

The Papadopoulos

Superfund 20

- Sent to client @ 19/04/2021.
- paid 23/04/21

ENGAGEMENT LETTER

To: The Trustees of The Papadopoulos Superfund

Scope

You have requested that we audit the financial report of The Papadopoulos Superannuation Fund, which comprises the balance sheet as at 30 June 2020, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

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

• making accounting estimates that are reasonable in the circumstances.
As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

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

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

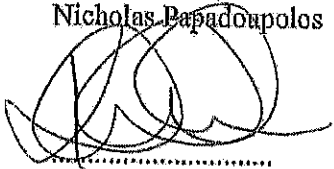
Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

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

Acknowledged on behalf of, The Papadopoulos Superfund by


.....
Nicholas Papadopoulos


.....
Krystal Papadopoulos

Dated 20/4/21

Audit Representation Letter from Trustee(s)

The Papadopoulos Superfund

Year ended 30 June 2020

To the auditor,

Dear Sir,

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

Preparation of the ATO Income Tax & Regulatory Return

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

Sole Purpose of the Fund

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

Accounting Policies

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

Fund Books/Records/Minutes

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

Asset Form

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

Ownership and Pledging of Assets

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

Investments

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

Trust Deed Amendments

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

Governing Rules

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

Legislative Requirements

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

Contributions

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

Use of Assets

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

Pension Payments and Withdrawal of Funds

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

Trustee Responsibilities

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

Trustee Covenants

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

Legal Matters

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

Related Parties

All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee

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

Information to Members

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

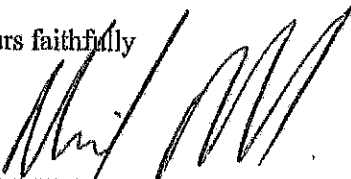
Meetings

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

Subsequent Events

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

Yours faithfully



.....
Nicholas Papadopoulos



.....
Krystal Papadopoulos

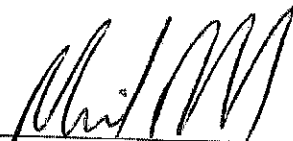
**Minutes of the meeting of the director(s) PAPADOPOULOS NOMINEES PTY LTD as
Trustee(s) for THE PAPADOPOULOS SUPERFUND**
ABN 61 373 229 609

Held at	73 MACQUARIE STREET CHIFLEY NSW 2036		
Attending	NICHOLAS PAPADOPOULOS KRYSTAL PAPADOPOULOS		
Date	16/04/2021		
Minutes	IT WAS CONFIRMED that the minutes of the previous meeting are a true and correct record.		
Financial reports	<p>The financial reports for the year ended 30 June 2020 were tabled for the consideration of the meeting.</p> <p>IT WAS RESOLVED unanimously that the financial reports be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that;</p> <ol style="list-style-type: none"> 1. The financial statements fairly present the financial position of the fund as at 30 June 2020, the benefits accrued as a result of the operation and cash flow for the financial year; 2. The financial statements have been prepared in accordance with the requirements of the Trust Deed and Australian Accounting Standards as noted in Note 1 to the Accounts; and 3. The fund has operated in accordance with the Trust Deed and the requirements of the <i>Superannuation Industry (Supervision) Act 1993</i>, during the financial year. 		
Income Tax Return	IT WAS RESOLVED, that the annual income tax return of the fund be prepared. Subject to approval, the tax return will be signed and lodged with the Australian Taxation Office.		
Auditor's and Tax agents	IT WAS RESOLVED that Ajaka & Co will continue as tax agents for the fund.		
Allocation of income	IT WAS RESOLVED that the income of the fund be allocated to members based on their member balances.		
Contributions received	IT WAS RESOLVED that the fund accept the contributions made during the financial year ended 30 June 2020 from the following members:		
	NICHOLAS PAPADOPOULOS	\$35461.74	Employer contribution
	KRYSTAL PAPADOPOULOS	\$37072.97	

Investment strategy	<p>The Investment performance of the fund for the year ended 30 June 2020 was discussed.</p> <p>IT WAS RESOLVED unanimously, after consideration of risk, rate of return and liquidity of the fund, to maintain the current investment strategy.</p> <p>The Trustees have also considered the need for insurance for the fund members.</p>
Trustee status	<p>IT WAS CONFIRMED that the Trustee(s) are qualified to act as Trustee(s) of the fund and that they are not disqualified persons as defined by Section 120 of the SIS Act and further, consent to continue to act as Trustee(s).</p>
Close	<p>As there was no further business the meeting was closed.</p>


Signed as a true and correct record

NICHOLAS PAPADOUPOLOS
DIRECTOR
PAPADOPOULOS NOMINEES
PTY LTD


Signature

20/04/2021
Date

KRYSTAL PAPADOUPOLOS
DIRECTOR
PAPADOPOULOS NOMINEES
PTY LTD


Signature

20/4/21
Date

**THE PAPADOPOULOS
SUPERFUND**

ABN 61 373 229 609

Financial Statements
For the year ended 30 June 2020

ACCOUNTANTS & BUSINESS ADVISORS

Ajaka & Co.

SHOP 1/206 MAROUBRA ROAD

MAROUBRA NSW 2035

Phone: 02 83472239 Fax: 02 83472259

THE PAPADOPOULOS SUPERFUND

ABN 61 373 229 609

Contents

Statement of Financial Position

Operating Statement

Trustee's Declaration

Independent Auditor's Report to the Trustees

Member Statement

THE PAPADOPOULOS SUPERFUND

ABN 61 373 229 609

Statement of Financial Position as at 30 June 2020

	Note	2020 \$
Investments		
Investment properties (Australian)		740,000.00
Total Investments		740,000.00
Other Assets		
Cash and cash equivalents		99,168.51
Total other assets		99,168.51
Total assets		839,168.51
Liabilities		
Current tax liabilities		(7,976.24)
Deferred tax liability		701.09
Other loans		476,000.00
Total liabilities		468,724.85
Net assets available to pay benefits		370,443.66
Represented by:		
Liability for accrued benefits allocated to members' accounts		370,443.65
Not yet allocated		0.01
		370,443.66

The accompanying notes form part of these financial statements.

THE PAPADOPOULOS SUPERFUND

ABN 61 373 229 609
Operating Statement
For the year ended 30 June 2020

	Note	2020 \$
Investment revenue		
Interest		25.52
Net property rentals		23,818.47
Net investment revenue		<u>23,843.99</u>
Contributions revenue		
Employer contributions		72,534.71
Total contributions revenue		<u>72,534.71</u>
Total revenue		<u>96,378.70</u>
General administration expenses		
Accountancy		3,311.00
Group life premiums		3,530.31
Filing fees		347.00
Interest - Australia		26,228.85
Total general administration expenses		<u>33,417.16</u>
Benefits accrued as a result of operations before income tax		62,961.54
Income tax expense		(7,647.26)
Increase in benefits accrued as a result of operations		<u>55,314.28</u>

The accompanying notes form part of these financial statements.

THE PAPADOPOULOS SUPERFUND

ABN 61 373 229 609

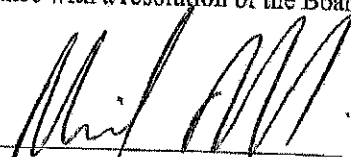
Trustee's Declaration

The directors of PAPADOPOULOS NOMINEES PTY LTD have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.


In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Signed in accordance with a resolution of the Board of Directors of the trustee company by:



NICHOLAS PAPADOPOULOS, (Director)



KRYSTAL PAPADOPOULOS, (Director)

Date

20/4/21

THE PAPADOPOULOS SUPERFUND

ABN 61 373 229 609

Independent Auditor's Report to the Members of THE PAPADOPOULOS SUPERFUND

Approved SMSF auditor details

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

Self-managed superannuation fund details

Self-managed superannuation fund (SMSF) THE PAPADOPOULOS SUPERFUND
name:

Australian business number (ABN): 61 373 229 609

Address: 73 MACQUARIE STREET CHIFLEY, CHIFLEY,
NSW, 2036, Australia

Year of income being audited: 30 June 2020

To the SMSF trustees

of the THE PAPADOPOULOS SUPERFUND

Part A: Financial audit

Opinion

I have audited the special purpose financial report of the THE PAPADOPOULOS SUPERFUND comprising the statement of financial position as at 30 June 2020, and the operating statement, a summary of significant accounting policies and other explanatory notes.

In my opinion, the financial report presents fairly in all material respects, in accordance with the accounting policies described in the notes to the financial report, the financial position of the fund at 30 June 2020 and the results of its operations for the year then ended.

Basis for Opinion

My audit has been conducted in accordance with the Australian Auditing Standards. My responsibilities under those standards are further described in the Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report section of this report. I am independent of the SMSF in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (including Independence Standards) (the Code) that are relevant to this audit and as required by the Superannuation Industry (Supervision) Regulations 1994 (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code.

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

Emphasis of Matter - Basis of accounting

THE PAPADOPOULOS SUPERFUND

ABN 61 373 229 609

Independent Auditor's Report to the Members of THE PAPADOPOULOS SUPERFUND

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

Responsibilities of SMSF trustees for the financial report

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

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

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

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

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

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

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

THE PAPADOPOULOS SUPERFUND

ABN 61 373 229 609

Independent Auditor's Report to the Members of THE PAPADOPOULOS SUPERFUND

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

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

Part B: Compliance engagement

Opinion

I have undertaken a reasonable assurance engagement on THE PAPADOPOULOS SUPERFUND's compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below (the listed provisions) for the year ended 30 June 2020.

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

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

In my opinion, each trustee of THE PAPADOPOULOS SUPERFUND has complied, in all material respects, with the listed provisions, for the year ended 30 June 2020.

Basis for Opinion

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

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

Independence and quality control

I have complied with the independence and other ethical requirements relating to assurance engagements, and applied Auditing Standards ASQC 1 Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements in undertaking this assurance engagement.

SMSF trustees' responsibilities

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

THE PAPADOPOULOS SUPERFUND

ABN 61 373 229 609

Independent Auditor's Report to the Members of THE PAPADOPOULOS SUPERFUND

Approved SMSF auditor's responsibilities

My responsibility is to express an opinion on the trustees' compliance, in all material respects, with the listed provisions, for the year ended 30 June 2020. ASAE 3100 Compliance Engagements requires that I plan and perform my procedures to obtain reasonable assurance about whether the trustee have complied, in all material respects, with the listed provisions for the year ended 30 June 2020.

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

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the listed provisions for the year ended 30 June 2020.

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

Inherent limitations

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

A reasonable assurance engagement for the year ended 30 June 2020 does not provide assurance on whether compliance with the listed provisions will continue in the future.

SMSF Auditor's name

MR TONY BOYS

SMSF Auditor's signature

Date audit completed

THE PAPADOPOULOS SUPERFUND

ABN 61 373 229 609

Independent Auditor's Report to the Members of THE PAPADOPOULOS SUPERFUND

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

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

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

THE PAPADOPOULOS SUPERFUND

ABN 61 373 229 609

Independent Auditor's Report to the Members of THE PAPADOPOULOS SUPERFUND

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

Member Statement
THE PAPADOPOULOS SUPERFUND

Detail			Balances
Member	NICHOLAS PAPADOPOULOS		
		Total benefits	189,042.19
Date of birth	21/03/1983	comprising:	
Date joined fund	12/12/2011	- Preserved	189,042.19
Service period start date	12/12/2011	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	0.00
Member mode	Accumulation		
		Including:	
		- Taxable component	189,042.19
Vested amount	189,042.19	- Tax free component	0.00
Insured death benefit	4,522,184.00	- Untaxed component	0.00
Total death benefit	4,711,226.19		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2019	163,814.42	0.00	0.00	163,814.42
Add:				
Employer contributions	35,461.74	0.00	0.00	35,461.74
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	-3,141.27	0.00	0.00	-3,141.27
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	5,319.26	0.00	0.00	5,319.26
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	-1,756.87	0.00	0.00	-1,756.87
Insurance premiums	3,530.31	0.00	0.00	3,530.31
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2020	189,042.19	0.00	0.00	189,042.19

Member Statement
THE PAPADOPOULOS SUPERFUND

Detail		Balances
Member	KRYSTAL PAPADOPOULOS	
		Total benefits 181,401.46
Date of birth	03/10/1983	comprising:
Date joined fund	12/12/2011	- Preserved 181,401.46
Service period start date	12/12/2011	- Restricted non-preserved 0.00
Date left fund		- Unrestricted non-preserved 0.00
Member mode	Accumulation	
		Including:
		- Taxable component 181,401.46
Vested amount	181,401.46	- Tax free component 0.00
Insured death benefit	0.00	- Untaxed component 0.00
Total death benefit	181,401.46	
Disability benefit	0.00	

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2019	151,314.96	0.00	0.00	151,314.96
Add:				
Employer contributions	37,072.97	0.00	0.00	37,072.97
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	-2,901.59	0.00	0.00	-2,901.59
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	5,560.95	0.00	0.00	5,560.95
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	-1,476.07	0.00	0.00	-1,476.07
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2020	181,401.46	0.00	0.00	181,401.46

Self-managed superannuation fund annual return

2020

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2020 (NAT 71287)

 Return year

The Self-managed superannuation fund annual return instructions 2020 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2020 return?

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

 Use Agent address details?

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified?

 B N

Was Part B of the audit report qualified?

 C N

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

 D

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number (must be six digits) [] Fund account number []

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

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

B Financial institution account details for tax refunds

Use Agent Trust Account? []

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

BSB number [] Account number []

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

C Electronic service address alias

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

[]

8 Status of SMSF

Australian superannuation fund

A []

XXXXXXXX XXX XXXX XXXXXX XXXXX XXX XXX

Fund benefit structure B [] Code

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

C []

9 Was the fund wound up during the income year?

N [] Print Y for yes or N for no.

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

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

10 Exempt current pension income

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

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A [] 0

Which method did you use to calculate your exempt current pension income?

Segregated assets method B []

Unsegregated assets method C [] Was an actuarial certificate obtained? D [] Print Y for yes

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

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** **N** Print **Y** for yes or **N** for no.

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2020

Net capital gain **A**

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

Gross interest **C**

Forestry managed investment scheme income **X**

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

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

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

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

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

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

* Other income **S** Code

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

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

#This is a mandatory label
 * If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME **W** Loss
 (Sum of labels A to U)

Exempt current pension income **Y**

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

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 26,229	A2	0
Interest expenses overseas	B1 0	B2	0
Capital works expenditure	D1	D2	
Decline in value of depreciating assets	E1 0	E2	0
Insurance premiums – members	F1 1,059	F2	0
SMSF auditor fee	H1 0	H2	0
Investment expenses	I1 0	I2	0
Management and administration expenses	J1 3,311	J2	0
Forestry managed investment scheme expense	U1	U2	
Other amounts	L1 347 <small>Code</small>	L2 0 <small>Code</small>	
Tax losses deducted	M1 14,451		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N 45,397 (Total A1 to M1)		Y 0 (Total A2 to L2)	
#TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O 50,982 <small>Loss</small>		Z 45,397 (N plus Y)	
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)			

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2020 on how to complete the calculation statement.

#Taxable income	A 50,982
(an amount must be included even if it is zero)	
#Tax on taxable income	T1 7,647.26
(an amount must be included even if it is zero)	
#Tax on no-TFN-quoted contributions	J
(an amount must be included even if it is zero)	
Gross tax	B 7,647.26
(T1 plus J)	

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

SUBTOTAL 1

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

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

SUBTOTAL 2

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

Complying fund's franking credits tax offset	E1 <input type="text" value="0.00"/>	Refundable tax offsets
No-TFN tax offset	E2 <input type="text"/>	
National rental affordability scheme tax offset	E3 <input type="text"/>	
Exploration credit tax offset	E4 <input type="text"/>	
		E <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)

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

Section 102AAM interest charge

G

Credit for interest on early payments – amount of interest	H1 <input type="text" value="0.00"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	H2 <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 <input type="text" value="0.00"/>
Credit for TFN amounts withheld from payments from closely held trusts	H5 <input type="text"/>
Credit for interest on no-TFN tax offset	H6 <input type="text"/>
Credit for foreign resident capital gains withholding amounts	H8 <input type="text"/>
Eligible credits	
H <input type="text" value="0.00"/>	
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)	

#Tax offset refunds (Remainder of refundable tax offsets).	I <input type="text" value="0.00"/>
(unused amount from label E- an amount must be included even if it is zero)	

PAYG instalments raised	K <input type="text" value="1,525.00"/>
--------------------------------	--

Supervisory levy	L <input type="text" value="259.00"/>
-------------------------	--

Supervisory levy adjustment for wound up funds	M <input type="text"/>
---	-------------------------------

Supervisory levy adjustment for new funds	N <input type="text" value="0.00"/>
--	--

Total amount of tax payable	S <input type="text" value="6,381.26"/>
(T5 plus G less H less I less K plus L less M plus N)	

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

Tax losses carried forward to later income years	U <input type="text" value="0"/>
Net capital losses carried forward to later income years	V <input type="text" value="0"/>

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	<input type="text"/>		<input type="text" value="0"/>
Collectables	<input type="text"/>		<input type="text" value="0"/>

Section F / Section G: Member Information

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

Title	MR	See the Privacy note in the Declaration.	Member Number
Family name	PAPADOPOULOS	Member'sTFN XXX XXX XXX	1
First given name	NICHOLAS		Account status
Other given names			0 Code
Date of birth	21/03/1983	If deceased, date of death	

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels

Employer contributions

A 35,461.74

ABN of principal employer

A1

Personal contributions

B 0.00

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F 0.00

Other third party contributions

G

TOTAL CONTRIBUTIONS N 35,461.74

(Sum of labels A to M)

Proceeds from primary residence disposal

H

Receipt date

H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

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

T

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

M 0.00

Other transactions

Accumulation phase account balance

S1

Retirement phase account balance - Non CDBIS

S2

Retirement phase account balance - CDBIS

S3

TRIS Count

Allocated earnings or losses **O** 6,703.66

Loss
L

Inward rollovers and transfers **P** 0.00

Outward rollovers and transfers **Q** 0.00

Lump Sum payment **R1** 0.00

Code

Income stream payment **R2** 0.00

Code

CLOSING ACCOUNT BALANCE S 28,758.08

S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Title	MRS	See the Privacy note in the Declaration.	Member Number	2
Family name	PAPADOPOULOS	Member's TFN	XXX XXX XXX	
First given name	KRYSTAL		Account status	0 Code
Other given names				
Date of birth	03/10/1983	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels

Employer contributions

A 37,072.97

ABN of principal employer

A1

Personal contributions

B 0.00

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F 0.00

Other third party contributions

G

TOTAL CONTRIBUTIONS N 37,072.97

(Sum of labels A to M)

Proceeds from primary residence disposal

H

Receipt date

H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

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

T

Any other contributions (including Super Co-contributions and low income Super Contributions)

M 0.00

Other transactions

Accumulation phase account balance

S1

Retirement phase account balance - Non CDBIS

S2

Retirement phase account balance - CDBIS

S3

TRIS Count

Allocated earnings or losses **O** 6,986.47

Loss
L

Inward rollovers and transfers **P** 0.00

Outward rollovers and transfers **Q** 0.00

Code

Lump Sum payment **R1** 0.00

Code

Income stream payment **R2** 0.00

Code

CLOSING ACCOUNT BALANCE S 30,086.50

S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts	A	0
Unlisted trusts	B	0
Insurance policy	C	
Other managed investments	D	0

15b Australian direct investments

Limited recourse borrowing arrangements

Australian residential real property
J1 0

Australian non-residential real property
J2 0

Overseas real property
J3 0

Australian shares
J4 0

Overseas shares
J5 0

Other
J6 0

Property count
J7

Cash and term deposits	E	99,169
Debt securities	F	
Loans	G	0
Listed shares	H	0
Unlisted shares	I	0

Limited recourse borrowing arrangements	J	0
---	----------	---

Non-residential real property	K	0
Residential real property	L	740,000
Collectables and personal use assets	M	0
Other assets	O	0

15c Other investments

Crypto-Currency	N	
-----------------	----------	--

15d Overseas direct investments

Overseas shares	P	0
Overseas non-residential real property	Q	0
Overseas residential real property	R	0
Overseas managed investments	S	0
Other overseas assets	T	0

TOTAL AUSTRALIAN AND OVERSEAS ASSETS (Sum of labels A to T)	U	839,169
---	----------	---------

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	<input type="text"/>	
Permissible temporary borrowings	V2	<input type="text"/>	
Other borrowings	V3	476,000	
		Borrowings	V <input type="text" value="476,000"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W	<input type="text" value="370,444"/>
Reserve accounts		X	<input type="text"/>
Other liabilities		Y	<input type="text"/>
TOTAL LIABILITIES		Z	<input type="text" value="846,444"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

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

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2019–20 income year, write 2020).

A

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2020.

B

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2020 for each election.

C

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2020.

D

Section K:Declarations

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

[Handwritten signature]

Date 30/4/2021

Preferred trustee or director contact details:

Form fields for preferred trustee contact details: Title (MRS), Family name (PAPADOPOULOS), First given name (KRISTAL), Other given names, Area code (04), Number (14442583), Phone number, Email address (krystal@c21maroubra.com.au), Non-individual trustee name, ABN of non-individual trustee, Time taken to prepare and complete this annual return (Hrs).

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

TAX AGENT'S DECLARATION:

I, AJAKA AND CO

declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature [Handwritten signature]

Date 19/04/2021

Tax agent's contact details

Form fields for tax agent's contact details: Title (MR), Family name (AJAKA), First given name (JUSTIN), Other given names (JOSEPH), Tax agent's practice (AJAKA AND CO), Area code (02), Number (83472239), Tax agent's phone number, Tax agent number (72374000), Reference number (PAPA9002).

The Papadopoulos Superfund

(A)

20 Return

- Set up fund in Superfund based on 2019 return from previous accountant.

* There is 1 old bank account w no details w ANZ. confirm w client. Set it up as it is. ✓

- Bank account reconciled.

- No super contribution in 2019 FY. //

Asked for super paid statement issued by bookkeeper. ✓

Total contribution for Crystal \$ 37,072.97 ✓

Nick \$ 35,461.74. ✓

- loan account is interest only. balance \$ 476,000. ✓

- Asked for sum insured for one path insurance from the financial adviser. Sent him text msg. ✓

→ Will fix up sum insured amount once he got back to us.

→ Fixed

- Do we have to ask revaluation ✓ for the property? statement

It has been revalued with previous accountant.



Electronic Statement

Statement Period
31 May 2019 - 30 August 2019

Westpac DIY Super Working Account

Account Name
MR NICHOLAS PAPADOPOULOS & MRS
KRYSTAL PAPADOPOULOS ATF THE
PAPADOPOULOS SUPER FUND

Customer ID
1276 5058 PAPADOPOULOS,
NICHOLAS
1276 5060 PAPADOPOULOS,
KRYSTAL

BSB Account Number
032-059 338 272

Opening Balance	+ \$39,567.53
Total Credits	+ \$5,916.03
Total Debits	- \$10,223.10
Closing Balance	+ \$35,260.46

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	0.25 %	0.25 %	0.25 %	0.25 %
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
26 Sep 2018	0.25 %
19 Jul 2019	0.10 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/19	STATEMENT OPENING BALANCE			39,567.53
14/06/19	Deposit Century 21 Easte C21 Maroubra		1,001.00	40,568.53
25/06/19	Interest Payable On Account 338539	2,350.65		38,217.88
28/06/19	Interest Paid		7.63	38,225.51
28/06/19	Deposit Century 21 Easte C21 Maroubra		1,045.00	39,270.51 ✓
12/07/19	Deposit Century 21 Easte C21 Maroubra		1,100.00 ✓	40,370.51
25/07/19	Interest Payable On Account 338539	2,292.62 ✓		38,077.89
30/07/19	Deposit Century 21 Easte C21 Maroubra		552.24 ✓	38,630.13
31/07/19	Interest Paid		6.99 ✓	38,637.12



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/08/19	Deposit Century 21 Easte C21 Maroubra		1,100.00 ✓	39,737.12
26/08/19	Interest Payable On Account 338539	2,357.83 ✓		37,379.29
27/08/19	Withdrawal-Osko Payment 1426000 Fragogiannis and co tax fees	1,683.00 ✓		35,696.29
27/08/19	Withdrawal Online 1215798 Bpay Tax Office payg income tax	1,539.00 ✓		34,157.29
30/08/19	Interest Paid		3.17 ✓	34,160.46
30/08/19	Deposit Century 21 Easte C21 Maroubra		1,100.00 ✓	35,260.46
30/08/19	CLOSING BALANCE			35,260.46

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-059 33-8272

Transaction fee(s) period 01 MAY 2019 to 31 JUL 2019

Total \$0.00

ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019

For account: 2059/338272

Total interest credited

\$283.86

These details are provided for your records and taxation purposes



Electronic Statement

Statement Period
30 August 2019 - 29 November 2019

Westpac DIY Super Working Account

Account Name
MR NICHOLAS PAPADOPOULOS & MRS
KRYSTAL PAPADOPOULOS ATF THE
PAPADOPOULOS SUPER FUND

Customer ID
1276 5058 PAPADOPOULOS,
NICHOLAS
1276 5060 PAPADOPOULOS,
KRYSTAL

BSB Account Number
032-059 338 272

Opening Balance	+ \$35,260.46
Total Credits	+ \$6,679.82
Total Debits	- \$9,753.24
Closing Balance	+ \$32,187.04

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
19 Jul 2019	0.10 %
24 Oct 2019	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/08/19	STATEMENT OPENING BALANCE			35,260.46
13/09/19	Deposit Century 21 Easte C21 Maroubra		1,100.00 ✓	36,360.46
25/09/19	Interest Payable On Account 338539	2,210.46 ✓		34,150.00
27/09/19	Deposit Century 21 Easte C21 Maroubra		620.43 ✓	34,770.43
30/09/19	Interest Paid		3.02 ✓	34,773.45
14/10/19	Deposit Century 21 Easte C21 Maroubra		920.94 ✓	35,694.39
14/10/19	Withdrawal Online 8067980 Bpay Tax Office Jul-sept activity	1,525.00 ✓		34,169.39
25/10/19	Interest Payable On Account 338539	2,192.86 ✓		31,976.53



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/10/19	Deposit Century 21 Easte C21 Maroubra		2,200.00 ✓	34,176.53
31/10/19	Interest Paid		2.58 ✓	34,179.11
14/11/19	Deposit Century 21 Easte C21 Maroubra		731.50 ✓	34,910.61
25/11/19	Interest Payable On Account 338539	2,223.50 ✓		32,687.11
26/11/19	Payment By Authority To Onepath Life Ltd 1006009802/1ahml	1,601.42 ✓		31,085.69
29/11/19	Interest Paid		1.35 ✓	31,087.04
29/11/19	Deposit Century 21 Easte C21 Maroubra		1,100.00 ✓	32,187.04
29/11/19	CLOSING BALANCE			32,187.04

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-059 33-8272

Transaction fee(s) period 01 AUG 2019 to 31 OCT 2019

Total \$0.00



Electronic Statement

Statement Period
29 November 2019 - 28 February 2020

Westpac DIY Super Working Account

Account Name
MR NICHOLAS PAPADOPOULOS & MRS
KRYSTAL PAPADOPOULOS ATF THE
PAPADOPOULOS SUPER FUND

Customer ID
1276 5058 PAPADOPOULOS,
NICHOLAS
1276 5060 PAPADOPOULOS,
KRYSTAL

BSB Account Number
032-059 338 272

Opening Balance	+ \$32,187.04
Total Credits	+ \$5,576.52
Total Debits	- \$6,598.78
Closing Balance	+ \$31,164.78

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
24 Oct 2019	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/11/19	STATEMENT OPENING BALANCE			32,187.04
13/12/19	Deposit Century 21 Easte C21 Maroubra		618.20	32,805.24
27/12/19	Interest Payable On Account 338539	2,295.23		30,510.01
31/12/19	Interest Paid		1.41	30,511.42
14/01/20	Deposit Century 21 Easte C21 Maroubra		2,022.88	32,534.30
28/01/20	Interest Payable On Account 338539	2,295.23		30,239.07
30/01/20	Deposit Century 21 Easte C21 Maroubra		731.50	30,970.57
31/01/20	Interest Paid		1.33	30,971.90
14/02/20	Deposit Century 21 Easte C21 Maroubra		1,100.00	32,071.90
25/02/20	Interest Payable On Account 338539	2,008.32		30,063.58
28/02/20	Interest Paid		1.20	30,064.78



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/20	Deposit Century 21 Easte C21 Maroubra		1,100.00 /	31,164.78
28/02/20	CLOSING BALANCE			31,164.78

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-059 33-8272

Transaction fee(s) period 01 NOV 2019 to 31 JAN 2020

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Electronic Statement

Statement Period
28 February 2020 - 29 May 2020

Westpac DIY Super Working Account

Account Name
MR NICHOLAS PAPADOPOULOS & MRS
KRYSTAL PAPADOPOULOS ATF THE
PAPADOPOULOS SUPER FUND

Customer ID
1276 5058 PAPADOPOULOS,
NICHOLAS
1276 5060 PAPADOPOULOS,
KRYSTAL

BSB Account Number
032-059 338 272

Opening Balance	+ \$31,164.78
Total Credits	+ \$78,694.89
Total Debits	- \$8,159.26
Closing Balance	+ \$101,700.41

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
24 Oct 2019	0.05 %
17 Mar 2020	0.02 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/20	STATEMENT OPENING BALANCE			31,164.78
03/03/20	Deposit Superchoice P/L Pc020320-179378118		13,543.22	44,708.00
03/03/20	Deposit Superchoice P/L Pc020320-179378225		10,355.03	55,063.03
06/03/20	Payment By Authority To Onepath Life Ltd 1004426409/1d1kk	1,928.89		53,134.14
11/03/20	Deposit Superchoice P/L Pc100320-179836393		26,717.91	79,852.05
11/03/20	Deposit Superchoice P/L Pc100320-179836394		21,918.52	101,770.57
13/03/20	Deposit Century 21 Easte C21 Maroubra		618.20	102,388.77
25/03/20	Interest Payable On Account 338539	2,053.97		100,334.80

Handwritten notes: KN, 48,636.43, KN



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/03/20	Deposit Century 21 Easte C21 Maroubra		1,100.00 ✓	101,434.80
31/03/20	Interest Paid		1.99 ✓	101,436.79
14/04/20	Deposit Century 21 Easte C21 Maroubra		1,100.00 ✓	102,536.79
27/04/20	Interest Payable On Account 338539	2,259.36 ✓		100,277.43
29/04/20	Deposit Century 21 Easte C21 Maroubra		1,791.88 ✓	102,069.31
30/04/20	Interest Paid		0.83 ✓	102,070.14
14/05/20	Deposit Century 21 Easte C21 Maroubra		446.50 ✓	102,516.64
25/05/20	Interest Payable On Account 338539	1,917.04 ✓		100,599.60
29/05/20	Interest Paid		0.81 ✓	100,600.41
29/05/20	Deposit Century 21 Easte C21 Maroubra		1,100.00 ✓	101,700.41
29/05/20	CLOSING BALANCE			101,700.41

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-059 33-8272

Transaction fee(s) period 01 FEB 2020 to 30 APR 2020

Total \$0.00



Statement Period
29 May 2020 - 31 August 2020

Westpac DIY Super Working Account

Account Name
MR NICHOLAS PAPADOPOULOS & MRS
KRYSTAL PAPADOPOULOS ATF THE
PAPADOPOULOS SUPER FUND

Customer ID
1276 5058 PAPADOPOULOS,
NICHOLAS
1276 5060 PAPADOPOULOS,
KRYSTAL

BSB Account Number
032-059 338 272

Opening Balance	+ \$101,700.41
Total Credits	+ \$62,488.64
Total Debits	- \$13,652.35
Closing Balance	+ \$150,536.70

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			101,700.41
04/06/20	Withdrawal-Osko Payment 1106642 Fragogiannis and co 111829	1,628.00		100,072.41
04/06/20	Withdrawal Online 1796455 Bpay Asic Asic annual review	347.00		99,725.41
12/06/20	Deposit Century 21 Easte C21 Maroubra		618.20	100,343.61
25/06/20	Interest Payable On Account 338539	2,122.43		98,221.18
29/06/20	Deposit Century 21 Easte C21 Maroubra		946.00	99,167.18
30/06/20	Interest Paid		0.87	99,168.05
02/07/20	Deposit Superchoice P/L Pc010720-160113958		5,177.52	104,345.57
02/07/20	Deposit Superchoice P/L Pc010720-160113959		4,721.99	109,067.56



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
03/07/20	Deposit Superchoice P/L Pc020720-101143561		10,581.84	119,649.40
03/07/20	Deposit Superchoice P/L Pc020720-101143562		6,012.55	125,661.95
03/07/20	Deposit Superchoice P/L Pc020720-101143717		3,021.39	128,683.34
03/07/20	Deposit Superchoice P/L Pc020720-101143718		3,004.55	131,687.89
03/07/20	Deposit Superchoice P/L Pc020720-101144011		6,301.80	137,989.69
03/07/20	Deposit Superchoice P/L Pc020720-101144012		4,165.19	142,154.88
13/07/20	Payment By Authority To Aia Australia . 68173271 10/07/20	5,378.52		136,776.36
14/07/20	Deposit Century 21 Easte C21 Maroubra		952.69	137,729.05
27/07/20	Interest Payable On Account 338539	2,190.90		135,538.15
30/07/20	Deposit Century 21 Easte C21 Maroubra		1,100.00	136,638.15
31/07/20	Interest Paid		1.15	136,639.30
13/08/20	Deposit Maroubra Junction NSW		5,883.00	142,522.30
14/08/20	Deposit Century 21 Easte C21 Maroubra		1,100.00	143,622.30
17/08/20	Deposit Superchoice P/L Pc140820-130234602		1,351.08	144,973.38
17/08/20	Deposit Superchoice P/L Pc140820-130234603		1,290.56	146,263.94
17/08/20	Deposit Superchoice P/L Pc140820-130234629		2,991.17	149,255.11
17/08/20	Deposit Superchoice P/L Pc140820-130234630		2,550.96	151,806.07
25/08/20	Interest Payable On Account 338539	1,985.50		149,820.57
28/08/20	Deposit Century 21 Easte C21 Maroubra		714.91	150,535.48
31/08/20	Interest Paid		1.22	150,536.70
31/08/20	CLOSING BALANCE			150,536.70

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-059 33-8272

Transaction fee(s) period 01 MAY 2020 to 31 JUL 2020

Total \$0.00



ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020

For account: 2059/338272

Total interest credited

\$25.55

These details are provided for your records and taxation purposes

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



SMSF Investment Property Loan

Statement Period

24 December 2019 - 26 June 2020

Account No.

032-059 33-8539

YOUR ACCOUNT SUMMARY

Opening Balance	- \$476,000.00
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance ¹	- \$476,000.00

YOUR ACCOUNT STATUS as at 26 JUN 2020

Limit	\$476,000.00
Funds Available ¹	\$0.00

YOUR ACCOUNT DETAILS

Account Name
MR NICHOLAS PAPADOPOULOS & MRS KRYSTAL
PAPADOPOULOS
ATF PAPADOPOULOS SUPER FUND

YOUR CUSTOMER DETAILS

Your Name	Your Customer Number
PAPADOPOULOS, NICHOLAS	1276 5058
PAPADOPOULOS, KRYSTAL	1276 5060

YOUR LOAN SUMMARY

Repayment Type ²	Interest Only
Loan Expiry Date ³	28 June 2048

TRANSACTIONS

032-059 33-8539

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
24/12/19	Statement Opening Balance			-476,000.00
26/06/20	Closing Balance			-476,000.00

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



SMSF Investment Property Loan

Statement Period

26 June 2020 - 24 December 2020

Account No.

032-059 33-8539

YOUR ACCOUNT SUMMARY

Opening Balance	- \$476,000.00
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance ¹	- \$476,000.00

YOUR ACCOUNT STATUS as at 24 DEC 2020

Limit	\$476,000.00
Funds Available ¹	\$0.00

YOUR ACCOUNT DETAILS

Account Name
MR NICHOLAS PAPADOPOULOS & MRS KRYSTAL
PAPADOPOULOS
ATF PAPADOPOULOS SUPER FUND

YOUR CUSTOMER DETAILS

Your Name	Your Customer Number
PAPADOPOULOS, NICHOLAS	1276 5058
PAPADOPOULOS, KRYSTAL	1276 5060

YOUR LOAN SUMMARY

Repayment Type ²	Interest Only
Loan Expiry Date ³	28 June 2048

TRANSACTIONS

032-059 33-8539

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/06/20	Statement Opening Balance			-476,000.00
24/12/20	Closing Balance			-476,000.00

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
16 Oct 2019	5.50 %
17 Mar 2020	5.25 %

MORE INFORMATION

Things you should know:

- ¹ Proceeds of cheques will not be available until cleared.
- ² To learn more about loan repayment types, go to:
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- ³ Your Loan Term expires on this date and all debit funds are due and payable.

Westpac Live



Find out about Online Banking
at [westpac.com.au/westpaclive](https://www.westpac.com.au/westpaclive)

Telephone Banking



132 032
+61 2 9293 9270 if overseas
8am-8pm 7 days

Local Branch



[westpac.com.au/locateus](https://www.westpac.com.au/locateus)

THANK YOU FOR BANKING WITH WESTPAC



Mrs Krystal Papadopoulos
Mr Nicholas Papadopoulos
ATF The Papadopoulos Super Fund
Via: nick@c21maroubra.com.au

Product name: OneCare
Policy owner(s): Mrs Krystal Papadopoulos
Mr Nicholas Papadopoulos
ATF The Papadopoulos Super Fund
Policy number: 1006009802
OnePath reference: 1006009802/FYL

20 July 2020

2019/2020 INSURANCE PREMIUM SUMMARY

Dear policy owner,

Important information for your 2019/2020 tax return.

Thank you for choosing OnePath Life to help protect you and your family.

To help with preparation of your fund's tax return for the year ending 30 June 2020, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

Life insured	Cover type	Total premium paid	Portion of total premium paid for replacement of income benefit/s
Mr Nicholas Papadopoulos	Life Cover X	\$848.24	-
Mr Nicholas Papadopoulos	SuperLink SIS TPD	\$753.18	-

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

Any questions?

If you have any questions or need any further help, please:

- contact your financial adviser, Nick Arkoudis on 0410888838
- call Customer Services on 133 667, weekdays between 8.30am and 6.00pm (AEST)
- email us at customer.risk@onepath.com.au

Yours sincerely,

Jay Tutt
Head of Customer Service & Operations

GPO Box 4148, Sydney NSW 2001
347 Kent St, Sydney NSW 2000
T 133 667
E customer.risk@onepath.com.au
onepath.com.au

OnePath Life Limited
ABN 33 009 657 176
AFSL 238341

OneView Life The data displayed was last refreshed on 07/04/2021 at 20:21:50 AEST

LIFE INSURED

PAPADOPOULOS, NICHOLAS

DATE OF BIRTH

21/03/1983

GENDER

MALE

CONTACT INFORMATION

Home Number Not Available
Work Number Not Available
Mobile Number 0414647302

Residential Address 73 MACQUARIE STREET CHIFLEY NSW 2036
Email Address nick@c21maroubra.com.au

COVER SUMMARY

Policy Number	Product	Cover	Linking Arrangement	Amount Insured	Effective Date	Annualised Premium	Loading/ Exclusion	Indexation	Cover Status
<u>1006009802</u>	OneCare External Super	Life	Standalone	\$607,752	24/11/2020	\$903.56	N/N	Y	In force
		SuperLink SIS TPD Any Occ	50	\$607,752	24/11/2020	\$905.84	N/N	Y	In force
<u>1006009796</u>	OneCare	SuperLink SIS TPD Own Occ	50	\$607,752	24/11/2020	\$401.44	N/N	Y	In force
<u>1004426409</u>	OneCare External Super	Life	Standalone	\$1,407,099	05/03/2021	\$909.5	N/N	Y	In force
		TPD (Working) Own Occupation	Standalone	\$1,407,099	05/03/2021	\$1,307.06	N/Y	Y	In force
<u>1004426379</u>	OneCare	Income Secure Comprehensive	Standalone	\$11,382/mth	05/03/2021	\$2,724.02	N/Y	Y	In force
		Trauma Premier	Standalone	\$492,482	05/03/2021	\$1,363.42	N/N	Y	In force

LIFE, TRAUMA, TPD

Life Cover	Trauma Cover	TPD Cover	Total Lump Sum Risk
\$2,014,851	\$492,482	\$2,014,851	\$4,522,184

DISABILITY (PER MONTH)

Income Secure	Business Expense	Living Expense
\$11,382	\$0	\$0

EXTRA CARE

Accidental Death	Needle Stick	Terminal Illness
\$0	\$0	\$0



Mrs Krystal Papadopoulos
Mr Nicholas Papadopoulos
ATF The Papadopoulos Super Fund
Via: nick@c21maroubra.com.au

Product name: OneCare
Policy owner(s): Mrs Krystal Papadopoulos
Mr Nicholas Papadopoulos
ATF The Papadopoulos Super Fund
Policy number: 1004426409
OnePath reference: 1004426409/FYL

20 July 2020

2019/2020 INSURANCE PREMIUM SUMMARY

Dear policy owner,

Important Information for your 2019/2020 tax return.

Thank you for choosing OnePath Life to help protect you and your family.

To help with preparation of your fund's tax return for the year ending 30 June 2020, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

Life insured	Cover type	Total premium paid	Portion of total premium paid for replacement of income benefit/s
Mr Nicholas Papadopoulos	Life Cover	\$851.03	-
Mr Nicholas Papadopoulos	TPD Cover (Working)	\$1,077.86	-

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

Any questions?

If you have any questions or need any further help, please:

- contact your financial adviser, Nick Arkoudis on 0410888838
- call Customer Services on 133 667, weekdays between 8.30am and 6.00pm (AEST)
- email us at customer.risk@onepath.com.au

Yours sincerely,

Jay Tutt
Head of Customer Service & Operations

COVER INFORMATION

Income Protection

Policy Number	Cover	Cover Status	Waiting Period	Benefit Period	Loading Type	Loading Amount	Loading Expiry	Cover Expiry Date
1004426379	Income Secure Comprehensive	In force	90 days	To age 65	-	-	-	04/03/2049

Options		Options at Extra Cost	
Benefit Payment Type:	Guaranteed^	Increasing Claim Option	Yes
Premium Type:	Level	Booster Option	Yes
Occupation Category:	P	Mortgage	5.00%
Occupation:	Real estate- agent/principal- meeting P	Maintenance Benefit	
Smoker:	No		
Linking Arrangement:	Standalone		

Exclusion(s)

- No claim shall be payable under this Income Secure cover where any claim arises in relation to the lumbo-sacral spine, its intervertebral discs, nerve roots or supporting musculature, including treatment or related complications.

Life

Policy Number	Cover	Cover Status	Waiting Period	Benefit Period	Loading Type	Loading Amount	Loading Expiry	Cover Expiry Date
1004426409	Life	In force	-	-	-	-	-	04/03/2114

Options	
Benefit Payment Type:	Lump Sum
Premium Type:	Level
Occupation Category:	P
Occupation:	Real estate- agent/principal- meeting P
Smoker:	No
Linking Arrangement:	Standalone

1006009802	Life	In force	-	-	-	-	-	23/11/2113
------------	------	----------	---	---	---	---	---	------------

Options	
Benefit Payment Type:	Lump Sum
Premium Type:	Level
Occupation Category:	P
Occupation:	Real estate- agent/principal- meeting P
Smoker:	Yes
Linking Arrangement:	Standalone

TPD

Policy Number	Cover	Cover Status	Waiting Period	Benefit Period	Loading Type	Loading Amount	Loading Expiry	Cover Expiry Date
1004426409	TPD (Working) Own Occupation	In force	-	-	-	-	-	04/03/2049

Options

Benefit Payment Type: Lump Sum
 Premium Type: Level
 Occupation Category: P
 Occupation: Real estate- agent/principal- meeting P
 Smoker: No
 Linking Arrangement: Standalone

Exclusion(s)

- No claim shall be payable under this cover for total and permanent disability arising out of any cause due to any disorder of the lumbo-sacral spine, its intervertebral discs, nerve roots or supporting musculature including treatment or related complications.

1006009796	SuperLink SIS TPD Own Occ	In force	-	-	-	-	-	23/11/2048
------------	------------------------------	----------	---	---	---	---	---	------------

Options

Benefit Payment Type: Lump Sum
 Premium Type: Level
 Occupation Category: P
 Occupation: Real estate- agent/principal- meeting P
 Smoker: Yes
 Linking Arrangement: 50

1006009802	SuperLink SIS TPD Any Occ	In force	-	-	-	-	-	23/11/2048
------------	------------------------------	----------	---	---	---	---	---	------------

Options

Benefit Payment Type: Lump Sum
 Premium Type: Level
 Occupation Category: P
 Occupation: Real estate- agent/principal- meeting P
 Smoker: Yes
 Linking Arrangement: 50

Trauma

Policy Number	Cover	Cover Status	Waiting Period	Benefit Period	Loading Type	Loading Amount	Loading Expiry	Cover Expiry Date
1004426379	Trauma Premier	In force	-	-	-	-	-	04/03/2054

Options

Benefit Payment Type: Lump Sum
 Premium Type: Level
 Occupation Category: P
 Occupation: Real estate- agent/principal- meeting P
 Smoker: No
 Linking Arrangement: Standalone

Options at Extra Cost

BuyBack Option - Yes
 Trauma Cover
 Reinstatement
 Premier Maximiser Option Yes

[^] Satisfactory financial evidence has not been provided. Financial evidence will need to be provided to support the requested monthly amount insured that was stated in the application, before OnePath can consider a claim under the Income Secure Policy. The financial evidence at the time of claim must relate to the life insured's income (referred to by OnePath as 'pre-application income') and occupation at the time the application was made; this will depend upon the life insured's employment situation and other factors relevant to the generation of their income at that time.

10 July 2020

The Papadopoulos Super Fund
73 Macquarie St
CHIFLEY NSW 2036

Policy Number: 68173271
Life Insured: Mrs Krystal Papadopoulos
Product: Priority Protection

Dear Policyholder,

Thank you for choosing AIA Australia. We are delighted to advise that your application for life insurance has been approved.

Policyholder, rest assured – you're in safe hands with AIA. As one of the world's largest life insurers, we've been providing cover to Australians for over 45 years and understand that life can be unpredictable. We're proud to be the partner who will be there for you into the future.

Your policy

Enclosed you'll find a copy of your Policy Schedule. This outlines all the insurance benefits you've purchased. We recommend you keep this document with the Product Disclosure Statement your adviser would have issued you.

It's important that you read through both these documents carefully to ensure they reflect your insurance needs. You'll require them if you need to make a claim or change your cover, so please store them somewhere safe.

What happens next

As your full cover has now come into effect, your complimentary interim cover no longer applies. Going forward, policy payments will be deducted from your account every year on 7th of July (or the next business day if the date falls on a weekend or public holiday).

For further information about AIA Australia, and to hear from some of our other customers, visit aia.com.au. If you have any questions about your cover, please call AIA Australia on 1800 333 613 or contact your adviser, RIADVICE: NICK ARKOUDIS #2.

Again, thank you for choosing AIA Australia.

Yours sincerely,



Pina Sciarrone
Chief Retail Insurance Officer

At AIA Australia we understand that real life is always changing. That's why we offer products that protect your income and cover you in the event of serious illness such as cancer or a heart attack.
Talk to your Financial Adviser to make sure you are financially protected for whatever life throws your way.

Life's better with the right partner.

Policy Number	68173283
Life Insured	Mrs Krystal Papadopoulos
Policy Owner	Mrs Krystal Papadopoulos
Beneficiary	AS NOMINATED
Register	NSW

Sum Insured Indexed	YES
Age Next Birthday	37 FEMALE NON-SMOKER
Occupation Code	A3
Commencement Date	10/07/2020
First Premium Due	10/07/2020
Policy Expiry Date	10/07/2048

POLICY SCHEDULE

PRIORITY PROTECTION				
Benefit(s)	Benefit Details	Sum Insured	Premium Expiry date*	Premium Payable
INCOME PROTECTION INDEMNITY PLAN				
INCOME PROTECTION	Premium Type: OPTIMUM Waiting Period: 60 DAY Benefit Period: TO AGE 65* No benefit shall be payable under this policy for any period of disability resulting directly or indirectly from Ovarian cancer including treatment or complications thereof. No benefit shall be payable under this policy for any period of disability due to any disorder of, or injury to the cervical spine its intervertebral discs, nerve roots and/or supporting musculature including any treatment and/or complications thereof ('the pre-existing disorder') UNLESS in the opinion of a medical practitioner acceptable to AIA Australia, the disability is not in any way, either directly or indirectly, contributed to, caused or aggravated by the pre-existing disorder.	\$9,375.00	10/07/2048	\$13.91
CLAIM ESCALATION	Premium Type: OPTIMUM Waiting Period: 60 DAY Benefit Period: TO AGE 65* No benefit shall be payable under this policy for any period of disability resulting directly or indirectly from Ovarian cancer including treatment or complications thereof. No benefit shall be payable under this policy for any period of disability due to any disorder of, or injury to the cervical spine its intervertebral discs, nerve roots and/or supporting musculature including any treatment and/or complications thereof ('the pre-existing disorder') UNLESS in the opinion of a medical practitioner acceptable to AIA Australia, the disability is not in any way, either directly or indirectly, contributed to, caused or aggravated by the pre-existing disorder.	\$9,375.00	10/07/2048	\$1.77
* Your Income Protection benefit payments will expire on the Premium Expiry Date shown above, or at the end of the Benefit Period - whichever is earlier.				

At AIA Australia we understand that real life is always changing. That's why we offer products that protect your income and cover you in the event of serious illness such as cancer or a heart attack.

Talk to your Financial Adviser to make sure you are financially protected for whatever life throws your way.

Life's better with the right partner.

10 July 2020

Mrs Krystal Papadopoulos
73 Macquarie St
CHIFLEY NSW 2036

Policy Number: 68173260
Life Insured: Mrs Krystal Papadopoulos
Product: Priority Protection

Dear Mrs Papadopoulos,

Thank you for choosing AIA Australia. We are delighted to advise that your application for life insurance has been approved.

Mrs Papadopoulos, rest assured – you're in safe hands with AIA. As one of the world's largest life insurers, we've been providing cover to Australians for over 45 years and understand that life can be unpredictable. We're proud to be the partner who will be there for you into the future.

Your policy

Enclosed you'll find a copy of your Policy Schedule. This outlines all the insurance benefits you've purchased. We recommend you keep this document with the Product Disclosure Statement your adviser would have issued you.

It's important that you read through both these documents carefully to ensure they reflect your insurance needs. You'll require them if you need to make a claim or change your cover, so please store them somewhere safe.

What happens next

As your full cover has now come into effect, your complimentary interim cover no longer applies. Going forward, policy payments will be deducted from your account every month on 7th of every month (or the next business day if the date falls on a weekend or public holiday).

AIA Vitality

Our records show that your Priority Protection policy also includes an AIA Vitality membership. Your membership contributions of \$11.50 per month will be made via your chosen payment method.

For further information about AIA Australia, and to hear from some of our other customers, visit aia.com.au. If you have any questions about your cover, please call AIA Australia on 1800 333 613 or contact your adviser, RIADVICE: NICK ARKOUDIS #2.

Again, thank you for choosing AIA Australia.

Yours sincerely,

At AIA Australia we understand that real life is always changing. That's why we offer products that protect your income and cover you in the event of serious illness such as cancer or a heart attack.

Talk to your Financial Adviser to make sure you are financially protected for whatever life throws your way.

Life's better with the right partner.



Pina Sciarrone
Chief Retail Insurance Officer

As you go through life, your insurance needs change. AIA Australia offers a range of protection options that will ensure you're covered for whatever life throws your way, from serious illness to permanent disability to a traumatic event. Speak to your Financial Adviser to make sure you're insured against the unforeseeable.

At AIA Australia we understand that real life is always changing. That's why we offer products that protect your income and cover you in the event of serious illness such as cancer or a heart attack.

Talk to your Financial Adviser to make sure you are financially protected for whatever life throws your way.

Life's better with the right partner.

Policy Number	68173260
Life Insured	Mrs Krystal Papadopoulos
Policy Owner	Mrs Krystal Papadopoulos
Beneficiary	AS NOMINATED
Register	NSW

Sum Insured Indexed	YES
Age Next Birthday	37 FEMALE NON-SMOKER
Occupation Code	A3
Commencement Date	10/07/2020
First Premium Due	10/07/2020
Policy Expiry Date	10/07/2053

POLICY SCHEDULE

PRIORITY PROTECTION				
Benefit(s)	Benefit Details	Sum Insured	Premium Expiry date	Premium Payable
CRISIS RECOVERY STAND ALONE PLAN				
CRISIS RECOVERY STAND ALONE	Premium Type: OPTIMUM Ovarian cancer as defined under the Crisis Recovery Benefit is excluded as a defined Crisis Event under this policy.	\$150,000.00	10/07/2053	\$37.50
CRISIS REINSTATEMENT	Premium Type: OPTIMUM Ovarian cancer as defined under the Crisis Recovery Benefit is excluded as a defined Crisis Event under this policy.	\$150,000.00	10/07/2048	\$1.77
Policy Fee (Yearly)				\$0.00
Stamp Duty (Yearly)				\$21.82
Total Yearly Premium Payable (In First year)				\$458.20
Total month Premium Payable (In First year)				\$41.24

NOTES

1. As long as the Life Insured remains a member of the AIA Vitality Program, AIA Australia Limited may discount your premium in accordance with the rules mentioned in the Premium Discounts - AIA Vitality membership section of the Priority Protection PDS. AIA Australia Limited may vary or withdraw the rules from time to time. The premium discounts are not guaranteed.

PDS: V19 - NO PD
Adviser ID: 2B8500526

At AIA Australia we understand that real life is always changing. That's why we offer products that protect your income and cover you in the event of serious illness such as cancer or a heart attack.

Talk to your Financial Adviser to make sure you are financially protected for whatever life throws your way.

Life's better with the right partner.

SETTLEMENT ADJUSTMENT SHEET

**PAPADOPOULOS NOMINEES PTY LTD PURCHASE FROM O'GRADY
PROPERTY: 7/9 WALTHAM STREET, COOGEE**

Settlement: 29 June 2018
Adjustments as at: 29 June 2018

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price		\$680,000.00
Less Deposit		\$68,000.00
Balance		<u>\$612,000.00</u>
Current Council Rates		
For Period 1/07/2017 to 30/06/2018 - 365 days		
\$1352.92 Paid		
Purchaser allows 1 days		
For period 29/06/2018 to 30/06/2018		\$3.71
Current Water/Sewerage Rates		
For Period 1/04/2018 to 30/06/2018 - 91 days		
\$171.96 Paid		
Purchaser allows 1 days		
For period 29/06/2018 to 30/06/2018		\$1.89
Purchaser allows Credit held by Sydney Water		\$250.51
Strata Levies		
For Period 1/04/2018 to 30/06/2018 - 91 days		
\$481.80 Paid		
Purchaser allows 1 days		
For period 29/06/2018 to 30/06/2018		\$5.29
Vendor allows for Discharge of Mortgage	\$138.80	
Totals	\$138.80	\$612,261.40
Less Amount Payable By Vendor		\$138.80
AMOUNT DUE ON SETTLEMENT		<u><u>\$612,122.60</u></u>
Cheque Details:-		
Bank cheque in favour of O'Rourke Solicitors for		\$2,328.60
Bank cheque in favour of Julie O'Grady for		\$609,794.00
Total		<u><u>\$612,122.60</u></u>

Kydon Segal Lawyers
ABN 801 791 821 80

Westfield Office Tower
Suite 601, Level 5 / 152 Bunnerong Road
Eastgardens NSW 2036
Ph. 9344 2000
Fax. 9314 1862
reception@kydonsegal.com.au

Papadopoulos Nominees Pty Ltd
73 Macquarie Street
CHIFLEY NSW 2036

Office Account Receipt

Date: 2/07/2018
Receipt No: 1085

Memo: Payment; Papadopoulos Nominees Pty Ltd

Payment Method	Amount	Amount in words
Bank Cheque	\$1,239.40	One Thousand Two Hundred And Thirty Nine Dollars and Forty Cents

Invoice Date	Invoice No	Invoice Memo	Matter & Client Details	Amount
17/06/2018	36828	181575 Papadopoulos Nominees Pty Ltd, Purchase; O'Grady	181575, Purchase Papadopoulos Nominees Pty Ltd	\$1,239.40
Receipt Total:				\$1,239.40

Receipt made out by: Margaret Charlesworth
On behalf of Kydon Segal Lawyers



KYDON SEGAL
LAWYERS

Westfield Office Tower
Suite 601, Level 5 / 152 Bunnerong Road
Eastgardens NSW 2036
Ph. 9344 2000
Fax. 9314 1862
reception@kydonsegal.com.au

Papadopoulos Nominees Pty Ltd
73 Macquarie Street
CHIFLEY NSW 2036

Tax Invoice

Date: 17/06/2018
Invoice No: 36828
Due Date: 01/07/2018
Person Responsible: George Vlahakis

Matter: 181575
Papadopoulos Nominees Pty Ltd

Memo: 181575 Papadopoulos Nominees Pty Ltd, Purchase;
O'Grady

Professional Fees

Date	Description	Amount	GST
17/06/2018	TO our costs of taking instructions for the purchase of the above property up to and including exchange of contracts \$1,350.00 + GST + \$1,485.00 - to you less 50% = \$745.20	\$675.00	\$67.50
		\$675.00	\$67.50

Disbursements

Date	Description	Amount	GST
09/05/2018	Secure Retention & Destruction Service	\$45.00	\$4.50
01/06/2018	InfoTrack: NSW Certificate - Randwick City Council: Section 603 Certificate - 7/SP1548	\$117.82	\$3.78
01/06/2018	InfoTrack: NSW Certificate - CRR - Roads and Maritime Services Sydney: Affected by any proposals - 7/SP1548	\$58.91	\$1.89
01/06/2018	Sydney Water: Section 66 Certificate - 7/SP1548 Waltham, COOGEE 2034	\$16.78	\$1.02
01/06/2018	NSW: Electronic Notice Of Sale - 7/SP1548 (Search fee).	\$6.59	\$0.66
05/06/2018	Section 184 Certificate	\$109.00	\$10.90
14/06/2018	Revenue NSW: EDR - Agreement for Sale of Land - 04/05/2018	\$7.95	\$0.80
14/06/2018	ASIC: Organisation Extract - PAPAPOULOS NOMINEES PTY LTD ACN 168 759 573	\$21.18	\$2.12
17/06/2018	Final Search	\$20.00	\$2.00
17/06/2018	Settlement Fee	\$60.00	\$6.00
		\$463.23	\$33.67

Invoice Amount: \$1,138.23
Tax: \$101.17
Total Amount: \$1,239.40

Amount Received: \$1,239.40
Balance Due: -

PAID

George Vlahakis

If you wish to dispute our bill you may:

1. Refer the dispute to the Legal Services Commissioner or to the Law Society for mediation, at any time before applying for assessment of the costs, if the amount in dispute is less than \$10,000;
2. Apply to the Manager, Costs Assessment, for an assessment of the whole or part of the legal costs, subject to the Legal Profession Uniform Law Application Act (NSW) 2014. An application under this section must be made within 60 days after the bill was given or the request was made or after the costs were paid in full (whichever is earlier or earliest). An interim bill may be assessed either at the time of the interim bill or at the time of the final bill;
3. If an application for assessment is made, you may apply to have the costs agreement between you and this legal practice set aside. This must be done before the assessment is finalised.

If our costs are not paid within 14 days, interest will be charged at the rate of 9% per annum.

ABN 80 179 182 180

Account Details for Payment

CBA
Kydon Segal Lawyers
BSB: 062 188
Account No.: 1022 7639
Ref: #Invoice Number/Surname

Any money held in trust for fees and disbursements will be applied to the Invoice after seven (7) days of issuing unless we hear to the contrary.

Liability limited by a scheme approved under Professional Standards Legislation.



KYDON SEGAL
LAWYERS

Suite 601, Level 5
152 Bunnerong Road
Office Tower Westfield
Eastgardens NSW 2036

Email : margaret@kydonsegal.com.au

Tel: 02 9344 2000
Fax: 02 9314 1862
DX 22705 Kingsford

www.kydonsegal.com.au
www.clickconveyancing.com.au

Our Ref: GV:MC:181575

3 July 2018

Papadopoulos Nominees Pty Ltd atf Papa Bare Trust
73 Macquarie Street
CHIFLEY NSW 2036

Dear Nick & Krystal,

Re: Your Purchase from O'Grady
Property: 7/9 Waltham Street, Coogee

We confirm that settlement of your purchase took place on 29 June, 2018.

On settlement the sum of \$612,122.60 was payable by you, being the balance of purchase moneys, details of which are as shown on the Settlement Adjustment Sheet attached.

We confirm that your Mortgagee provided from your loan and nominated account, the sum of \$613,362.00 representing the balance of settlement monies together with our costs and disbursements as detailed in the attached tax invoice.

On settlement, your Bank received the documents of title and will attend to registration of the mortgage and transfer on your behalf at the Department of Lands. The Bank will then retain the title deed pending repayment of the loan.

A Notice of Sale will also be lodged with the transfer at the Department of Lands to notify the Council, Sydney Water and the Valuer General of the change in ownership and all future notices for rates and levies will issue directly to you.

You will note from the enclosed Settlement Adjustment Sheet that the rates and levies were adjusted as follows:

Council rates have been paid to 30 June, 2018 and you have allowed the vendor the sum of \$3.71 towards such rates for the period from the date of settlement to 30 June, 2018

Water rates have also been paid to 30 June, 2018 and you have allowed the vendor the sum of \$1.89 towards such rates for the period from the date of settlement to 30 June, 2018.

Sydney Water are also holding a credit of \$250.51 which will be applied to future rates and you have reimbursed the Vendor for this credit.

Strata Levies have again been paid to 30 June, 2018 and you have allowed the vendor the sum of \$5.29 towards such rates for the period from the date of settlement to 30 June, 2018.

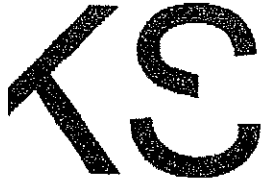
Tenancy the managing agent, Mint 360 have been requested to account to your for all rental from the date of settlement and to attend to the notification of the change of ownership in respect of the bond.

As this now completes your purchase, we take this opportunity of thanking you for your instructions to act on your behalf and enclose our receipt for payment of costs and disbursements.

If we can be of further assistance to you in the future, please do not hesitate to contact us accordingly.

Yours faithfully,
KYDON SEGAL LAWYERS

Per:



KYDON SEGAL
LAWYERS

Suite 601, Level 6
152 Bunnerong Road
Office Tower Westfield
Eastgardens NSW 2036

Email : margaret@kydonsegal.com.au

Tel: 02 9344 2000
Fax: 02 9314 1862
DX 22705 Kingsford

www.kydonsegal.com.au
www.clickconveyancing.com.au

Our Ref: GV:MC:181575

3 July 2018

The Property Manager
Mint 360 Real Estate
DX 23203 RANDWICK NSW

COPY

Facsimile Transmission: 9326 7111

Dear Sirs,

Re: Papadopoulos Nominees Pty Ltd Purchase from O'Grady
Property: 7/9 Waltham Street, Coogee

We act for the purchaser of the above property and note that the rental is managed by your office.

Completion of this transaction took place on 29 June, 2018. A copy of the Notice of Attornment received on settlement is enclosed.

Could you please attend to the rental adjustment and account to the purchaser for all rental; from the date of settlement and also attend to the notification of the change of ownership in respect of the bond.

Yours faithfully,
KYDON SEGAL LAWYERS

Per: 



O'ROURKES

SOLICITORS AND CONVEYANCERS

T: 02 9315 8132 W: www.coogeelaw.com

F: 02 9664 2716 E: info@coogeelaw.com ABN: 56 395 328 185

19-21 ALFREDA STREET, COOGEE, NSW 2034

AARON O'ROURKE B.E., LL.B.(Hons) | LORRAINE O'ROURKE B.A., LL.M.(Hons) Syd. (consultant) | SALLY O'ROURKE B.Com., Dip Ed.

Your Ref:

Our Ref: AO:KT:1345

29 June 2018

The Tenant
7/9-11 Waltham Street
COOGEE NSW 2034

Dear Sir/Madam

**RE: O'GRADY SALE TO PAPADOPOULOS NOMINEES PTY LTD
PROPERTY: 7/9-11 WALTHAM STREET, COOGEE**

The above property of which you are the tenant has this day been sold and conveyed by Julie Anne O'Grady to Papadopoulos Nominees Pty Ltd ACN 168 759 573. You are hereby authorised and requested to pay all future rent to the buyer or as they direct.

Yours faithfully,

Aaron O'Rourke
aaron@coogeelaw.com
O'ROURKES SOLICITORS



Office of
State Revenue

Duties Notice of Assessment

Issue Date 14 Jun 2018
Enquiries 1300 308 863 (8.30am - 5.00pm)
Website www.osr.nsw.gov.au

KYDON SEGAL LAWYERS
WESTFIELD OFFICE TOWER FI 4
152 BUNNERONG RD
EASTGARDENS NSW 2036

OSR reference	9377078-001
Total amount payable	\$26,110.00
Due date	21 Jun 2018
Assessment no	1673705909
Your reference	181575
Client ID	106296025

Liable party: Papadopoulos Nominees Pty Ltd

Assessment summary

Duty assessed	\$26,110.00
Total amount payable	\$26,110.00

If you do not pay the total amount payable by the due date, then interest will be imposed on any outstanding balance. You can find information on the current rate of interest at www.osr.nsw.gov.au

The due date for payment of this assessment by return has been set in accordance with your approval under section 37 of the Taxation Administration Act, 1996.

Please see the back of this notice for general information about this assessment and payment methods.

Please refer to the attached statement for detailed information about this assessment.

Stephen R Brady

Chief Commissioner of State Revenue



Duties Statement

OSR reference	9377078-001
Client name	KYDON SEGAL LAWYERS
Your reference	181575
Lodgement date	14 Jun 2018

Transaction Details

Document type	Agreement for sale of land
Execution date	04 May 2018
Dutiable amount	\$680,000.00
Duty assessed	\$26,110.00
Liable party names(s)	Papadopoulos Nominees Pty Ltd (ACN 168759573)
Property ID(s)	S1548/7
Exemption type	
Related OSR reference	
Transfer Item Type	1 x 18(2)

Stamping details

OSR Reference		9377078-001
Document		\$26,090.00
No of duplicates	x1	\$10.00
No of transfers	x1	\$10.00

Assessment details: TS on Agreement for sale of land

This duty statement is a summary of the transaction submitted to the Office of State Revenue through Electronic Duties Return. This duty statement confirms that the transaction has been assessed by the Office of State Revenue.

Stephen R Brady

Chief Commissioner of State Revenue



Australian Government
Australian Taxation Office

PAYG Instalments report 2019

Tax Agent 72374000
Last Updated 27/03/2021

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
932754237	THE TRUSTEE FOR THE PAPADOPOULOS SUPER FUND	722.00	722.00	3,173.00	1,539.00	6,156.00

Total No of Clients: 1



Australian Government
Australian Taxation Office

Agent AJAKA AND CO
Client THE TRUSTEE FOR THE
PAPADOPOULOS SUPER FUND
ABN 61 373 229 609
TFN 932 754 237

Income tax 551

Date generated	06/04/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

5 results found - from 01 July 2019 to 30 June 2020 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29 May 2020	3 Jun 2020	Cheque refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$5,092.00		\$0.00
29 May 2020	27 May 2020	Repaid EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$5,092.00	\$5,092.00 CR
22 May 2020	27 May 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$5,092.00		\$0.00
22 May 2020	22 May 2020	Credit transferred to Integrated Client Account	\$805.00		\$5,092.00 CR
22 May 2020	22 May 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$5,897.00	\$5,897.00 CR



Australian Government
Australian Taxation Office

Agent AJAKA AND CO
Client THE TRUSTEE FOR THE
PAPADOPOULOS SUPER FUND
ABN 61 373 229 609
TFN 932 754 237

Activity statement 001

Date generated	06/04/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

13 results found - from 01 July 2019 to 30 June 2020 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
22 May 2020	22 May 2020	Credit transfer received from Income Tax Account		\$805.00	\$0.00
1 May 2020	1 May 2020	General interest charge			\$805.00 DR
2 Apr 2020	28 Apr 2020	Client initiated amended Activity Statement for the period ending 31 Mar 20		\$3,050.00	\$805.00 DR
2 Apr 2020	2 Apr 2020	- PAYG Instalments		\$1,525.00	
2 Apr 2020	2 Apr 2020	- PAYG Instalments		\$1,525.00	
2 Apr 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$1,525.00		\$3,855.00 DR
10 Feb 2020	1 Jan 2020	General interest charge			\$2,330.00 DR
22 Jan 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$1,525.00		\$2,330.00 DR
26 Oct 2019	26 Oct 2019	General interest charge			\$805.00 DR
15 Oct 2019	14 Oct 2019	Payment		\$1,525.00	\$805.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
9 Oct 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$1,525.00		\$2,330.00 DR
31 Aug 2019	31 Aug 2019	General interest charge			\$805.00 DR
28 Aug 2019	27 Aug 2019	Payment		\$1,539.00	\$805.00 DR
27 Jul 2019	1 Jul 2019	General interest charge			\$2,344.00 DR
15 Jul 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$1,539.00		\$2,344.00 DR



Australian Government
Australian Taxation Office

PAYG Instalments report 2020

Tax Agent 72374000
Last Updated 27/03/2021

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
932754237	THE TRUSTEE FOR THE PAPADOPOULOS SUPER FUND	1,525.00	1,525.00	1,525.00-	Not Applicable	1,525.00

Total No of Clients: 1

3 of 85.00

= 226.77

22 of 75.60

= 1663.22

4 of 973.08

= 3892.22

1 of 973.08

1 of 828.08

= 7633.46

19/01/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59 +
12/01/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
5/01/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
29/12/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
22/12/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.08 *
22/12/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
15/12/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
8/12/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.08 *
8/12/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
1/12/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
24/11/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
17/11/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
10/11/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
3/11/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.08 *
3/11/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
27/10/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
20/10/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59 +
13/10/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
6/10/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
29/09/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$878.08
29/09/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
22/09/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
15/09/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
8/09/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
1/09/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.08 *
1/09/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
25/08/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
18/08/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59 +
11/08/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
4/08/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60 -
28/07/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.09 X

21 of 75.60
 = 1627.6
 4 of 973.09
 = 3892.36
 4 of 75.59
 = 302.36
 2 of 973.09
 = 1946.16

 7,728.48

6/07/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
29/06/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
27/06/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.09 X
21/06/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
15/06/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59 +
8/06/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
1/06/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
26/05/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.09 X
25/05/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
18/05/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59 +
11/05/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
4/05/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
27/04/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.09 X
27/04/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
20/04/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59 +
13/04/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
6/04/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
30/03/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.08*
29/03/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
23/03/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
16/03/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
9/03/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
2/03/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.08 X
2/03/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
23/02/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
16/02/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
9/02/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
2/02/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.08*
2/02/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
25/01/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
19/01/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59 +

28/12/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
21/12/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.09 X
21/12/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59†
14/12/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
7/12/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
30/11/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.09 X
30/11/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
23/11/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
16/11/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59†
9/11/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
1/11/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
26/10/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.09 X
26/10/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
19/10/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59†
12/10/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
4/10/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
28/09/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.08*
28/09/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
21/09/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
14/09/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
8/09/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.08 X
7/09/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
31/08/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
24/08/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
18/08/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$973.09 X
17/08/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59†
10/08/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
3/08/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
28/07/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
20/07/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59†
13/07/2017	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60

2 of 75.60
= 1512

5 of 75.59
= 377.95

4 of 973.09
= 3892.36

2 of 973.08
= 1946.16

7,728.47

28/07/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
21/07/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59
14/07/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
7/07/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
30/06/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$754.30
30/06/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
23/06/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
16/06/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59
9/06/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
2/06/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
26/05/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$831.82
26/05/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
19/05/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59
12/05/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
5/05/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
28/04/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$831.82
28/04/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
21/04/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.59
14/04/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60
7/04/2016	Superannuation Guarantee	PAPADOPOULOS, Krystal	The Trustee for THE PAPAD	\$75.60