is within your Superannuation Fund strategy and complies with the Superannuation Industry (Supervision) Act 1993 and the Superannuation Industry (Supervision) Regulations 1994.



## GENERAL TERMS AND CONDITIONS

These are the La Trobe Financial General Terms and Conditions incorporated into the letter of offer referring to these terms and conditions and they form part of your loan agreement.

In addition to complying with your letter of offer and these terms and conditions, you must observe all the terms of your mortgage. You should read the mortgage conditions carefully. Your obligations under the mortgage include the obligation to keep any mortgaged property in good repair, to pay all rates, taxes, and other expenses in relation to the property. You must not alter the property or change the use of the property without our prior written consent. You must not deal with the property in any way without our prior written consent. This means you cannot mortgage it, sell it, or lease it without our consent. You must insure the property in accordance with our requirements. If you do not observe all the terms of the mortgage, you may be in default and we may be entitled to obtain vacant possession of the property and sell it. This short summary does not replace your reading the mortgage in full.

There is no binding legal agreement between us until the settlement date or such earlier date as we decide.

This means that until the settlement date:

- a) you are not bound to go ahead; and
- b) we have the right to change the terms of this loan agreement or to withdraw it altogether and decline to make an advance of funds to you. We will not make an advance of funds until we are satisfied that all relevant conditions are fulfilled. You may be liable for costs even if we decide not to proceed.

Where there is any inconsistency between these conditions and the mortgage documents and any other documents collateral to the loan, the letter of offer will prevail unless the Credit Provider indicates otherwise in writing.

### DOCUMENTARY REQUIREMENTS

- (1) The Credit Provider's Solicitor (as well as the Credit Provider) must be satisfied on all matters which in their opinion are necessary to give the Credit Provider adequate and proper first ranking security, including personal identification verification. The Credit Provider's Solicitor has been instructed to prepare mortgage documents and they will contact you when the documents are ready for signature also detailing requirements to enable settlement of the advance.
- (2) Mortgage Documents must be signed and received by La Trobe Financial within fourteen (14) days from the date of this letter of offer or other indulgence granted by the Credit Provider or such later date as the Credit Provider may allow. If this is not done the Credit Provider reserves the right to withdraw approval of the loan. At settlement a fee may be charged to you to cover the cost of remitting settlement funds to our Solicitor. Additional costs will be payable where the advance involves multiple securities, is to a Company or where guarantees are required. **We recommend that the Borrower/s and the Guarantor/s seek independent legal and financial advice regarding their duties and obligations under the letter of offer and mortgage documents. The Credit Provider has no responsibility to ensure that the Borrower/s and/or the Guarantor/s obtain such legal and financial advice, unless specified in the special conditions.**
- (3) The security dwelling must not be left vacant for a period exceeding 60 days, nor leased or sublet without the prior written consent of La Trobe Financial.

### LOAN SETTLEMENT (REQUESTING FUNDS)

- (4) Settlement of the loan may be conditional upon a policy of Lender's Mortgage Insurance being issued to the Credit Provider. Lender's mortgage insurance cover protects the Lender and not the Borrower. It does not in any way lessen the liability of the Borrower to the Lender. The Lender may exercise its rights in respect of the security property and pursue the Borrower and the Guarantor in the usual way. A once only premium for this will be deducted from the first loan advance made. A partial refund of premium may apply where the loan is fully repaid within three (3) years.
- (5) If the purchase price quoted by you changes, the Credit Provider may, at its discretion, not give you the loan or may withdraw the letter of offer at any time, prior to settlement.
- (6) Any adverse change in the financial or the relevant circumstances of the Borrower or Guarantor or the security property since the application for the loan was received must be advised in writing to La Trobe Financial prior to settlement of your loan. The Credit Provider shall not be bound to proceed with this loan if prior to settlement of the loan the Borrower or Guarantor fails to pay any monies due or fails to comply with any of the conditions of the loan or the Credit Provider's Solicitor's requirements or there has been an adverse change in the financial or other relevant circumstances of the Borrower or Guarantor or the security property since the application for loan was received, or there was not full disclosure by the Borrower or Guarantor to the Credit Provider or La Trobe Financial.
- (7) The loan is to be drawn and settled within three (3) months from the disclosure date.
- (8) Other than as disclosed in the letter of offer, at the disclosure date, the persons to whom the amount of credit available under this contract is to be paid, and the amounts payable to those persons are not ascertainable.
- (9) **Existing Home**  
Loan funds will be advanced to the Credit Provider's Solicitor who will only release these at the direction of you or your Solicitors and after the Credit Provider's Solicitor has received and has control of all documents of title to the security property and the mortgage documents have been duly executed by all parties. Where the loan purpose is to refinance other loan facilities, evidence of satisfactory conduct will need to be provided prior to the advancement of loan funds. Where funds are being advanced for personal purposes, e.g. motor vehicle purchase etc. it is important to note that the loan term may exceed the anticipated lifespan of the asset being purchased.



**GENERAL TERMS AND CONDITIONS continued****(10) If You Are Building**

The loan is to be paid in progress payments. The first advance will be made only after the Credit Provider's Solicitor has received and has control of your title to the security property and the mortgage documents have been duly executed by all parties. The land settlement advance is calculated by deducting the cost of construction and Lender's mortgage insurance premium and any other outstanding fees and insurance premiums from the loan amount approved. The land settlement advance is not to exceed ninety percent (90%) of the valuation of the land. **You will be required to contribute all of your funds prior to the Credit Provider making loan funds available at land settlement.** Further advances will be paid on the basis of the Credit Provider's valuer inspection reports of the security property from time to time. **The amount of payment will be determined by the Credit Provider's Valuer and may differ from your Builder's progress payment claim. Despite La Trobe Financial monitoring the building works, La Trobe Financial takes no responsibility for the works.** Further advances will be made payable to the Builder. Progress payments shall be drawn after the Borrower's funds have been used so that the Credit Provider's funds are the final funds used in payment of the building contract. Construction must be completed within six (6) months from the date of settlement unless otherwise varied by the special conditions contained in the letter of offer.

- (11) The loan amount will be advanced progressively as and when La Trobe Financial sees fit to assist in the construction of building works. La Trobe Financial is under no obligation to make any progressive advances, and in particular can refuse to make any further advances if anything happens which in the opinion of La Trobe Financial adversely affects the value of the security property or the works are not proceeding satisfactorily. If the Insurer who has provided the mortgage insurance in respect of this loan cancels, suspends, or limits that insurance, a default will have occurred and the Lender can demand repayment of the whole loan.
- (12) Any amendment or alteration to the building contract must be notified to La Trobe Financial in writing and approval obtained in writing from La Trobe Financial prior to acceptance of same by the Borrower. Any reduction to the building contract may result in a decrease to your loan amount. Final payment cannot be paid until the dwelling is complete including fencing, painting and a Certificate of Occupancy (or relevant certificate in each state or territory of Australia) is forwarded to La Trobe Financial.
- (13) You must provide La Trobe Financial with a copy of your signed fixed price building contract with a registered builder for the amount specified in your application and a copy of the Council approved plans and specifications and where applicable home owners warranty insurance prior to any progress payments being made by us. Your building contract must provide us with access to the site. All of these must be acceptable to the Credit Provider. The Credit Provider shall be under no obligation to make progress payments if the building has not been constructed in accordance with the Council approved plans and specifications. The Building Contract costs are to be calculated on a GST inclusive basis. Progress Payment claims shall be calculated and paid on a GST inclusive basis.
- (14) If during construction, you obtain another loan from any other financial institution or person other than the Credit Provider which is secured by a mortgage over the property upon which the construction is taking place, the Credit Provider, in addition to any other right it has under its mortgage documents, this letter of offer or at law, has the right to refuse to make any further progress payments without further notice to you.
- (15) Promptly after completion of construction you must provide to La Trobe Financial a final certificate from the local council or other responsible authority confirming that building works have been completed in accordance with all relevant requirements.

**PROPERTY INSURANCE**

- (16) The security property must be insured for such risks as the Credit Provider requires with an insurance company acceptable to the Credit Provider and for the amount required by the Credit Provider. The insurance policy must also note La Trobe Financial Services Group (agent for the credit provider) as an interested party. You are free to make insurance arrangements through La Trobe Financial or any other person. If you make insurance arrangements through La Trobe Financial the premium is payable monthly and the first monthly premium will be payable with the first monthly loan repayments. All loan insurance premiums must be paid as they fall due. If you fail to pay any insurance premium or fail to renew an insurance policy, you authorise La Trobe Financial to pay the premium on your behalf or to arrange acceptable insurance on your behalf. The premium will be debited to your loan account and become immediately due and payable by you. If you are erecting a new dwelling, or refinancing your existing loan, your property insurance will be implemented when the first loan advance is made by the Credit Provider.

**REPAYMENTS**

- (17) Repayments are due monthly in arrears as set out in the Financial Table in the letter of offer. By accepting this offer you agree to make payments in the amount specified by us monthly on the day or date advised to you. Payments may be made by direct debit or by deduction from your salary. In either case, until your loan is repaid in full you must sign a direct debit authority to allow us to debit an account from which repayments will be made and you must keep that account open. You authorise us to obtain any payment due under your loan agreement by using the direct debit authority. If any direct debit or cheque used for repayment is dishonoured, the repayment will be treated as not having been made, and interest will continue to accrue on the unpaid daily balance until actual payment is received by the Lender. All payments made in accordance with La Trobe Financial's direct debit system will be free of charge; otherwise the Repayment Facilitation Fee set out in the Financial Table will apply.



**GENERAL TERMS AND CONDITIONS continued**

- (18) In addition to making any repayments specified in your loan agreement on the date on which your loan ends, you must pay us the amount you owe us, together with any fees or other costs arising on repayment. The date on which your loan ends is the date set out in your loan agreement, or such other date which we agree with you. The amount you owe us means, in respect of each account, the total amount outstanding from time to time and includes all interest, fees and charges. In the meantime, repayments must be made to progressively repay the loan during the term (Principal & Interest loans only). If your loan is interest only full repayment of the loan is required at the expiration of the loan term failing which the default rate of interest will be applied.
- (19) You must pay all payments and pay all credit fees and charges as specified in your loan agreement. Payments will be credited to your loan account only when actually received by the Lender. All payments must be made in full when they fall due, without setting off any amounts you believe the Lender owes you. Any redraw facility based upon advance payments is solely at the discretion of the Credit Provider.

**Interest Calculations**

Interest on the loan will be calculated on daily balances from the date of advancement of the loan as set out in the Financial Table including any broken period.

- (20) Your first principal and interest repayment will be due in the first month after the month in which settlement occurs. Broken period interest must be paid as set out above. If any payment is due on a day which is not a business day, the payment must be made on the next business day. If any payment is due on a day which is the 29th, 30th or 31st of a month with no such date, the payment must be made on the last day of the calendar month. For example, if your settlement date is the 31st day of March, your April repayment will be due on 30th April as 31st April is a date, which does not exist. A business day is a day that is not a Saturday or Sunday, or a public holiday where banks are generally not open to conduct business.

**INTEREST AND FEE CHARGES**

- (21) The interest rate quoted in the letter of offer is an indicative rate only at the time of offering the loan. The interest rate payable will be that rate applicable at the date of initial drawing of the loan. Fees and charges payable by you as they arise are fully detailed in the Financial Table. If you are giving the mortgage described above (see under "Description of Security") you must pay all insurance premiums, rates, taxes, charges, outgoings and assessments (including council rates, water rates and land tax) payable or assessed in respect of the security property or on the owner or occupier of the security property.
- (22) If you become liable by a court order to pay any money due under your loan agreement, you must pay interest at the higher of the rate ordered by the court or the rate payable under this agreement. We can apply any payment or other credit to any amount you owe us in any order we determine.
- (23) If you have more than one account with us and you make a payment without telling us in writing how the payment is to be applied, we can apply it to any one or more of the accounts in any way we think fit. We may debit interest whenever the loan is in default, there is any repayment of the loan, there is any principal increase or variation in your loan agreement, or any change to the loan terms.
- (24) Interest accrues on a daily basis from the day the Lender draws cheques or otherwise allocates money at your request to make the first advance. This applies whether or not any real estate transaction to which the advance relates (eg, refinance or purchase) occurs on that day.
- (25) The charging of interest on arrears of interest and fees and charges does not mean that they are part of the principal sum or the loan amount. These amounts only become part of the principal sum or loan amount if we elect to convert them to principal.

**NOTICES**

- (26) The credit provider may give you a notice by personal delivery, prepaid ordinary post, or facsimile sent to your address shown in the letter of offer, or sent to your last address known to us. We may also give you notice in any other way authorised by law. The notice may be signed by any employee, solicitor, or agent on behalf of the credit provider.
- (27) You will be given twenty (20) days written notice of any change in these credit fees or charges or the introduction of new credit fees and charges. However all fees and charges are subject to change without your consent, and may vary from time to time. All fees and charges are current as at the disclosure date and are payable in full unless otherwise specified as a loan condition in the Offer. In addition, all state and Federal Government duties, costs and Government charges and bank repayment facilitation or dishonour fees or charges as advised from time to time, on the transaction are payable by you as Borrower during the loan.
- (28) If the annual percentage rate is a variable rate, any changes in the rate will be notified to you on or before the day the rate changes. You can obtain further information about interest rates (including all reference rates) by telephoning the number referred to on the first page of this letter of offer.
- (29) If the annual percentage rate changes, La Trobe Financial may change the amount of repayments. You will be notified of changes to repayments by at least twenty (20) days written notice.



**GENERAL TERMS AND CONDITIONS continued****VARIABLE RATE LOANS (VRL's)**

(30) At any period in which your loan is a variable rate loan, the following provisions shall also apply:

- a) The variable rate is set by the Credit Provider from time to time. The Credit Provider may change this rate at any time without your consent.
- b) The rate can change at any time. Any changes will apply to your loan on and from the date notified. Any changes will be notified to you as per clause 28;
- c) The amount of each payment will include any applicable direct debit fees, taxes or charges. If the interest rate changes, we may change the repayments due by you. The Credit Provider will notify you in writing twenty (20) days prior to changing the repayment amount;
- d) If the rate decreases, the Credit Provider will not automatically reduce your repayment amount, but will consider any request by you to decrease your repayment amount. Whatever repayment you make it must be enough to repay the loan within the term of the loan.

**FIXED RATE LOANS (FRL's)**

(31) At any time when the interest rate on your loan is fixed ("Fixed Rate Period"), the following provisions will apply: At the end of any fixed rate period, the Credit Provider will calculate the repayment amount applicable to your new interest rate to ensure that the mortgage is repaid within the term of the loan. You will be notified in writing of the new repayment amount as per clause 29. You should pay the new repayment amount when the fixed rate period ends on the same basis and in the same manner as you were previously.

**FURTHER GENERAL CONDITIONS****(32) Statements of Account**

Statements of account will be forwarded to you at least once every six (6) months. Guarantors to the loan facility may also be forwarded a copy of each Loan Account Statement including relevant settlement notices, and your acceptance of this offer provides consent to the provision of Loan Account Statements to guarantors.

**(33) Default and Enforcement Expenses**

If you fail to comply with the provisions of the letter of offer or the security, the Credit Provider may, at its option and subject to the requirements under any law including the service of any required notice of default, demand that you repay immediately all or part of any money owing by you including any money outstanding but not currently due to the Credit Provider in respect of the loan or otherwise. After the default occurs, the Credit Provider may exercise any rights, powers or remedies the Credit Provider has under the letter of offer, any security or at law. Where your loan is not regulated by the National Credit Code you and each of you hereby charge all your right, title and interest in all real property owned or held by you or each of you (now and during the currency of your loan) in favour of the Credit Provider for payments of amounts owing to the Credit Provider (now and during the currency of your loan) under this agreement and further agree that the Credit Provider may lodge a caveat over any such property subject to this charge.

(34) Where any amount due by you is not paid on the due date, you must pay a default rate of interest. The default rate of interest is specified in the Financial Table.

(35) Enforcement expenses may become payable under the loan agreement and any security if you default. You must pay on demand and we may debit your account with our costs in connection with any exercise or non exercise of rights arising from any default, including:

- a) legal costs and expenses on a full indemnity basis or solicitor and own client basis, whichever is higher;
- b) our internal costs.

These expenses include the credit provider's or Manager's expenses incurred in preserving or maintaining property subject to the security, collection expenses and expenses resulting from dishonour of a cheque or payment.

**(36) Notices and Joint Borrowers**

In addition to any manner of service specified in any legislation, any notices to be given by the Credit Provider may be sent to you at the address shown in the letter of offer or to such other address as you may notify in writing to the Credit Provider from time to time. All notices, communications and requests to the Credit Provider shall be addressed to La Trobe Financial at the address listed on the first page of the letter of offer. Any communications or dealings by the Credit Provider may be given on behalf of the Credit Provider by La Trobe Financial as the Credit Provider's Representative unless the Credit Provider notifies you in writing to the contrary.

(37) Where there are more than one of you, you enter this transaction jointly and severally. However, under the National Credit Code each of you are separately entitled to receive notices and other documents. If you both reside at the same address and you both wish to nominate one of you as the recipient (so you both receive just the one set of notices and other documents) please complete the attached Joint Nomination Form.

**(38) Liability of Joint Borrowers**

Where there are two or more Borrowers receiving the loan from the Credit Provider, their liabilities and obligations to the Credit Provider shall be joint and several.



**GENERAL TERMS AND CONDITIONS continued****(39) Commissions Disclosure**

Each of you acknowledges that:

- a) Certain fees and other moneys are or may from time to time be payable to or for the account of La Trobe Financial Services Pty Limited ACN 006 479 527 ("La Trobe Financial") or any of La Trobe Financials related companies and the Credit Provider should your loan be approved.
- b) La Trobe Financial, the Credit Provider's Representative, receives ongoing fee income calculated as a percentage of your loan balance for the day to day management of your loan, paid by the Credit Provider from their normal customer's interest charges and fees. La Trobe Financial may also pay or receive an introduction fee to or from third parties for introduction of the credit business. La Trobe Financial or its agents may pay or receive other commissions or remuneration relating to this transaction. At the disclosure date the amount of these fees and commissions are not ascertainable. Payments to third parties will be disclosed in the letter of offer if applicable. **The Introducer, loan referral source or third party is not authorised to make any representations or warranties to you regarding the terms of the loan or any of La Trobe Financials obligations.**
- c) Any such fees, commissions, benefits or other moneys may represent a portion of the Credit Provider's normal customer interest rate, fees and charges for the loan or the third party's fees for the good, product or service.
- d) If you are introduced to La Trobe Financial by a third party referral source and have signed a separate fee agreement then the agreed fee will be deducted at Loan Settlement. Should you be in dispute as to that fee or service the fee will be deducted and held in Trust until dispute resolution is finalised.

**EARLY REPAYMENT OR RELEASE OF SECURITY**

- (40) When the loan is repaid or if any of the security is altered or released, you must pay any Credit Provider fees and the Credit Provider's legal fees and "out of pocket" expenses for the discharge of or other dealings with the security. You may (at any time) repay early any part of the original loan but you may incur additional cost. At all times, in the case of a partial discharge, the Credit Provider reserves the right to determine a loan to value of security ratio acceptable to the Credit Provider in its absolute discretion. Please refer to the Financial Table attached, for any Break Fees. If you elect to repay the whole of your loan prior to the expiration of the term, you must pay interest to the date of repayment plus any applicable break fees as detailed in the Financial Table attached.

**ASSIGNING THE MORTGAGE**

- (41) The Credit Provider may assign or otherwise deal with your rights under the mortgage or any agreement covered by the mortgage in any way they consider appropriate. You agree that the Credit Provider may disclose any information or documents they consider desirable to help them exercise this right. You also agree that the Credit Provider may disclose information or documents at any time to a person to whom they assign their rights under the mortgage. By signing and accepting this offer, you acknowledge that there is no requirement to notify you of these dealings. La Trobe Financial must hold any duplicate Certificate of Title as security at all times until the loan is fully discharged.

**ACCEPTANCE OF OFFER**

- (42) Payment of any outstanding fees, legal costs and all relevant expenses connected with this transaction shall be borne by you following your acceptance of these terms and conditions. If the loan is not made for some reason, the legal costs, application fee and expenses incurred by the Credit Provider and La Trobe Financial must be paid by you.
- (43) No variation of this letter of offer and general terms and conditions will be binding on the Credit Provider unless advised or confirmed in writing by the Credit Provider.
- (44) If the signed duplicate letter of offer is not received by La Trobe Financial within fourteen (14) days of the date of this letter, this offer may be cancelled or withdrawn. Once you have returned the signed duplicate Offer of Loan, it is suggested that you request your own Solicitor to contact the Credit Provider's Solicitor in order to ascertain their preliminary requirements. If you have any questions, ask before you sign.

**(45) Termination of Loan Contract**

If the loan is not settled or in the case of construction finance the first advance has not been made on or before three (3) months after the disclosure date, this loan contract will at the Credit Provider's option terminate. You may then have to reapply for the loan and pay additional fees.

**(46) Borrower's, Mortgagor's and Guarantor's Declarations**

By accepting this offer, each of you, and if applicable each of the named Guarantors makes the following declarations:

1. You have carefully read the letter of offer and these attached general terms and conditions and attached Financial Table and understand it establishes a legal contract between you, La Trobe Financial and the Credit Provider.
2. All information you have given to La Trobe Financial and the Credit Provider, its agents and solicitors is accurate and not misleading and you are aware that La Trobe Financial and the Credit Provider are relying on that information to enter this transaction and you have been provided with the appropriate Comparison Rate Schedule.
3. Other than what is set out in the letter of offer, La Trobe Financials general terms and conditions and Financial Table the Precontractual Disclosure Statement and the Information Statement, you have not relied on any promise or representation by any person when deciding to accept this offer.
4. You authorise and acknowledge that the credit provider may register any necessary security interest in the Personal Property Securities Register.



**GENERAL TERMS AND CONDITIONS continued**

5. Where the loan is not regulated under the National Credit Code or a Self Managed Super Fund product, except where you are the guarantor, you charge in favour of the Lender all your right, title and interest in all freehold property in which you have any beneficial interest (now or during the currency of the loan) for payment of amounts owing to the lender by the Borrower (now or during the currency of the loan) and you acknowledge that the Lender may lodge a caveat over all such property pursuant to this charge. If the Credit Provider (mortgagee) is a Trust, you acknowledge that the Mortgagee entered into this transaction in its capacity as trustee of a trust. The liability of the Mortgagee is limited to the available assets of the relevant trust except where the liability arises from a breach of the terms of the trust deed by the Mortgagee or any negligent, fraudulent or wrongful act or omission of the Mortgagee or its employees, delegates, attorneys or agents.

**TRUSTEE REPRESENTATIONS AND WARRANTIES**

Clauses (47) and (48) apply to you, the borrower, if you enter the loan agreement as trustee of a trust ("Trust").

**(47) Borrower's undertaking**

You agree to observe your obligations as trustee of the Trust.

**(48) Representations and warranties**

You represent and warrant to La Trobe Financial, the Lender and the Credit Provider that:

1. You are the only trustee of the Trust;
2. You are the legal owner of all the assets of the Trust;
3. The copy of the Trust's deed delivered to the Lender prior to the execution of this agreement is true, complete and current and discloses all the terms of the Trust and there has been no other amending deed, instrument of appointment, vesting deed or other instrument of any description that affects the terms of the Trust;
4. The trust is validly created and subsisting and no circumstances exist under which it may be determined other than as may be set out in the Trust's deed and no date for the vesting of any Trust fund has been appointed other than as may be set out in the Trust's deed;
5. You have the power under the Trust's deed to enter into and observe your obligations under this agreement;
6. The execution and performance of this agreement is a proper purpose of the Trust and the Trust is receiving a valuable commercial benefit in return for entering into this agreement;
7. You have entered into this agreement in your capacity as trustee of the Trust and for the benefit of the beneficiaries of the Trust;
8. You have a right to be indemnified out of the property or fund of the Trust in respect of obligations incurred by you under this agreement subject always to the terms of the Trust's deed;
9. You are not in default under the Trust's deed;
10. There is no dispute between you and any other person in relation to the Trust or the Trust assets;
11. No action has been taken or proposed to remove you as trustee of the Trust; and
12. No action has been taken or is proposed to be taken that effects or facilitates:
  - a) the variation of the Trust's deed;
  - b) the resettling of the property and fund of the Trust; or
  - c) the termination of the Trust.



## SCHEDULE OF RELATED LOAN CHARGES

As at 1 July 2015 the following fees and charges are payable by you as a borrower and are not expected to exceed the relevant amounts advised, however all fees and charges are subject to change without your consent and may vary from time to time, and any amount charged above the schedule amount is for the account of the borrower.

### SETTLEMENT FEES - Settlement Fees and Charges payable on or before settlement of your loan:

**Application Fee:** Up to 1.75% (minimum \$550.00) of the loan amount approved or other amount specified in the Letter of Offer. **La Trobe Financial's Legal Fee:** Legal fees plus Solicitor's "out of pocket" expenses. **Electronic File Fee:** \$130.00 for the use of proprietary software to facilitate settlement. **Settlement Disbursement Fee:** \$120.00 for arranging and remitting to our Solicitor the initial funds for settlement. **Settlement Arrangement Fee:** \$500.00 where three (3) days notice not provided. **General Security Agreement Registration Fee:** \$110.00 (if applicable, refer to special conditions in this letter of offer). **Title Insurance Fee:** La Trobe Financial insures every loan against loss for defined Title insurance events. Residential securities; minimum \$145.20 (including GST) for loans less than \$600,000.00 and Commercial securities; minimum \$354.75 (including GST) for loans less than \$500,000.00. For loans above these amounts see the amount stated in the special conditions of this letter of offer.

**Progress Payment Fees:** If you are constructing a building, additional inspection fees will be deducted and a fee will be charged to cover the cost of remitting progress payment funds to you of \$120.00 per drawdown.

### DURATION - Fees and Charges payable after settlement:

**Account Service Fee:** \$15.00 charged monthly to your account and debited on the interest debit date for the entire term of the loan. **Packet Review Fee:** \$300.00 charged annually to your account on the anniversary of initial settlement.

### CUSTOMER INITIATED FEES - Fees and Charges that may become payable after settlement:

**Renegotiation or Converting Fee:** \$750.00 for any agreed change to loan type, loan term, number of accounts, loan amount, interest rate or security. **Principal Reduction Fee:** \$980.00 for each principal prepayment made during the loan term which exceeds \$10,000.00. **Information Production Fee:** \$25.00 for providing a copy of letter of offer, security or other document. **Consent Administration Fee:** \$395.00 to review, consent or produce documents of title or security. **Electronic File Fee:** \$130.00 for the use of proprietary software to facilitate the registration of documents. **Statement Issuance Fee:** \$25.00 for additional or replacement copies of Loan Activity Statements and \$75.00 for a Loan Liability or Loan Discharge Statement. **Insurance Confirmation Fee:** \$50.00 charged annually at insurance expiry if property insurance policy not arranged through La Trobe Financial. **Production of Title Fee:** \$290.00 when requested to produce a certificate of title.

### DEFAULT FEES - Fees and Charges payable on default of loan:

**Dishonoured Repayment Fee:** \$15.00 if a cheque that is presented for payment is dishonoured, or a direct debit is returned by your bank. **Default Notice Issuance Fee:** \$400.00 payable (\$88.00 per guarantor) at the time a default notice is required to be issued in the event of a default under the mortgage. **File Attendance Fee:** \$75.00 may be payable at the time of attendance where required due to default of the mortgage. **Late Payment Fee:** Current Loan Interest Rate plus additional 5.00% (or rate applicable at the time), calculated on the daily balance and charged monthly while account remains in arrears.

### DISCHARGE FEES- Discharge Fees and Charges payable on or before discharge of your loan:

**Discharge Settlement Fee:** \$1,350.00 plus our Solicitor's costs (minimum \$400.00) plus any fees specified as a loan condition in the Letter of Offer will be payable where a discharge of security is required. **Production of Title Fee:** \$290.00 when requested to produce a certificate of title at discharge. **Electronic File Fee:** \$130.00 for the use of proprietary software to facilitate discharge. **Priority Discharge Fee:** \$190.00 for any request for discharge or partial discharge of a loan where you do not give at least thirty (30) days written notice to La Trobe Financial. **General Security Agreement Release Fee:** \$105.00 (if applicable).

**Early Repayment Fee:** If the loan is repaid in full for any reason whatsoever within the first five (5) years from first loan advance or a principal reduction is accepted, the Borrower must pay an Early Repayment Fee calculated as three (3) months' interest on the loan balance (minimum \$300.00) on Discharge.

**Break Fee (Fixed Rate Loans):** If your loan is fixed and you repay early, in full or in part, we may charge you a Break Fee in addition to any other fee payable. These fees may be significant.

An example on a \$60,000.00 principal reduction would be calculated and applied as follows:

Principal reduction	=	\$60,000.00	
Fixed rate on current loan	=	10.00% p.a.	
Current rate of equivalent product	=	8.50% p.a.	
Remaining term of fixed rate period	=	2 years	
Early Repayment Fee	=	(10.00 - 8.50)% p.a. x \$60,000.00 x 2	.../10
	=	\$1,800.00	



**SMSF Special Conditions**

- a) La Trobe reserves the right to request confirmation of certification from an approved auditor that the Fund is a complying superannuation fund or an opinion from your lawyer that the trust deed complies with the requirements of sections 67A, 67B and 71(8) of the Act or an opinion from your financial planner that the transaction is consistent with the Fund's investment strategy and risk management strategy.
- b) On completion of the purchase of the Property, the title to the Property is to be registered in the name of Hawaii Five-O Property Custodian Pty Ltd, being the Property Trustee.
- c) You must provide a certificate from an approved auditor (in accordance with the Regulations) on an annual basis or immediately at the request of La Trobe that the Fund is a complying superannuation fund under the Act.
- d) La Trobe acknowledges that this loan is a limited recourse facility so that: (i) La Trobe's right to recover the loan amount, interest, fees and any other amounts owing to La Trobe is limited to the Property and any rights against, or security provided by, a guarantor or other third party; and (ii) La Trobe has no recourse to any of the Fund's other assets to enforce any rights it has in relation to the loan amount, interest, fees and any other amounts owing to La Trobe.
- e) La Trobe agrees that the Property Trustee does not have any liability to La Trobe in connection with the loan amount, interest, fees and any other amounts owing to La Trobe except: (i) in its capacity as Property Trustee; and (ii) to the extent that the Property Trustee has entered into any agreement with, or provided security to, La Trobe in any capacity other than as Property Trustee.
- f) You represent and warrant to La Trobe that: (i) on completion of the purchase of the Property, you will be the beneficial owner of the Property; (ii) the Fund is validly created and existing, no circumstances exist by which it may be determined other than as set out in the trust deed for the Fund and no date within the duration of the term of the loan for the vesting of any of the Fund's assets has been appointed except in accordance with the Act or the Regulations; (iii) you are validly appointed as trustee for the Fund, are not in breach of your obligations as trustee and no circumstances exist by which you may be removed as trustee for the Fund other than as set out in the trust deed for the Fund; (iv) the loan will be opened and operated (including the execution of all related documents) pursuant to and in proper exercise of your powers as trustee for the Fund and all formalities required have been complied with; (v) the purpose of the loan and performance by you of your obligations is for a proper purpose of, and provides commercial benefit to, the Fund; and (vi) there is no dispute in relation to the Fund or the Fund's assets.
- g) It will be an Event of Default under the terms of the Securities given to La Trobe if at any time: (i) the Fund ceases to be a complying superannuation fund within the meaning of the Act; (ii) either the Fund or the Property Trustee is in breach of: (A) the Act; (B) the Regulations; (C) the trust deed of the Fund; or (D) the Property Trustee Deed; (iii) without the prior written consent of La Trobe: (A) the Property Trustee is changed; (B) in the case of a Property Trustee which is a company: (1) there is any change in the composition of the board of directors of that company; or (2) any of the issued shares of that company are transferred to a party who is not presently a shareholder of the company; (C) the Property Trustee transfers the Property to any other party; or (D) the Property Trustee holds any property other than the Property.
- h) Despite any provision in this letter or in the La Trobe Financial Loan Offer General Terms and Conditions: (i) redraw is not available on this loan; (ii) La Trobe will not exercise any right of set-off, right to combine or consolidate accounts or banker's lien against you, other than in respect of the Property; and (iii) neither this loan nor the Security are cross collateralised to any other facility of yours or any facility of any related entity (as that term is defined in section 9 of the Corporations Act 2001 (Cwth)).

**SMSF Special Conditions (continued):**

- i) La Trobe recommends that you obtain your own independent legal and tax advice before entering into this transaction. La Trobe makes no representation or warranty regarding the structure which has been used to purchase the Property. You acknowledge that you have made your own enquiries regarding the structure and have no claim whatsoever against La Trobe in relation to any aspect of the structure. In particular, you have no claim against La Trobe if the use of this structure in any way makes the Fund a non-complying fund under the Act or the Regulations. Notwithstanding such non-compliance, La Trobe will be able to enforce the terms and conditions of the loan and security in full.
- j) La Trobe will have the right to require revaluation of the security property at any time it considers reasonable during the term of the loan, but at least every twelve months. You will be obliged to provide all relevant information to enable the periodic valuation to be effectively undertaken.
- k) La Trobe reserves the right to seek a reduction in debt where the maximum approved LVR of 57.14% is exceeded.

This letter of offer is made subject to the General Terms and Conditions detailed in this letter and Special Conditions and terms that are specific to your loan listed below. Certain General Terms and Conditions and all of the Special Conditions and terms that are specific to your loan need to be satisfied prior to the loan being made. Where there is any divergence between the General Terms and Conditions and the Special Conditions contained in this letter, the Special Conditions will apply.

Yours faithfully



**Gerald Edwards**  
**Credit Analyst**

**Special Conditions to be satisfied before the loan can proceed to settlement:**

- a) Receipt and review by La Trobe of the following documents: (i) trust deed of the superannuation fund (Fund); (ii) declaration of trust made by the property trustee (Property Trustee) and you in your capacity as the trustee for the Fund; and (iii) deed of guarantor (if applicable).
- b) La Trobe must be satisfied that the terms of the deed establishing the Fund allow you to: (i) borrow in accordance with section 67A of the Superannuation Industry (Supervision) Act 1993 (Cwth) (Act) and complies with the Superannuation Industry (Supervision) Regulations 1994; (ii) borrow to acquire the property described in the letter of offer (Property); and (iii) enter into an arrangement under which the title to the Property is registered in the name of the Property Trustee.
- c) La Trobe must be satisfied with the terms of the deed of declaration of trust entered into by you and the Property Trustee (Property Trust Deed).
- d) All financial statements provided in support of this application are to be signed by the relevant directors of the company/beneficiaries of the trust as being true and correct.
- e) Receipt of Landlords Property Insurance Policy consistent with clause (16) of this offer (confirming minimum replacement value of \$190,000.00) La Trobe Financial Services to be noted as Interested party.
- f) Evidence that default(s)/judgement(s) listed with Gosford City Council are paid in full.
- g) Application Fee will be \$980 and to be deducted at settlement.
- h) La Trobe Financial requires receipt of clear colored scanned copy of identification for both applicants.

**Terms that are specific to your loan:**

- a) Guarantor(s) to execute Deed of Guarantee and Indemnity (prepared by La Trobe Financial's solicitor) and obtain written Independent Legal Advice.



**PART A: Acceptance by Borrower**

If you wish to accept this Letter of Offer, you should acknowledge your acceptance by signing and dating La Trobe Financial's copy of the Letter of Offer, and return it to La Trobe Financial within fourteen (14) days of receipt in the reply paid envelope.

I/We accept this Letter of Offer on the terms and conditions contained in this Letter of Offer together with the General Terms and Conditions pages, Schedule of Related Loan Charges page and Special Conditions listed, which I/we have received, which have been read and are understood. I/We agree to be bound by its Terms. I/We declare the loan will be used for the purpose(s) stated in this Letter of Offer, and make the declarations contained in this letter under the clause Borrowers and Guarantors Declarations.

I/We confirm that the terms and conditions of this Letter of Offer meet my/our immediate and longer term requirements and objectives currently held by me/us.

I/We confirm that by accepting this Letter of Offer I/we are aware of the monthly repayments and confirm that I/we are able to meet these repayments from my/our income without substantial hardship.

I/We are not aware of any factors, including claims made against me/us, ill health, disability or change in employment circumstances, which may result in a decrease in income or an increase in expenditure which may affect my/our ability to make the repayments.

I/We acknowledge that I/we have been provided with a copy of the signed application form and I/we acknowledge that the information contained in the application form is true and correct in every particular.

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

**IMPORTANT**

You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

Borrower: Hawaii Five-O Pty Ltd ATF Hawaii Five-O

Superannuation Fund

(Please impress with company seal)

Signature of Director:

*X Simon Smith*

Name of Director: Simon Xavier Graeme Smith

Date:

15/9/2015

Signature of Secretary:

*Cecilia M. DiVera Cornacchia-Smith*

Name of Secretary:

Cecilia M. DiVera Cornacchia-Smith

Date:

15-9-2015

Guarantor: Simon Xavier Graeme Smith

Signature:

*X Simon Smith*

Date:

15/9/2015

## ACCEPTANCE OF LETTER OF OFFER (continued)

Guarantor: Cecilia Maria Driver Cornacchia-Smith

Signature: Cecilia M. Driver Cornacchia-SmithDate: 15-9-2015

**PART B: Acceptance by the Security Provider**

If you wish to accept this Letter of Offer, you should acknowledge your acceptance by signing and dating La Trobe Financial's copy of the Letter of Offer, and return it to La Trobe Financial within fourteen (14) days of receipt in the reply paid envelope.

I/We accept this Letter of Offer on the terms and conditions contained in this Letter of Offer together with the General Terms and Conditions pages, Schedule of Related Loan Charges page and Special Conditions listed, which I/we have received, which have been read and are understood. I/We agree to be bound by its Terms. I/We declare the loan will be used for the purpose(s) stated in this Letter of Offer, and make the declarations contained in this letter under the clause Borrowers and Guarantors Declarations.

I/We confirm that the terms and conditions of this Letter of Offer meet my/our immediate and longer term requirements and objectives currently held by me/us.

I/We confirm that by accepting this Letter of Offer I/we are aware of the monthly repayments and confirm that I/we are able to meet these repayments from my/our income without substantial hardship.

I/We are not aware of any factors, including claims made against me/us, ill health, disability or change in employment circumstances, which may result in a decrease in income or an increase in expenditure which may affect my/our ability to make the repayments.

I/We acknowledge that I/we have been provided with a copy of the signed application form and I/we acknowledge that the information contained in the application form is true and correct in every particular.

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

**IMPORTANT**

You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

The mortgagor consents to the offer of loan being accepted by the borrower.

The mortgagor agrees that it is bound by the security given by it to the lender to secure the obligations of the Borrower.

Hawaii Five-O Property Custodian Pty Ltd in its capacity as )  
trustee of the Property Trust in accordance )  
with the Corporations Act 2001 by being )  
signed by the following officers )

Signature of Director: X Simon Smith

Name of Director: SIMON XAVIER GRAGME SMITH

Date: 15-9-15

Signature of Director / Secretary: Cecilia M. Divera Cornacchia-Smith

Name of Director / Secretary: CECILIA MARIA DRIVERA CORNACCHIA-SMITH Appraisal 14306

Date: 15-9-15



## Rachel Foster

---

**From:** Joleen Johnson  
**Sent:** Monday, 7 June 2021 10:06 AM  
**To:** Rachel Foster  
**Cc:** 'Rachel Barrett'; Brendan Curran  
**Subject:** RE: Hawaii Five-O Superannuation Fund - 2020 Queries

Morning Rachel,

I have check with Simon, and the Bali Transaction was definitely a mistake. He will be putting this money back into the fund shortly.

As for the \$500, they ae not sure. They think they took money out to purchase things and do minor repairs to the property, but don't know where any of the receipts are. Not sure what can happen here? They did say that they will put the \$500 back into the super fund, if not being able to produce the receipts is a problem.

Can you please let me know if they should be putting both the \$112 and \$500 back into the super fund? So I can advise the client.

Kind regards,

Jo

Joleen Johnson  
Client Services | Administration Manager



---

Chartered Accountants | Taxation Consultants | Registered SMSF Auditors

---

4/16 Lake Street  
BUDGEWOI NSW 2262

Ph: (02) 4399 1833

10/2 Belmont Street  
(Paris Apartments) SWANSEA NSW 2281

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[admin@bpcaccounting.com.au](mailto:admin@bpcaccounting.com.au)



BPC Accounting Client Portal



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## Hawaii Five-O Superannuation Fund

### Investment Summary as at 30 June 2020

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
St George DIY Super Saver '5166				8,082.42	8,082.42			1.96%
St George Investment Cash Account '5094				4,767.95	4,767.95			1.15%
				<b>12,850.37</b>	<b>12,850.37</b>			<b>3.11%</b>
<b><u>Property Direct Market</u></b>								
8 Worth Street, Wootton (100/DP1042250)	1.00000	225,716.0800	400,000.0000	225,716.08	400,000.00	174,283.92	77.21%	96.89%
				<b>225,716.08</b>	<b>400,000.00</b>	<b>174,283.92</b>	<b>77.21%</b>	<b>96.89%</b>
				<b>238,566.45</b>	<b>412,850.37</b>	<b>174,283.92</b>	<b>73.05%</b>	<b>100.00%</b>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

**Hawaii Five-O Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2019 to 30 June 2020**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
St George DIY Super Saver '5166		4,263.29		10,819.13		7,000.00	0.00		8,082.42	8,082.42
St George Investment Cash Account '5094		3,199.86		21,317.69		19,749.60	0.00		4,767.95	4,767.95
		<u>7,463.15</u>		<u>32,136.82</u>		<u>26,749.60</u>	<u>0.00</u>		<u>12,850.37</u>	<u>12,850.37</u>
<b><u>Property Direct Market</u></b>										
8 Worth Street, Wootton (100/DP1042250)	1	225,716.08	0	0.00	0	0.00	0.00	1	225,716.08	400,000.00
		<u>225,716.08</u>		<u>0.00</u>		<u>0.00</u>	<u>0.00</u>		<u>225,716.08</u>	<u>400,000.00</u>
<b>Fund Total</b>		<u><u>233,179.23</u></u>		<u><u>32,136.82</u></u>		<u><u>26,749.60</u></u>	<u><u>0.00</u></u>		<u><u>238,566.45</u></u>	<u><u>412,850.37</u></u>

**Hawaii Five-O Superannuation Fund**  
**Investment Revaluation as at 30 June 2020**

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Property Direct Market</b>						
PROP1	8 Worth Street, Wootton (100/DP1042250)	30 Jun 2020	400,000.00000	1.00000	400,000.00	100,310.41
<b>Property Direct Market Total</b>					<b>400,000.00</b>	<b>100,310.41</b>
<b>Fund Total</b>					<b>400,000.00</b>	<b>100,310.41</b>

# Hawaii Five-O Superannuation Fund

## Depreciation Worksheet

For the Period 1 July 2019 to 30 June 2020

**Property Description:** 8 Worth Street, Wootton (100/DP1042250)  
**Property Type:** Residential  
**Property Address:** 0/8 WORTH STREET WOOTTON NSW 2423

Description of Assets	Purchase Date	Original Cost	Opening Written Down Value	Balancing Adjustment Events				Decline In Value			Closing Written Down Value
				Disposal Date	Termination Value	Assessable	Deductible	Rate	Method	Decline In Value	
Property Purchase	4-May-15	223,126.08	223,126.08					0.00%	N/A	-	223,126.08
22700L Poly Water Tank - Heritage Green	21-Sep-18	2,590.00	2,322.32					13.33%	DV	310.41	2,011.91
<b>Property Total</b>		<b>225,716.08</b>	<b>225,448.40</b>							<b>310.41</b>	<b>225,137.99</b>

Key:  
 DV: Diminishing Value Method  
 PC: Prime Cost Method  
 LV: Low value pool ( year 2 or 3)  
 LV Y1: Low value pool - year 1  
 N/A: Non-depreciable asset  
 \*: Capital work deduction

**Total Capital Allowance** 310.41  
**Total Capital Work Deductions** 0.00

Real Estate Agents, Stock & Station Agents  
Property Managers

80a Stroud Street  
BULAHDELAH NSW 2423

Phone: 02) 4997 4566  
Fax: (02) 4997 4813  
Email: edes@edes.com.au  
Website: www.edes.com.au

**EDE'S REAL ESTATE**

**BULAHDELAH**

ABN 42106370763

To Whom It May Concern:

Re: Market Appraisal

Property: 8 WORTH STREET WOOTTON NSW 2423

Lot 100, DP 1042250

We refer to your request for us to give you advice as to a reasonable market appraisal in respect to the above property.

The subject property is a 3 bedroom older style home feature 3 bedrooms, bathroom, toilet, laundry, separate, modern kitchen & dining room separate lounge room, combustion fire, air condition, sunroom undercover BBQ area. Front verandah, double enclosed garage, tanks, sloping fenced yard 1593sqm. Immaculately presented home quiet location side lane access.

I consider a reasonable market appraisal would be \$400,000.  
(Four Hundred Thousand Dollars)

*Although every care has been taken to arrive at the figure quoted above, I stress that this information is an opinion of a reasonable market value only, and not to be taken as a sworn valuation.*

Yours faithfully,

**EDE'S REAL ESTATE**  
**BULAHDELAH**

Per: *J. J. Ede*

Jan Ede

Sales consultant

*Family owned and operated since 1956*



**Australian Government**  
**Australian Taxation Office**

**Agent** BRENDAN CURRAN  
**Client** THE TRUSTEE FOR HAWAII FIVE-  
O SUPERANNUATION FUND  
**ABN** 90 588 412 623  
**TFN** 965 302 887

# Activity statement 004

---

Date generated	03/04/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

## Transactions

---

0 results found - from 01 July 2019 to 03 April 2021 sorted by processed date ordered oldest to newest

## Hawaii Five-O Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2019 to 30 June 2020

Operating Statement Profit vs. Provision for Income Tax		2020 \$
Benefits Accrued as a Result of Operations before Income Tax		112,795.55
<b><u>ADD:</u></b>		
Non-Deductible Expenses		80.00
<b><u>LESS:</u></b>		
Increase in Market Value		100,310.41
Rounding		0.14
Taxable Income or Loss		<b>12,565.00</b>

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	12,565.00	1,884.75
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		<b>1,884.75</b>

### Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	1,884.75
<b><u>ADD:</u></b>	
Change in Deferred Tax Liability	10,031.10
Income Tax Expense	<b>11,915.85</b>

### Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	1,884.75
Income Tax Payable (Receivable)	<b>1,884.75</b>

### Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No





Australian Government  
Australian Taxation Office

**Agent** BRENDAN CURRAN  
**Client** THE TRUSTEE FOR HAWAII FIVE-  
O SUPERANNUATION FUND  
**ABN** 90 588 412 623  
**TFN** 965 302 887

# Income tax 002

---

Date generated	03/04/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

# Transactions

---

0 results found - from 01 July 2019 to 03 April 2021 sorted by processed date ordered oldest to newest

# Hawaii Five-O Superannuation Fund

## Tax Accounting Reconciliation

For the period 1 July 2018 to 30 June 2019

Operating Statement Profit vs. Provision for Income Tax		2019
		\$
Benefits Accrued as a Result of Operations before Income Tax		87,194.21
<b>LESS:</b>		
Increase in Market Value		74,551.60
Carry Forward Accounting Loss		3,744.00
Rounding		0.61
Taxable Income or Loss		8,898.00
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	8,898.00	1,334.70
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	(3,744.00)	0.00
Provision for Income Tax		1,334.70

## Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	1,334.70
<b>ADD:</b>	
Change in Deferred Tax Liability	7,455.15
Income Tax Expense	8,789.85

## Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	1,334.70
Income Tax Payable (Receivable)	1,334.70

## Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

---

## Hawaii Five-O Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2019 to 30 June 2020

---

Operating Statement Profit vs. Provision for Income Tax		2020 \$
Benefits Accrued as a Result of Operations before Income Tax		112,795.55
<b><u>ADD:</u></b>		
Non-Deductible Expenses		80.00
<b><u>LESS:</u></b>		
Increase in Market Value		100,310.41
Rounding		0.14
Taxable Income or Loss		<u><u>12,565.00</u></u>

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	12,565.00	1,884.75
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		<u><u>1,884.75</u></u>

### Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	1,884.75
<b><u>ADD:</u></b>	
Change in Deferred Tax Liability	10,031.10
Income Tax Expense	<u><u>11,915.85</u></u>

### Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	1,884.75
Income Tax Payable (Receivable)	<u><u>1,884.75</u></u>

### Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

**Hawaii Five-O Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2019 to 30 June 2020**

**Mr Simon Smith**

**Date of Birth:** 24 Oct 1958  
**Age:** 61 (at 30/06/2020)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Non-Concessional**

**Prior Year Contributions**

The 'Bring Forward Rule' was NOT triggered in the previous 2 years  
 3-year cap in effect from previous years  
 Total non-concessional contributions in previous 2 years

N/A  
 N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	25,000.00	100,000.00
Cumulative Available Unused Cap	3	14,451.53	0.00
Contributions made (to this fund)	4	10,812.21	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		10,812.21	0.00
Amount above caps	5	0.00	0.00
Available		28,639.32	100,000.00

**Notes**

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	10,812.21
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>10,812.21</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exception	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
16/07/2019	Employer Mandated	814.48			manual
09/08/2019	Employer Mandated	814.48			manual
12/09/2019	Employer Mandated	814.48			manual
11/10/2019	Employer Mandated	814.48			manual
14/11/2019	Employer Mandated	1,221.72			manual
12/12/2019	Employer Mandated	814.48			manual
16/01/2020	Employer Mandated	957.01			manual

---

**Hawaii Five-O Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2019 to 30 June 2020**

---

**Mr Simon Smith**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
13/02/2020	Employer Mandated	814.48			manual
12/03/2020	Employer Mandated	824.66			manual
17/04/2020	Employer Mandated	834.84			manual
13/05/2020	Employer Mandated	1,252.26			manual
11/06/2020	Employer Mandated	834.84			manual
<b>Totals:</b>		<b>10,812.21</b>			

## Hawaii Five-O Superannuation Fund

### Members Summary Report - For the period 1/07/2019 to 30/06/2020

Member's Detail		Opening Balance	Increases				Decreases				Closing Balance	
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out		Ben Paid
Mr Simon Smith												
23 Scenic Drive Budgewoi NSW 2262												
Accumulation	Accumulation	215,925.40	10,812.21	0.00	101,983.34	0.00	(11,915.85)	0.00	0.00	0.00	0.00	316,805.10
		215,925.40	10,812.21	0.00	101,983.34	0.00	(11,915.85)	0.00	0.00	0.00	0.00	316,805.10
		215,925.40	10,812.21	0.00	101,983.34	0.00	(11,915.85)	0.00	0.00	0.00	0.00	316,805.10

**Hawaii Five-O Superannuation Fund**  
(ABN: 90 588 412 623)

**Member Benefit Statement**

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 23 Scenic Drive Budgewoi, NSW 2262
Member Number: HAWA1001	Date of Birth: 24 October 1958
Mr Simon Xavier Smith	Date Joined Fund: 10 July 2015
Accumulation Account	Eligible Service Date: 16 April 1984
Accumulation	Tax File Number Held: Yes
	Account Start Date: 10 July 2015

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019 215,925.40	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 316,805.10
Employer Contributions 10,812.21	Taxable - Untaxed -
Share Of Net Fund Income 101,983.34	<b>Your Preservation Components</b>
<u>Total Increases</u> 112,795.55	Preserved 316,805.10
<u>Decreases to your account:</u>	Restricted Non Preserved -
Contributions Tax 1,621.83	Unrestricted Non Preserved -
Tax on Net Fund Income 10,294.02	<b>Your Insurance Benefits</b>
<u>Total Decreases</u> 11,915.85	No insurance details have been recorded
Withdrawal Benefit as at 30 Jun 2020 316,805.10	<b>Your Beneficiaries</b>
	No beneficiary details have been recorded



# EDES REAL ESTATE PTY LTD

PO Box 81

BULAHDELAH N.S.W. 2423 ABN.42106370763

PH: (02)49974566 FAX: (02)49974813

## STATEMENT

HAWAII FIVE - O SUPERANNUATION FUND  
23 Scenic Drive  
BUDGEWOI NSW 2262

CODE: [HAWAII ]  
**PERIOD END: FY2020**  
Portfolio: PB ABN: 42106370763  
**(YEARLY)**  
**(TAX INVOICE)**

PROPERTY & DESCRIPTION	PAID FROM & TO	DEBIT-	CREDIT+
------------------------	----------------	--------	---------

**8 Worth Street, \$ 280.00 - WEEKLY**

Dean Francis Eldridge And	RENT RECEIVED	02/07/19 to 30/06/20	14560.00
---------------------------	---------------	----------------------	----------

**Disbursements & Sundry Credits**

29/01/20	Inv55123	29/01/20	DAVID HALLIWELL		
	Prp:WORTH008		Repair Screen Lock 8 Worth	\$	159.00
26/02/20	Inv35	13/02/20	GREG TOSH		
	Prp:WORTH008		Checked Circuit 8 Worth St	\$	115.00
26/02/20	Inv5591839	11/02/20	SMOKE ALARM TESTING SERVICES GST:\$9.00		
	Prp:WORTH008		Smoke Alarm Check 8 Worth	\$	99.00
29/04/20	Inv38	23/03/20	GREG TOSH		
	Prp:WORTH008		Checked Circuit 8 Worth Stree	\$	115.00
30/06/20	Inv00701	28/06/20	KEVIN SMITH GST:\$10.00		
	Prp:WORTH008		Repairs To Stove 8 Worth St	\$	110.00
			TOTAL STATEMENT FEES	\$	54.48
			TOTAL MANAGEMENT FEES	\$	1092.00
			TOTAL GST CHARGED	\$	114.60 #
			<b>TOTAL TRAN/CHEQ OWNER</b>	<b>\$</b>	<b>12700.92</b>

CLOSING BAL. \$ -0.00

14560.00 14560.00

( \* Taxable supply / # Indicates ALL Gst)

## Rachel Foster

---

**From:** Joleen Johnson  
**Sent:** Monday, 7 June 2021 10:06 AM  
**To:** Rachel Foster  
**Cc:** 'Rachel Barrett'; Brendan Curran  
**Subject:** RE: Hawaii Five-O Superannuation Fund - 2020 Queries

Morning Rachel,

I have check with Simon, and the Bali Transaction was definitely a mistake. He will be putting this money back into the fund shortly.

As for the \$500, they are not sure. They think they took money out to purchase things and do minor repairs to the property, but don't know where any of the receipts are. Not sure what can happen here? They did say that they will put the \$500 back into the super fund, if not being able to produce the receipts is a problem.

Can you please let me know if they should be putting both the \$112 and \$500 back into the super fund? So I can advise the client.

Kind regards,

Jo

Joleen Johnson  
Client Services | Administration Manager



---

Chartered Accountants | Taxation Consultants | Registered SMSF Auditors

---

4/16 Lake Street  
BUDGEWOI NSW 2262

Ph: (02) 4399 1833

10/2 Belmont Street  
(Paris Apartments) SWANSEA NSW 2281

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PO Box 41 BUDGEWOI NSW 2262

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BPC Accounting Client Portal



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DAVID HALLIWELL  
For Home & Property Maintenance  
ABN 28 762 178 366

INVOICE NO.	55123
DATE	January 23, 2020
CUSTOMER	Worth St
INSURANCE REF	

**ENTERED**

QUANTITY	DESCRIPTION	UNIT PRICE	LINE TOTAL
1.00	Unlock door & Check lock found parts damaged inside ,get lock to work with out using key . 20/01/20	\$45.00	\$45.00
1.00	Fit new lock . 23-Jan-20	\$45.00	\$45.00
1.00	Mat. 23-Jan-20	\$69.00	\$69.00
			\$0.00
			\$0.00
			\$0.00
			\$0.00
			\$0.00
	All parts and materials remain the property of David Halliwell until the appropriate invoice(s) have been paid in full		
		TOTAL	\$ 159.00

For Internet Transfer BSB 802-214 Account 120577  
Cheques Payable to 'David Halliwell' please quote invoice number on back  
**THANK YOU FOR YOUR BUSINESS!**

11/02/20



Invoice Date: 11/02/2020

**Tax Invoice #5591839**

ATTN: Simon Smith  
80a Stroud Street  
Bulahdelah NSW 2423

PROPERTY SERVICED:  
8 Worth Street  
Wootton NSW 2423

DATE OF VISIT: 11/02/2020

LANDLORD: Simon Smith

Qty	Item	Description	Unit Price Inc. GST	Total Amount Inc. GST
1	Yearly Maintenance	Smoke Alarms	\$99.00	\$99.00

PAID



getpaidfaster.com.au

Direct Deposit Details:  
Name: Smoke Alarm Testing  
Services Pty Ltd  
Bank: NAB  
BSB: 082 494  
Account #: 24843 8639  
Reference #: 5591839  
Term: NET 30 Days

ENTERED

Sub Total	\$90.00
GST	\$9.00
Total	\$99.00
Payments	-\$0.00
Amount Owing	\$99.00

## Statement of Compliance

### Smoke Alarms Summary:

Position	Power	Type	Make	Model	Expiry	dB
BACK BED	240v	Photo Electric	BROOKS	EIB146P	2025	99
* HALLWAY	9v	Photo Electric	BROOKS	EIB605C	2027	96
RIGHT BED	240v	Photo Electric	BROOKS	EIB146P	2025	99
* SUNROOM	9v	Photo Electric	BROOKS	EIB605C	2027	96
LEFT BEDROOM	240v	Photo Electric	BROOKS	EIB146RC	2029	95

All smoke alarms located within the property as detailed above have been cleaned and tested as per manufacturers instructions and been installed in accordance with Australian Standard AS 3786 (2014) Smoke Alarms, Building Code of Australia, Volume 2 Part 3.7.2 of the National Construction code series (BCA) and AS 3000-2007 Electrical installations.

\* Not required for compliance

**Smoke Alarm Testing Services Pty Ltd.**

abn: 28 132 807 491

PO Box 6393, Yatala DC QLD 4207  
t: 1300 41 66 67 f: 1300 41 44 63 e: info@sats.com.au

**SATS.COM.AU**



38

## (\* DELETE AS APPROPRIATE)

DATE 23/3/20

8 Worth Street Wootton

LIC  
ORDER NO. 235911C

19 Stuart Street Bulahdelah

49974526  
27/03/20

[illegible]

TOTAL INCLUSIVE OF G.S.T. 115 00

Total includes G.S.T. of







Forster | 4 Breese Parade  
PO Box 450 Forster 2428

council@midcoast.nsw.gov.au  
ABN 44 961 208 161  
Phone (02) 7955 7777



HAWAII FIVE-O PROPERTY CUSTODIAN PTY LTD  
23 Scenic Dr  
BUDGEWOI NSW 2262



021  
1018612  
R3\_141

## RATE NOTICE

STD

01/07/2019 to 30/06/2020

ASSESSMENT NO: 323187  
DUE DATE: 31/08/2019  
1ST INSTALMENT: \$328.23  
TOTAL AMOUNT: \$1,312.83



For emailed notices:  
[midcoast.enotices.com.au](mailto:midcoast.enotices.com.au)  
Reference No: 9FAE6FDF3V

Posting Date: 15/07/2019

**Important:** Please contact us if your mailing address is incorrect (see over)

### LOCATION AND DESCRIPTION OF PROPERTY

8 Worth Street, WOOTTON NSW 2423  
Lot 100 DP 1042250

### PROPERTY RATING CATEGORY

Residential

### RATES AND CHARGES

#### RATES IN \$ OR CHARGE

#### RATEABLE VALUE (Base Date 01/07/2016)

#### AMOUNT

Base Amount Residential			690.00
Residential	0.00330200	42,000	138.68
Onsite Sewage Mang/Approv Charge	80.00000000	1	80.00
Domestic Waste Management Charge	360.00000000	1	360.00
Waste Management Charge	44.15000000	1	44.15

Please deduct any payments made since 4 July 2019

If there are any arrears included in this notice, interest charges will accrue daily at 7.5% until paid and the assessment may be subject to recovery action by Council.

If the instalment amount is not received by the due date, interest will be charged daily at 7.5% per annum.

1st Instalment	2nd Instalment	3rd Instalment	4th Instalment	Total Amount
31/08/2019 \$328.23	30/11/2019 \$328.20	28/02/2020 \$328.20	31/05/2020 \$328.20	\$1,312.83

### PAYMENT OPTIONS:

Help us reduce costs by setting up a direct debit.



#### Direct Debit:

Arrange to have your rates paid automatically from your cheque or savings account. Complete the authority form on our website, or contact us.



Billers Code: 53017  
Ref: 5000 3231 87

#### Telephone/Internet:

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

Bpay View® – View and pay this bill using internet banking.  
Registration No 5000 3231 87



#### Credit Card<sup>1</sup>, by phone:

Call 1300 858 977 and quote Assessment No: 323187

or

#### Credit Card<sup>1</sup>, online:

Visit [www.midcoast.nsw.gov.au/paymyrates](http://www.midcoast.nsw.gov.au/paymyrates), select online payment and link to Great Lakes region, quoting Assessment No: 323187

See over for additional payment options.



INTERNAL USE ONLY



# Hawaii Five-O Superannuation Fund

## Depreciation Worksheet

For the Period 1 July 2019 to 30 June 2020

**Property Description:** 8 Worth Street, Wootton (100/DP1042250)  
**Property Type:** Residential  
**Property Address:** 0/8 WORTH STREET WOOTTON NSW 2423

Description of Assets	Purchase Date	Original Cost	Opening Written Down Value	Balancing Adjustment Events				Decline In Value			Closing Written Down Value
				Disposal Date	Termination Value	Assessable	Deductible	Rate	Method	Decline In Value	
Property Purchase	4-May-15	223,126.08	223,126.08					0.00%	N/A	-	223,126.08
22700L Poly Water Tank - Heritage Green	21-Sep-18	2,590.00	2,322.32					13.33%	DV	310.41	2,011.91
<b>Property Total</b>		<b>225,716.08</b>	<b>225,448.40</b>							<b>310.41</b>	<b>225,137.99</b>

Key:  
 DV: Diminishing Value Method  
 PC: Prime Cost Method  
 LV: Low value pool ( year 2 or 3)  
 LV Y1: Low value pool - year 1  
 N/A: Non-depreciable asset  
 \*: Capital work deduction

**Total Capital Allowance** 310.41  
**Total Capital Work Deductions** 0.00

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

**Inquiries**

www.asic.gov.au/invoices

1300 300 630



021/1214

HAWAII FIVE-O PTY. LTD.  
23 SCENIC DR BUDGEWOI NSW 2262

**INVOICE STATEMENT**

Issue date 16 Sep 19

**HAWAII FIVE-O PTY. LTD.**

ACN 607 030 973

Account No. 22 607030973

**Summary**

Opening Balance	\$54.00
New items	\$80.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$134.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back  
of this page

**Please pay**

Immediately **\$134.00**

*If you have already paid please ignore this  
invoice statement.*

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****HAWAII FIVE-O PTY. LTD.**

ACN 607 030 973

Account No: 22 607030973

**22 607030973****TOTAL DUE****Immediately****\$134.00****\$134.00**

Payment options are listed on the back  
of this payment slip



**Billers Code:** 17301  
**Ref:** 2296070309739



\*814 129 0002296070309739 77

2591.97

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

HAWAII FIVE-O PROPERTY CUSTODIAN PTY LTD  
23 SCENIC DR BUDGEWOI NSW 2262

**INVOICE STATEMENT**

Issue date 27 Jul 19

**HAWAII FIVE-O PROPERTY CUSTODIAN PTY LTD**

ACN 607 309 535

Account No. 22 607309535

**Summary**

Opening Balance	\$0.00
New items	\$267.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$267.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back  
of this page*

**Please pay**

Immediately	<b>\$0.00</b>
By 27 Sep 19	<b>\$267.00</b>

*If you have already paid please ignore this  
invoice statement.*

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****HAWAII FIVE-O PROPERTY CUSTODIAN PTY LTD**

ACN 607 309 535

Account No: 22 607309535

**22 607309535**

<b>TOTAL DUE</b>	<b>\$267.00</b>
Immediately	<b>\$0.00</b>
By 27 Sep 19	<b>\$267.00</b> ✓

*Payment options are listed on the back  
of this payment slip*



Bill Code: 17301  
Ref: 2296073095350

19-9-19  
cpt 41567795



\*814 129 0002296073095350 15

Inquires 1300 300 630

Issue date 28 Jul 19

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 86508650

## Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 607 309 535  
FOR HAWAII FIVE-O PROPERTY CUSTODIAN PTY LTD

REVIEW DATE: 27 July 19

## You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to [www.asic.gov.au/changes](http://www.asic.gov.au/changes)
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.  
Ph: 1300 300 630



Use your agent.

## Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 **Registered office**  
23 SCENIC DRIVE BUDGEWOI NSW 2262

2 **Principal place of business**  
23 SCENIC DRIVE BUDGEWOI NSW 2262

3 **Officeholders**

Name:	SIMON XAVIER SMITH
Born:	SYDNEY NSW
Date of birth:	24/10/1958
Address:	23 SCENIC DRIVE BUDGEWOI NSW 2262
Office(s) held:	DIRECTOR, APPOINTED 27/07/2015
Name:	CECILIA MARIA DRIVERA CORNACCHIA-SMITH
Born:	BIRMINGHAM UNITED STATES
Date of birth:	06/10/1949
Address:	23 SCENIC DRIVE BUDGEWOI NSW 2262
Office(s) held:	DIRECTOR, APPOINTED 27/07/2015

## 4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	20	\$20.00	\$0.00

## 5 Members

These details continue on the next page

HAWAII FIVE-O PROPERTY CUSTODIAN PTY LTD ACN 607 309 535