

Compliance Workpapers
S & D Visevic Estate Super Fund
Financial Year - 2021



Fund Details

Fund Name	S & D Visevic Estate Super Fund
Contact no	
Financial Year	2021
Established Date	17/05/2012
ABN	31 758 618 090
TFN	936419261
Trustee Type	Corporate
Trustees	VISEVIC INVESTMENTS PTY LTD
ACN	

Statement of Financial Position

Assets	Qty	2021	2020	Change (\$)	Change (%)	
Investments	0.00	1,170,000.00	1,150,000.00	20,000.00	1.74	WP-1 WP-2
Direct Property	0.00	1,170,000.00	1,150,000.00	20,000.00	1.74	
Bowen Hills Property	1.00	350,000.00	350,000.00	0.00	0.00	WP-1
Waterloo Property	1.00	820,000.00	800,000.00	20,000.00	2.50	WP-1 WP-2 WP-3
Other Assets	0.00	1,714.72	7,846.65	-6,131.93	78.15	
Cash At Bank	0.00	339.52	7,171.98	-6,832.46	95.27	
Heritage Bank 14037645 S13	0.00	347.97	1,633.34	-1,285.37	78.70	WP-1
St George DIY Super Saver 447253928	0.00	1.55	0.37	1.18	318.92	WP-1
St George Freedom Business 431094408	0.00	-10.00	5,538.27	-5,548.27	100.18	WP-1
Receivables	0.00	1,375.20	674.67	700.53	103.83	
Investment Income Receivable	0.00	1,375.20	674.67	700.53	103.83	
Rent	0.00	1,375.20	674.67	700.53	103.83	
Direct Property	0.00	1,375.20	674.67	700.53	103.83	
Bowen Hills Property	0.00	1,375.20	674.67	700.53	103.83	WP-1
Total Assets	0.00	1,171,714.72	1,157,846.65	13,868.07	1.20	
Liabilities	Qty	2021	2020	Change (\$)	Change (%)	
Borrowings	0.00	619,704.76	632,698.48	-12,993.72	2.05	

Liabilities	Qty	2021	2020	Change (\$)	Change (%)	
Limited Recourse Borrowing Arrangement	0.00	619,704.76	632,698.48	-12,993.72	2.05	WP-1
Heritage Bank 14037645 L71	0.00	225,163.64	231,448.59	-6,284.95	2.72	WP-1 WP-2
St George Bank Home Loan - Waterloo	0.00	394,541.12	401,249.89	-6,708.77	1.67	WP-1 WP-2
Income Tax Payable	0.00	150.90	150.90	0.00	0.00	WP-1 WP-2
Income Tax Payable	0.00	150.90	0.00	150.90	100.00	
Provision for Income Tax	0.00	0.00	150.90	-150.90	100.00	
Total Liabilities	0.00	619,855.66	632,849.38	-12,993.72	2.05	

Member Entitlements	Qty	2021	2020	Change (\$)	Change (%)	
Member Entitlement Accounts	0.00	551,859.06	524,997.27	26,861.79	5.12	WP-1 WP-2
Mr Slavko Visevic	0.00	413,851.70	392,885.68	20,966.02	5.34	
Accumulation	0.00	413,851.70	392,885.68	20,966.02	5.34	
Mrs Daniela Visevic	0.00	138,007.36	132,111.59	5,895.77	4.46	
Accumulation	0.00	138,007.36	132,111.59	5,895.77	4.46	
Total Member Entitlements	0.00	551,859.06	524,997.27	26,861.79	5.12	

Operating Statement

Income	2021	2020	Change (\$)	Change (%)	
Investment Gains	36,751.00	-160,674.00	197,425.00	122.87	
Increase in Market Value	36,751.00	-160,674.00	197,425.00	122.87	WP-1
Direct Property	36,751.00	-160,674.00	197,425.00	122.87	
Bowen Hills Property	7,643.00	-16,278.00	23,921.00	146.95	
Waterloo Property	29,108.00	-144,396.00	173,504.00	120.16	
Investment Income	53,887.05	51,878.88	2,008.17	3.87	WP-1 WP-2
Interest	0.09	0.03	0.06	200.00	
Cash At Bank	0.09	0.03	0.06	200.00	
Heritage Bank 14037645 S13	0.09	0.03	0.06	200.00	
Rent	53,886.96	51,878.85	2,008.11	3.87	
Direct Property	53,886.96	51,878.85	2,008.11	3.87	
Bowen Hills Property	24,876.63	18,351.64	6,524.99	35.56	WP-1
Waterloo Property	29,010.33	33,527.21	-4,516.88	13.47	WP-1
Member Receipts	14,700.00	39,335.96	-24,635.96	62.63	
Contributions	14,700.00	39,335.96	-24,635.96	62.63	WP-1
Employer	13,300.00	31,244.08	-17,944.08	57.43	
Mr Slavko Visevic	9,975.00	21,356.00	-11,381.00	53.29	
Mrs Daniela Visevic	3,325.00	9,888.08	-6,563.08	66.37	
Member	1,400.00	8,091.88	-6,691.88	82.70	

Income	2021	2020	Change (\$)	Change (%)	
Personal Concessional	0.00	5,000.00	-5,000.00	100.00	
Mrs Daniela Visevic	0.00	5,000.00	-5,000.00	100.00	
Personal Non-Concessional	1,400.00	3,091.88	-1,691.88	54.72	
Mr Slavko Visevic	1,400.00	1,989.01	-589.01	29.61	
Mrs Daniela Visevic	0.00	1,102.87	-1,102.87	100.00	
Other Income	30.18	0.00	30.18	100.00	
ATO Interest Payments	30.18	0.00	30.18	100.00	WP-1
Total Income	105,368.23	-69,459.16	174,827.39	251.70	
Expenses	2021	2020	Change (\$)	Change (%)	
Member Payments	13,421.22	10,013.54	3,407.68	34.03	
Insurance Premiums	13,421.22	10,013.54	3,407.68	34.03	
Mr Slavko Visevic	9,501.96	7,003.70	2,498.26	35.67	WP-1
Accumulation	9,501.96	7,003.70	2,498.26	35.67	
Mrs Daniela Visevic	3,919.26	3,009.84	909.42	30.21	WP-1
Accumulation	3,919.26	3,009.84	909.42	30.21	
Other Expenses	66,826.22	80,113.94	-13,287.72	16.59	WP-1
Accountancy Fee	660.00	4,202.00	-3,542.00	84.29	WP-1 WP-2
Bank Fees	504.00	603.00	-99.00	16.42	
Cash At Bank	120.00	210.00	-90.00	42.86	
St George Freedom Business 431094408	120.00	210.00	-90.00	42.86	

Expenses	2021	2020	Change (\$)	Change (%)	
Limited Recourse Borrowing Arrangement	384.00	393.00	-9.00	2.29	
Heritage Bank 14037645 L71	240.00	240.00	0.00	0.00	
St George Bank Home Loan - Waterloo	144.00	153.00	-9.00	5.88	WP-1 WP-2
Depreciation	16,751.00	18,326.00	-1,575.00	8.59	WP-1
Capital Allowances	16,751.00	18,326.00	-1,575.00	8.59	
Direct Property	16,751.00	18,326.00	-1,575.00	8.59	
Bowen Hills Property	7,643.00	8,722.00	-1,079.00	12.37	WP-1
Waterloo Property	9,108.00	9,604.00	-496.00	5.16	WP-1
Establishment Fee	0.00	3,009.86	-3,009.86	100.00	
Filing Fee	0.00	637.00	-637.00	100.00	
Interest Paid	32,439.20	33,384.21	-945.01	2.83	
Cash At Bank	0.00	0.53	-0.53	100.00	
St George Freedom Business 431094408	0.00	0.53	-0.53	100.00	
Limited Recourse Borrowing Arrangement	32,439.20	33,383.68	-944.48	2.83	
Heritage Bank 14037645 L71	11,019.05	11,349.37	-330.32	2.91	WP-1
St George Bank Home Loan - Waterloo	21,420.15	22,034.31	-614.16	2.79	WP-1 WP-2
Property Expenses	16,472.02	19,692.87	-3,220.85	16.36	WP-1
Advertising	275.00	495.00	-220.00	44.44	WP-1
Direct Property	275.00	495.00	-220.00	44.44	

Expenses	2021	2020	Change (\$)	Change (%)	
Waterloo Property	275.00	495.00	-220.00	44.44	
Agents Management Fee	2,327.04	2,597.47	-270.43	10.41	
Direct Property	2,327.04	2,597.47	-270.43	10.41	
Waterloo Property	2,327.04	2,597.47	-270.43	10.41	WP-1 WP-2
Cleaning	0.00	45.00	-45.00	100.00	
Direct Property	0.00	45.00	-45.00	100.00	
Bowen Hills Property	0.00	45.00	-45.00	100.00	
Council Rates	2,055.20	2,754.02	-698.82	25.37	
Direct Property	2,055.20	2,754.02	-698.82	25.37	
Bowen Hills Property	1,206.65	1,633.91	-427.26	26.15	WP-1
Waterloo Property	848.55	1,120.11	-271.56	24.24	WP-1
Insurance Premium	387.00	738.00	-351.00	47.56	
Direct Property	387.00	738.00	-351.00	47.56	
Bowen Hills Property	387.00	368.00	19.00	5.16	WP-1
Waterloo Property	0.00	370.00	-370.00	100.00	
Repairs Maintenance	420.70	921.10	-500.40	54.33	
Direct Property	420.70	921.10	-500.40	54.33	
Bowen Hills Property	420.70	496.10	-75.40	15.20	WP-1
Waterloo Property	0.00	425.00	-425.00	100.00	
Strata Levy Fee	7,510.77	9,849.52	-2,338.75	23.74	

Expenses	2021	2020	Change (\$)	Change (%)	
Direct Property	7,510.77	9,849.52	-2,338.75	23.74	
Bowen Hills Property	4,122.56	4,110.32	12.24	0.30	WP-1
Waterloo Property	3,388.21	5,739.20	-2,350.99	40.96	WP-1
Sundry Expenses	1,998.23	196.51	1,801.72	916.86	
Direct Property	1,998.23	196.51	1,801.72	916.86	
Bowen Hills Property	1,904.13	92.00	1,812.13	1,969.71	
Waterloo Property	94.10	104.51	-10.41	9.96	WP-1
Water Rates	1,498.08	2,096.25	-598.17	28.54	
Direct Property	1,498.08	2,096.25	-598.17	28.54	
Bowen Hills Property	888.85	1,354.09	-465.24	34.36	WP-1
Waterloo Property	609.23	742.16	-132.93	17.91	WP-1
SMSF Supervisory Levy	0.00	259.00	-259.00	100.00	
Total Expenses	80,247.44	90,127.48	-9,880.04	10.96	
Income Tax	2021	2020	Change (\$)	Change (%)	
Income Tax Expense	0.00	150.90	-150.90	100.00	WP-1 WP-2
Income Tax Expense	0.00	150.90	-150.90	100.00	
Prior Years Over Provision for Income Tax	-1,741.00	1,512.12	-3,253.12	215.14	
Total Income Tax	-1,741.00	1,663.02	-3,404.02	204.69	
Net Profit(Loss) Total	26,861.79	-161,249.66			


Lump Sum Payment - Good to Go

Great news! After review there is nothing that requires your attention.

Preservation Components

							Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year				
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount			
Mrs Daniela Visevic (Age: 48 at 30/06/2021)										
Accumulation	Accumulation	132,111.59	0.00	0.00	138,007.36	0.00	0.00			
Mr Slavko Visevic (Age: 49 at 30/06/2021)										
Accumulation	Accumulation	392,885.68	0.00	0.00	413,851.70	0.00	0.00			

Tax Component Verification (Accumulation)

		Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mrs Daniela Visevic (Age: 48 at 30/06/2021)				
	Accumulation		1,102.87	1,102.87
Mr Slavko Visevic (Age: 49 at 30/06/2021)				
	Accumulation		1,989.01	3,389.01

Work Test - Good to Go

Great news! After review there is nothing that requires your attention.

Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Current Year Contributions		Concessional	Non-Concessional
Mr Slavko Visevic Date of Birth: 14/01/1972 (Age: 48 at 30/06/2021)				
	Caps		25,000.00	100,000.00
	Cumulative available unused cap		14,394.00	0.00
	Maximum cap available		39,394.00	100,000.00
	Contributions made (to this fund)		9,975.00	1,400.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		9,975.00	1,400.00
	Amount above caps		0.00	0.00
Mrs Daniela Visevic Date of Birth: 15/02/1973 (Age: 47 at 30/06/2021)				
	Caps		25,000.00	100,000.00
	Cumulative available unused cap		28,876.92	0.00
	Maximum cap available		53,876.92	100,000.00
	Contributions made (to this fund)		3,325.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		3,325.00	0.00
	Amount above caps		0.00	0.00

Negative Balance

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description		Debits	Credits	Balance
St George Bank Home Loan - Waterloo						
🚩	19/07/2020	Loan A/C Fee		12.00	0.00	-401,261.89
🚩	19/07/2020	Interest		1,777.59	0.00	-403,039.48
🚩	20/07/2020	Repaymt A/C Tfr		0.00	2,511.00	-400,528.48
🚩	19/08/2020	Loan A/C Fee		12.00	0.00	-400,540.48
🚩	19/08/2020	Interest		1,833.54	0.00	-402,374.02
🚩	20/08/2020	Repaymt A/C Tfr		0.00	2,511.00	-399,863.02
🚩	19/09/2020	Loan A/C Fee		12.00	0.00	-399,875.02
🚩	19/09/2020	Interest		1,830.50	0.00	-401,705.52
🚩	20/09/2020	Repaymt A/C Tfr		0.00	2,511.00	-399,194.52
🚩	19/10/2020	Loan A/C Fee		12.00	0.00	-399,206.52
🚩	19/10/2020	Interest		1,768.49	0.00	-400,975.01
🚩	20/10/2020	Repaymt A/C Tfr		0.00	2,435.13	-398,539.88
🚩	21/10/2020	Repaymt A/C Tfr		0.00	75.87	-398,464.01
🚩	19/11/2020	Loan A/C Fee		12.00	0.00	-398,476.01
🚩	19/11/2020	Interest		1,824.10	0.00	-400,300.11
🚩	20/11/2020	Repaymt A/C Tfr		0.00	536.78	-399,763.33
🚩	21/11/2020	Repaymt A/C Tfr		0.00	1,432.10	-398,331.23















				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	24/11/2020	Repaymt A/C Tfr	0.00	542.12	-397,789.11	
🚩	19/12/2020	Loan A/C Fee	12.00	0.00	-397,801.11	
🚩	19/12/2020	Interest	1,762.79	0.00	-399,563.90	
🚩	20/12/2020	Repaymt A/C Tfr	0.00	2,443.11	-397,120.79	
🚩	22/12/2020	Repaymt A/C Tfr	0.00	67.89	-397,052.90	
🚩	19/01/2021	Loan A/C Fee	12.00	0.00	-397,064.90	
🚩	19/01/2021	Interest	1,817.65	0.00	-398,882.55	
🚩	20/01/2021	Repaymt A/C Tfr	0.00	2,511.00	-396,371.55	
🚩	19/02/2021	Loan A/C Fee	12.00	0.00	-396,383.55	
🚩	19/02/2021	Interest	1,814.51	0.00	-398,198.06	
🚩	20/02/2021	Repaymt A/C Tfr	0.00	2,511.00	-395,687.06	
🚩	19/03/2021	Loan A/C Fee	12.00	0.00	-395,699.06	
🚩	19/03/2021	Interest	1,636.08	0.00	-397,335.14	
🚩	20/03/2021	Repaymt A/C Tfr	0.00	1,395.61	-395,939.53	
🚩	23/03/2021	Repaymt A/C Tfr	0.00	480.00	-395,459.53	
🚩	24/03/2021	Repaymt A/C Tfr	0.00	635.39	-394,824.14	
🚩	19/04/2021	Loan A/C Fee	12.00	0.00	-394,836.14	
🚩	19/04/2021	Interest	1,808.02	0.00	-396,644.16	
🚩	20/04/2021	Repaymt A/C Tfr	0.00	2,511.00	-394,133.16	

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	19/05/2021	Loan A/C Fee	12.00	0.00	-394,145.16	
🚩	19/05/2021	Interest	1,746.06	0.00	-395,891.22	
🚩	20/05/2021	Repaymt A/C Tfr	0.00	2,511.00	-393,380.22	
🚩	19/06/2021	Loan A/C Fee	12.00	0.00	-393,392.22	
🚩	19/06/2021	Interest	1,800.82	0.00	-395,193.04	
🚩	20/06/2021	Repaymt A/C Tfr	0.00	651.92	-394,541.12	
Heritage Bank 14037645 L71						
🚩	01/07/2020	From Savings S13	0.00	1,462.00	-229,986.59	
🚩	31/07/2020	Administration fee	20.00	0.00	-230,006.59	
🚩	31/07/2020	Loan interest	947.36	0.00	-230,953.95	
🚩	03/08/2020	From Savings S13	0.00	1,462.00	-229,491.95	
🚩	31/08/2020	Administration fee	20.00	0.00	-229,511.95	
🚩	31/08/2020	Loan interest	945.71	0.00	-230,457.66	
🚩	01/09/2020	From Savings S13	0.00	1,462.00	-228,995.66	
🚩	30/09/2020	Administration fee	20.00	0.00	-229,015.66	
🚩	30/09/2020	Loan interest	912.85	0.00	-229,928.51	
🚩	01/10/2020	From Savings S13	0.00	1,462.00	-228,466.51	
🚩	31/10/2020	Administration fee	20.00	0.00	-228,486.51	
🚩	31/10/2020	Loan interest	941.09	0.00	-229,427.60	

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	02/11/2020	From Savings S13	0.00	1,462.00	-227,965.60	
🚩	30/11/2020	Administration fee	20.00	0.00	-227,985.60	
🚩	30/11/2020	Loan interest	908.93	0.00	-228,894.53	
🚩	01/12/2020	From Savings S13	0.00	1,462.00	-227,432.53	
🚩	31/12/2020	Administration fee	20.00	0.00	-227,452.53	
🚩	31/12/2020	Loan interest	936.84	0.00	-228,389.37	
🚩	04/01/2021	From Savings S13	0.00	1,462.00	-226,927.37	
🚩	31/01/2021	Administration fee	20.00	0.00	-226,947.37	
🚩	31/01/2021	Loan interest	935.34	0.00	-227,882.71	
🚩	01/02/2021	From Savings S13	0.00	1,462.00	-226,420.71	
🚩	28/02/2021	Administration fee	20.00	0.00	-226,440.71	
🚩	28/02/2021	Loan interest	842.41	0.00	-227,283.12	
🚩	01/03/2021	From Savings S13	0.00	1,462.00	-225,821.12	
🚩	31/03/2021	Administration fee	20.00	0.00	-225,841.12	
🚩	31/03/2021	Loan interest	930.20	0.00	-226,771.32	
🚩	01/04/2021	From Savings S13	0.00	1,462.00	-225,309.32	
🚩	30/04/2021	Administration fee	20.00	0.00	-225,329.32	
🚩	30/04/2021	Loan interest	898.15	0.00	-226,227.47	
🚩	03/05/2021	From Savings S13	0.00	1,462.00	-224,765.47	

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	31/05/2021	Administration fee		20.00	0.00	-224,785.47
	31/05/2021	Loan interest		926.24	0.00	-225,711.71
	01/06/2021	From Savings S13		0.00	1,462.00	-224,249.71
	30/06/2021	Administration fee		20.00	0.00	-224,269.71
	30/06/2021	Loan interest		893.93	0.00	-225,163.64
St George Freedom Business 431094408						
	31/05/2021	Account-Keeping Fee		10.00	0.00	-6.86
	30/06/2021	Account-Keeping Fee		10.00	0.00	-10.00

Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
St George DIY Super Saver 447253928						
	20/07/2020	INTERNET WITHDRAWAL transfer to Comp Free	1,770.00	0.00	1.55	
St George Bank Home Loan - Waterloo						
	20/10/2020	Repaymt A/C Tfr	0.00	2,435.13	-398,539.88	
	21/10/2020	Repaymt A/C Tfr	0.00	75.87	-398,464.01	
	20/11/2020	Repaymt A/C Tfr	0.00	536.78	-399,763.33	
	21/11/2020	Repaymt A/C Tfr	0.00	1,432.10	-398,331.23	
	24/11/2020	Repaymt A/C Tfr	0.00	542.12	-397,789.11	
	20/12/2020	Repaymt A/C Tfr	0.00	2,443.11	-397,120.79	
	22/12/2020	Repaymt A/C Tfr	0.00	67.89	-397,052.90	
	20/03/2021	Repaymt A/C Tfr	0.00	1,395.61	-395,939.53	
	23/03/2021	Repaymt A/C Tfr	0.00	480.00	-395,459.53	
	24/03/2021	Repaymt A/C Tfr	0.00	635.39	-394,824.14	
	20/05/2021	Repaymt A/C Tfr	0.00	2,511.00	-393,380.22	
	20/06/2021	Repaymt A/C Tfr	0.00	651.92	-394,541.12	
Heritage Bank 14037645 S13						
	01/07/2020	To Mortgage Loan L71	1,462.00	0.00	846.01	

			Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	20/10/2020	HOL transfer to 112-879 431094408 #2040316651 S & D Visevic Estate Super Fund - Heritage SMSF Tran	96.00	0.00	1.80
🚩	23/11/2020	HOL transfer to 112-879 431094408 #2340284771 S & D Visevic Estate Super Fund - Heritage SMSF Tran	600.00	0.00	442.30
🚩	22/03/2021	HOL transfer to 112-879 431094408 #2240260388 S & D Visevic Estate Super Fund - Heritage SMSF Tran	480.00	0.00	2,584.58
🚩	23/03/2021	HOL transfer to 112-879 431094408 #2340246431 S & D Visevic Estate Super Fund - Heritage SMSF Tran	720.00	0.00	250.47
🚩	01/06/2021	HOL transfer to 112-879 431094408 #0140277063 S & D Visevic Estate Super Fund - St George Bank	20.00	0.00	1,809.96
Heritage Bank 14037645 L71					
🚩	01/06/2021	From Savings S13	0.00	1,462.00	-224,249.71
St George Freedom Business 431094408					
🚩	20/07/2020	Comp Free	0.00	1,770.00	3,155.61
🚩	20/07/2020	20 JUL LOAN REPAYMENT	2,511.00	0.00	644.61
🚩	20/10/2020	S & D Visevic Es Heritage Smsf Tran	0.00	96.00	2,531.13
🚩	20/10/2020	Loan Repayment S.211.0684422.00	2,435.13	0.00	96.00
🚩	21/10/2020	Loan Repayment S.211.0684422.00	75.87	0.00	20.13
🚩	02/11/2020	Internet Withdrawal 02Nov18:56 Stg Transfer	500.00	0.00	190.34
🚩	03/11/2020	Internet Deposit 03Nov06:15 Stg Transfer	0.00	500.00	690.34
🚩	11/11/2020	Internet Withdrawal 11Nov18:13 Stg Transfer	300.00	0.00	236.78
🚩	12/11/2020	Cba Stg Transfer	0.00	300.00	536.78

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	20/11/2020	Loan Repayment S.211.0684422.00	536.78	0.00	3,515.00	
🚩	21/11/2020	Loan Repayment S.211.0684422.00	1,432.10	0.00	2,082.90	
🚩	23/11/2020	S & D Visevic Es Heritage Smsf Tran	0.00	600.00	600.00	
🚩	24/11/2020	Loan Repayment S.211.0684422.00	542.12	0.00	2,147.88	
🚩	30/11/2020	Internet Withdrawal 29Nov12:10 Stg Transfer	500.00	0.00	3,193.18	
🚩	01/12/2020	Internet Deposit 01Dec06:30 Stg Transfer	0.00	500.00	3,693.18	
🚩	21/12/2020	Loan Repayment S.211.0684422.00	2,443.11	0.00	500.00	
🚩	22/12/2020	Loan Repayment S.211.0684422.00	67.89	0.00	432.11	
🚩	20/03/2021	Loan Repayment S.211.0684422.00	1,395.61	0.00	0.00	
🚩	22/03/2021	S & D Visevic Es Heritage Smsf Tran	0.00	480.00	480.00	
🚩	23/03/2021	S & D Visevic Es Heritage Smsf Tran	0.00	720.00	1,200.00	
🚩	23/03/2021	Loan Repayment S.211.0684422.00	480.00	0.00	720.00	
🚩	24/03/2021	Loan Repayment S.211.0684422.00	635.39	0.00	84.61	
🚩	01/06/2021	S & D Visevic Es St George Bank	0.00	20.00	13.14	
🚩	21/06/2021	Loan Repayment S.211.0684422.00	651.92	0.00	0.00	

Income Comparison - Good to Go

Great news! After review there is nothing that requires your attention.

Benefits Paid to Member < 60 - Good to Go

Great news! After review there is nothing that requires your attention.

Retirement Condition - Good to Go

Great news! After review there is nothing that requires your attention.

Market Value - Not Applicable

The system did not find any data to process.

Pension Limit - Not Applicable

The system did not find any data to process.

Tax Effective Allocation of Pension Payment (Member Level) - Not Applicable

The system did not find any data to process.

Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

Tax Effective Allocation of Pension Payment (Pension Account Level) - Not Applicable

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
Member Receipts / Contributions / Employer / Mr Slavko Visevic					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
20/11/2020	Cba Svisevic Jul20 Sup	0.00	0.00	2,850.00	2,850.00
23/11/2020	Cba Svisevic Aug20 Sup	0.00	0.00	1,425.00	4,275.00
15/02/2021	Cba Svisevic Sep20 Sup	0.00	0.00	2,850.00	7,125.00
19/05/2021	Cba Svisevic Nov20 Sup	0.00	0.00	1,425.00	8,550.00
19/05/2021	Cba Svisevic Oct20 Sup	0.00	0.00	1,425.00	9,975.00
30/06/2021	Closing Balance	0.00	0.00	0.00	9,975.00
Member Receipts / Contributions / Employer / Mrs Daniela Visevic					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
20/11/2020	Cba Dvisevic Jul20 Sup	0.00	0.00	665.00	665.00
23/11/2020	Cba Dvisevic Aug20 Sup	0.00	0.00	665.00	1,330.00
15/02/2021	Cba Dvisevic Sep20 Sup	0.00	0.00	665.00	1,995.00
19/05/2021	Cba Dvisevic Nov20 Sup	0.00	0.00	665.00	2,660.00
19/05/2021	Cba Dvisevic Oct20 Sup	0.00	0.00	665.00	3,325.00
30/06/2021	Closing Balance	0.00	0.00	0.00	3,325.00
Member Receipts / Contributions / Personal Non-Concessional / Mr Slavko Visevic					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/07/2020	SVisevic Non Concessiona	0.00	0.00	200.00	200.00

Date	Description	Quantity	Debits	Credits	Balance
20/02/2021	Internet Deposit Non Concessiona 20Feb08:59 Svisevic	0.00	0.00	400.00	600.00
20/05/2021	Internet Deposit Non Concessiona 20May19:23 Svisevic	0.00	0.00	800.00	1,400.00
30/06/2021	Closing Balance	0.00	0.00	0.00	1,400.00
Investment Gains / Increase in Market Value / Direct Property / Bowen Hills Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
30/06/2021	Market Value Adjustment	0.00	0.00	7,643.00	7,643.00
30/06/2021	Closing Balance	0.00	0.00	0.00	7,643.00
Investment Gains / Increase in Market Value / Direct Property / Waterloo Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
30/06/2021	Market Value Adjustment	0.00	0.00	29,108.00	29,108.00
30/06/2021	Closing Balance	0.00	0.00	0.00	29,108.00
Investment Income / Interest / Cash At Bank / Heritage Bank 14037645 S13					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
30/09/2020	Interest credit	0.00	0.00	0.02	0.02
31/12/2020	Interest credit	0.00	0.00	0.01	0.03
31/03/2021	Interest credit	0.00	0.00	0.05	0.08
30/06/2021	Interest credit	0.00	0.00	0.01	0.09
30/06/2021	Closing Balance	0.00	0.00	0.00	0.09
Investment Income / Rent / Direct Property / Bowen Hills Property					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
03/08/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	1,643.33	1,643.33
01/09/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	1,668.33	3,311.66
01/10/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	2,502.50	5,814.16
02/11/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	2,502.50	8,316.66
01/12/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	1,668.33	9,984.99
04/01/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	3,270.66	13,255.65
01/02/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	3,188.33	16,443.98
01/03/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	1,500.63	17,944.61
01/04/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	1,569.33	19,513.94
03/05/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	1,514.33	21,028.27
01/06/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	1,668.33	22,696.60
30/06/2021	Rental Statement	0.00	0.00	2,180.03	24,876.63
30/06/2021	Closing Balance	0.00	0.00	0.00	24,876.63

Investment Income / Rent / Direct Property / Waterloo Property

01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
31/07/2020	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,740.61	2,740.61
31/08/2020	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,740.61	5,481.22
30/09/2020	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,740.61	8,221.83
30/10/2020	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,724.11	10,945.94

Date	Description	Quantity	Debits	Credits	Balance
30/11/2020	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,453.17	13,399.11
31/12/2020	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,463.62	15,862.73
29/01/2021	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,453.17	18,315.90
26/02/2021	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,453.17	20,769.07
31/03/2021	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,453.17	23,222.24
30/04/2021	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,453.17	25,675.41
15/06/2021	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	638.78	26,314.19
30/06/2021	Rental Statement	0.00	0.00	2,696.14	29,010.33
30/06/2021	Closing Balance	0.00	0.00	0.00	29,010.33
Other Income / ATO Interest Payments					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
17/07/2020	ATO ATO 001000013053955	0.00	0.00	30.18	30.18
30/06/2021	Closing Balance	0.00	0.00	0.00	30.18
Member Payments / Insurance Premiums / Mr Slavko Visevic / Accumulation					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/07/2020	TO TAL LIFE LTD 00154136357	0.00	2,082.90	0.00	2,082.90
21/11/2020	Tfr Wdl BPAY Internet 21Nov16:58 00154136357 Tal Life Ltd	0.00	2,082.90	0.00	4,165.80
16/02/2021	Tfr Wdl BPAY Internet 16Feb08:11 00154136357 Tal Life Ltd	0.00	2,863.14	0.00	7,028.94
20/05/2021	Tfr Wdl BPAY Internet 20May19:26 00154136357 Tal Life Ltd	0.00	2,473.02	0.00	9,501.96

Date	Description	Quantity	Debits	Credits	Balance
30/06/2021	Closing Balance	0.00	0.00	0.00	9,501.96
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/07/2020	Insurance Premium Paid	0.00	2,082.90	0.00	2,082.90
01/07/2020	TO TAL LIFE LTD 00154136357	0.00	0.00	2,082.90	0.00
21/11/2020	Insurance Premium Paid	0.00	2,082.90	0.00	2,082.90
21/11/2020	Tfr Wdl BPAY Internet 21Nov16:58 00154136357 Tal Life Ltd	0.00	0.00	2,082.90	0.00
16/02/2021	Insurance Premium Paid	0.00	2,863.14	0.00	2,863.14
16/02/2021	Tfr Wdl BPAY Internet 16Feb08:11 00154136357 Tal Life Ltd	0.00	0.00	2,863.14	0.00
20/05/2021	Insurance Premium Paid	0.00	2,473.02	0.00	2,473.02
20/05/2021	Tfr Wdl BPAY Internet 20May19:26 00154136357 Tal Life Ltd	0.00	0.00	2,473.02	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Member Payments / Insurance Premiums / Mrs Daniela Visevic / Accumulation					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/07/2020	TO TAL LIFE LTD 00154136553	0.00	897.87	0.00	897.87
24/11/2020	Tfr Wdl BPAY Internet 24Nov06:14 00154136553 Tal Life Ltd	0.00	897.87	0.00	1,795.74
09/02/2021	Tfr Wdl BPAY Internet 09Feb07:19 00154136553 Tal Life Ltd	0.00	1,061.76	0.00	2,857.50
08/03/2021	Tfr Wdl BPAY Internet 08Mar11:03 00154136553 Tal Life Ltd	0.00	1,061.76	0.00	3,919.26

Date	Description	Quantity	Debits	Credits	Balance
30/06/2021	Closing Balance	0.00	0.00	0.00	3,919.26
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/07/2020	Insurance Premium Paid	0.00	897.87	0.00	897.87
01/07/2020	TO TAL LIFE LTD 00154136553	0.00	0.00	897.87	0.00
24/11/2020	Insurance Premium Paid	0.00	897.87	0.00	897.87
24/11/2020	Tfr Wdl BPAY Internet 24Nov06:14 00154136553 Tal Life Ltd	0.00	0.00	897.87	0.00
09/02/2021	Insurance Premium Paid	0.00	1,061.76	0.00	1,061.76
09/02/2021	Tfr Wdl BPAY Internet 09Feb07:19 00154136553 Tal Life Ltd	0.00	0.00	1,061.76	0.00
08/03/2021	Insurance Premium Paid	0.00	1,061.76	0.00	1,061.76
08/03/2021	Tfr Wdl BPAY Internet 08Mar11:03 00154136553 Tal Life Ltd	0.00	0.00	1,061.76	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Expenses / Accountancy Fee					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
03/08/2020	Osko Withdrawal 03Aug05:25 Inv No 1073 Quay Busine Inv No 1073 Quay	0.00	660.00	0.00	660.00
30/06/2021	Closing Balance	0.00	0.00	0.00	660.00
Other Expenses / Cash At Bank / St George Freedom Business 431094408					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
31/07/2020	Account Service Fee	0.00	10.00	0.00	10.00

Date	Description	Quantity	Debits	Credits	Balance
31/08/2020	Account Service Fee	0.00	10.00	0.00	20.00
30/09/2020	Account Service Fee	0.00	10.00	0.00	30.00
31/10/2020	Account Service Fee	0.00	10.00	0.00	40.00
30/11/2020	Account Service Fee	0.00	10.00	0.00	50.00
31/12/2020	Account Service Fee	0.00	10.00	0.00	60.00
30/01/2021	Account Service Fee	0.00	10.00	0.00	70.00
27/02/2021	Account Service Fee	0.00	10.00	0.00	80.00
31/03/2021	Account Service Fee	0.00	10.00	0.00	90.00
30/04/2021	Account Service Fee	0.00	10.00	0.00	100.00
31/05/2021	Account-Keeping Fee	0.00	10.00	0.00	110.00
30/06/2021	Account-Keeping Fee	0.00	10.00	0.00	120.00
30/06/2021	Closing Balance	0.00	0.00	0.00	120.00
Other Expenses / Bank Fees / Limited Recourse Borrowing Arrangement / Heritage Bank 14037645 L71					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
31/07/2020	Administration fee	0.00	20.00	0.00	20.00
31/08/2020	Administration fee	0.00	20.00	0.00	40.00
30/09/2020	Administration fee	0.00	20.00	0.00	60.00
31/10/2020	Administration fee	0.00	20.00	0.00	80.00
30/11/2020	Administration fee	0.00	20.00	0.00	100.00
31/12/2020	Administration fee	0.00	20.00	0.00	120.00

Date	Description	Quantity	Debits	Credits	Balance
31/01/2021	Administration fee	0.00	20.00	0.00	140.00
28/02/2021	Administration fee	0.00	20.00	0.00	160.00
31/03/2021	Administration fee	0.00	20.00	0.00	180.00
30/04/2021	Administration fee	0.00	20.00	0.00	200.00
31/05/2021	Administration fee	0.00	20.00	0.00	220.00
30/06/2021	Administration fee	0.00	20.00	0.00	240.00
30/06/2021	Closing Balance	0.00	0.00	0.00	240.00
Other Expenses / Bank Fees / Limited Recourse Borrowing Arrangement / St George Bank Home Loan - Waterloo					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
19/07/2020	Loan A/C Fee	0.00	12.00	0.00	12.00
19/08/2020	Loan A/C Fee	0.00	12.00	0.00	24.00
19/09/2020	Loan A/C Fee	0.00	12.00	0.00	36.00
19/10/2020	Loan A/C Fee	0.00	12.00	0.00	48.00
19/11/2020	Loan A/C Fee	0.00	12.00	0.00	60.00
19/12/2020	Loan A/C Fee	0.00	12.00	0.00	72.00
19/01/2021	Loan A/C Fee	0.00	12.00	0.00	84.00
19/02/2021	Loan A/C Fee	0.00	12.00	0.00	96.00
19/03/2021	Loan A/C Fee	0.00	12.00	0.00	108.00
19/04/2021	Loan A/C Fee	0.00	12.00	0.00	120.00
19/05/2021	Loan A/C Fee	0.00	12.00	0.00	132.00

Date	Description	Quantity	Debits	Credits	Balance
19/06/2021	Loan A/C Fee	0.00	12.00	0.00	144.00
30/06/2021	Closing Balance	0.00	0.00	0.00	144.00
Other Expenses / Depreciation / Capital Allowances / Direct Property / Bowen Hills Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
30/06/2021	Depreciation Bowen Hills Property	0.00	7,643.00	0.00	7,643.00
30/06/2021	Closing Balance	0.00	0.00	0.00	7,643.00
Other Expenses / Depreciation / Capital Allowances / Direct Property / Waterloo Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
30/06/2021	Depreciation Waterloo Property	0.00	9,108.00	0.00	9,108.00
30/06/2021	Closing Balance	0.00	0.00	0.00	9,108.00
Other Expenses / Interest Paid / Limited Recourse Borrowing Arrangement / Heritage Bank 14037645 L71					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
31/07/2020	Loan interest	0.00	947.36	0.00	947.36
31/08/2020	Loan interest	0.00	945.71	0.00	1,893.07
30/09/2020	Loan interest	0.00	912.85	0.00	2,805.92
31/10/2020	Loan interest	0.00	941.09	0.00	3,747.01
30/11/2020	Loan interest	0.00	908.93	0.00	4,655.94
31/12/2020	Loan interest	0.00	936.84	0.00	5,592.78
31/01/2021	Loan interest	0.00	935.34	0.00	6,528.12
28/02/2021	Loan interest	0.00	842.41	0.00	7,370.53

Date	Description	Quantity	Debits	Credits	Balance
31/03/2021	Loan interest	0.00	930.20	0.00	8,300.73
30/04/2021	Loan interest	0.00	898.15	0.00	9,198.88
31/05/2021	Loan interest	0.00	926.24	0.00	10,125.12
30/06/2021	Loan interest	0.00	893.93	0.00	11,019.05
30/06/2021	Closing Balance	0.00	0.00	0.00	11,019.05
Other Expenses / Interest Paid / Limited Recourse Borrowing Arrangement / St George Bank Home Loan - Waterloo					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
19/07/2020	Interest	0.00	1,777.59	0.00	1,777.59
19/08/2020	Interest	0.00	1,833.54	0.00	3,611.13
19/09/2020	Interest	0.00	1,830.50	0.00	5,441.63
19/10/2020	Interest	0.00	1,768.49	0.00	7,210.12
19/11/2020	Interest	0.00	1,824.10	0.00	9,034.22
19/12/2020	Interest	0.00	1,762.79	0.00	10,797.01
19/01/2021	Interest	0.00	1,817.65	0.00	12,614.66
19/02/2021	Interest	0.00	1,814.51	0.00	14,429.17
19/03/2021	Interest	0.00	1,636.08	0.00	16,065.25
19/04/2021	Interest	0.00	1,808.02	0.00	17,873.27
19/05/2021	Interest	0.00	1,746.06	0.00	19,619.33
19/06/2021	Interest	0.00	1,800.82	0.00	21,420.15
30/06/2021	Closing Balance	0.00	0.00	0.00	21,420.15

Date	Description	Quantity	Debits	Credits	Balance
Other Expenses / Property Expenses / Advertising / Direct Property / Waterloo Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
30/06/2021	Advertising	0.00	275.00	0.00	275.00
30/06/2021	Closing Balance	0.00	0.00	0.00	275.00
Other Expenses / Property Expenses / Agents Management Fee / Direct Property / Waterloo Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
30/06/2021	Agents Management Fee	0.00	2,327.04	0.00	2,327.04
30/06/2021	Closing Balance	0.00	0.00	0.00	2,327.04
Other Expenses / Property Expenses / Council Rates / Direct Property / Bowen Hills Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
20/09/2020	HOL Bpay 2040451383_78550 to BCC RATES	0.00	410.50	0.00	410.50
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:49 500000004930125 Bcc Rates	0.00	409.45	0.00	819.95
12/01/2021	HOL Bpay 1240330379_78550 to BCC RATES	0.00	386.70	0.00	1,206.65
30/06/2021	Closing Balance	0.00	0.00	0.00	1,206.65
Other Expenses / Property Expenses / Council Rates / Direct Property / Waterloo Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
05/10/2020	Tfr Wdl BPAY Internet 05Oct10:11 2216414 City Of Sydney	0.00	282.95	0.00	282.95
05/10/2020	Tfr Wdl BPAY Internet 05Oct10:12 2216414 City Of Sydney	0.00	282.80	0.00	565.75

Date	Description	Quantity	Debits	Credits	Balance
29/01/2021	Internet Withdrawal 29Jan07:25 Waterloo Council Rates	0.00	282.80	0.00	848.55
30/06/2021	Closing Balance	0.00	0.00	0.00	848.55
Other Expenses / Property Expenses / Insurance Premium / Direct Property / Bowen Hills Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
06/07/2020	HOL Bpay 0640332540_63461 to TERRI SCHEER	0.00	387.00	0.00	387.00
30/06/2021	Closing Balance	0.00	0.00	0.00	387.00
Other Expenses / Property Expenses / Repairs Maintenance / Direct Property / Bowen Hills Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
30/06/2021	Repairs Maintenance	0.00	420.70	0.00	420.70
30/06/2021	Closing Balance	0.00	0.00	0.00	420.70
Other Expenses / Property Expenses / Strata Levy Fee / Direct Property / Bowen Hills Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/07/2020	TO DEFT PAYMENTS 29931424510000000856	0.00	1,371.89	0.00	1,371.89
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:48 29931424510000000856Deft Payments	0.00	1,371.38	0.00	2,743.27
03/05/2021	HOL Bpay 0340728181_96503 to DEFT PAYMENTS	0.00	100.00	0.00	2,843.27
03/05/2021	Tfr Wdl BPAY Internet 03May20:11 29931424510000000856Deft Payments	0.00	1,279.29	0.00	4,122.56
30/06/2021	Closing Balance	0.00	0.00	0.00	4,122.56

Date	Description	Quantity	Debits	Credits	Balance
Other Expenses / Property Expenses / Strata Levy Fee / Direct Property / Waterloo Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
05/10/2020	HOL Bpay 0540328957_96503 to DEFT PAYMENTS	0.00	1,118.20	0.00	1,118.20
02/12/2020	Internet Withdrawal 02Dec08:54 Waterloo Strata Levies	0.00	1,096.51	0.00	2,214.71
03/05/2021	Tfr Wdl BPAY Internet 03May20:08 258585736260868 Deft Payments	0.00	1,173.50	0.00	3,388.21
30/06/2021	Closing Balance	0.00	0.00	0.00	3,388.21
Other Expenses / Property Expenses / Sundry Expenses / Direct Property / Bowen Hills Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/02/2021	Pay back wrong rental income for Jan 21	0.00	1,520.00	0.00	1,520.00
30/06/2021	New cattle, new chair, cookery set	0.00	384.13	0.00	1,904.13
30/06/2021	Closing Balance	0.00	0.00	0.00	1,904.13
Other Expenses / Property Expenses / Sundry Expenses / Direct Property / Waterloo Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
30/06/2021	Sundry Expenses	0.00	94.10	0.00	94.10
30/06/2021	Closing Balance	0.00	0.00	0.00	94.10
Other Expenses / Property Expenses / Water Rates / Direct Property / Bowen Hills Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
20/09/2020	HOL Bpay 2040452541_112144 to QLD URBAN UTILITIES.	0.00	260.69	0.00	260.69

Date	Description	Quantity	Debits	Credits	Balance
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:50 10107054700001 Urban Utilities	0.00	263.07	0.00	523.76
25/01/2021	HOL Bpay 2540617909_112144 to URBAN UTILITIES	0.00	270.98	0.00	794.74
23/03/2021	HOL Bpay 2340312465_112144 to URBAN UTILITIES	0.00	94.11	0.00	888.85
30/06/2021	Closing Balance	0.00	0.00	0.00	888.85
Other Expenses / Property Expenses / Water Rates / Direct Property / Waterloo Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
27/07/2020	Tfr Wdl BPAY Internet 26Jul12:47 5553270004 Sydney Water	0.00	153.56	0.00	153.56
07/11/2020	Tfr Wdl BPAY Internet 07Nov10:50 5553270004 Sydney Water	0.00	153.56	0.00	307.12
04/12/2020	Tfr Wdl BPAY Internet 04Dec07:55 5553270004 Sydney Water	0.00	153.56	0.00	460.68
27/04/2021	HOL Bpay 2740534402_45435 to SYDNEY WATER	0.00	148.55	0.00	609.23
30/06/2021	Closing Balance	0.00	0.00	0.00	609.23
Prior Years Over Provision for Income Tax					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
17/07/2020	ATO ATO 001000013053955	0.00	0.00	1,741.00	1,741.00
30/06/2021	Closing Balance	0.00	0.00	0.00	1,741.00
Investments - Bowen Hills Property					
01/07/2020	Opening Balance	1.00	0.00	0.00	350,000.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2021	Depreciation Bowen Hills Property	0.00	0.00	7,643.00	342,357.00
30/06/2021	Market Value Adjustment	0.00	7,643.00	0.00	350,000.00
30/06/2021	Closing Balance	1.00	0.00	0.00	350,000.00
Investments - Waterloo Property					
01/07/2020	Opening Balance	1.00	0.00	0.00	800,000.00
30/06/2021	Depreciation Waterloo Property	0.00	0.00	9,108.00	790,892.00
30/06/2021	Market Value Adjustment	0.00	29,108.00	0.00	820,000.00
30/06/2021	Closing Balance	1.00	0.00	0.00	820,000.00
Cash At Bank - Heritage Bank 14037645 S13					
01/07/2020	Opening Balance	0.00	0.00	0.00	1,633.34
01/07/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	674.67	0.00	2,308.01
01/07/2020	To Mortgage Loan L71	0.00	0.00	1,462.00	846.01
06/07/2020	HOL Bpay 0640332540_63461 to TERRI SCHEER	0.00	0.00	387.00	459.01
03/08/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	1,643.33	0.00	2,102.34
03/08/2020	To Mortgage Loan L71	0.00	0.00	1,462.00	640.34
01/09/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	1,668.33	0.00	2,308.67
01/09/2020	To Mortgage Loan L71	0.00	0.00	1,462.00	846.67
20/09/2020	HOL Bpay 2040451383_78550 to BCC RATES	0.00	0.00	410.50	436.17
20/09/2020	HOL Bpay 2040452541_112144 to QLD URBAN UTILITIES.	0.00	0.00	260.69	175.48

Date	Description	Quantity	Debits	Credits	Balance
30/09/2020	Interest credit	0.00	0.02	0.00	175.50
01/10/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	2,502.50	0.00	2,678.00
01/10/2020	To Mortgage Loan L71	0.00	0.00	1,462.00	1,216.00
05/10/2020	HOL Bpay 0540328957_96503 to DEFT PAYMENTS	0.00	0.00	1,118.20	97.80
20/10/2020	HOL transfer to 112-879 431094408 #2040316651 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	0.00	96.00	1.80
02/11/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	2,502.50	0.00	2,504.30
02/11/2020	To Mortgage Loan L71	0.00	0.00	1,462.00	1,042.30
23/11/2020	HOL transfer to 112-879 431094408 #2340284771 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	0.00	600.00	442.30
01/12/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	1,668.33	0.00	2,110.63
01/12/2020	To Mortgage Loan L71	0.00	0.00	1,462.00	648.63
19/12/2020	HOL transfer to 112-879 431094408 #1940265884 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	0.00	500.00	148.63
31/12/2020	Interest credit	0.00	0.01	0.00	148.64
04/01/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	3,270.66	0.00	3,419.30
04/01/2021	To Mortgage Loan L71	0.00	0.00	1,462.00	1,957.30
12/01/2021	HOL Bpay 1240330379_78550 to BCC RATES	0.00	0.00	386.70	1,570.60
25/01/2021	HOL Bpay 2540617909_112144 to URBAN UTILITIES	0.00	0.00	270.98	1,299.62

Date	Description	Quantity	Debits	Credits	Balance
01/02/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	3,188.33	0.00	4,487.95
01/02/2021	To Mortgage Loan L71	0.00	0.00	1,462.00	3,025.95
01/03/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,500.63	0.00	4,526.58
01/03/2021	To Mortgage Loan L71	0.00	0.00	1,462.00	3,064.58
22/03/2021	HOL transfer to 112-879 431094408 #2240260388 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	0.00	480.00	2,584.58
22/03/2021	HOL transfer to 112-879 484136000 #2240258904 Slavko Visevic - Code 809 Rent paid	0.00	0.00	1,520.00	1,064.58
23/03/2021	HOL Bpay 2340312465_112144 to URBAN UTILITIES	0.00	0.00	94.11	970.47
23/03/2021	HOL transfer to 112-879 431094408 #2340246431 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	0.00	720.00	250.47
31/03/2021	Interest credit	0.00	0.05	0.00	250.52
01/04/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,569.33	0.00	1,819.85
01/04/2021	To Mortgage Loan L71	0.00	0.00	1,462.00	357.85
27/04/2021	HOL Bpay 2740534402_45435 to SYDNEY WATER	0.00	0.00	148.55	209.30
03/05/2021	HOL Bpay 0340728181_96503 to DEFT PAYMENTS	0.00	0.00	100.00	109.30
03/05/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,514.33	0.00	1,623.63
03/05/2021	To Mortgage Loan L71	0.00	0.00	1,462.00	161.63
01/06/2021	HOL transfer to 112-879 431094408 #0140277063 S & D Visevic Estate Super Fund - St George Bank	0.00	0.00	20.00	141.63

Date	Description	Quantity	Debits	Credits	Balance
01/06/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,668.33	0.00	1,809.96
01/06/2021	To Mortgage Loan L71	0.00	0.00	1,462.00	347.96
30/06/2021	Interest credit	0.00	0.01	0.00	347.97
30/06/2021	Closing Balance	0.00	0.00	0.00	347.97
Cash At Bank - St George DIY Super Saver 447253928					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.37
17/07/2020	ATO ATO 001000013053955	0.00	1,771.18	0.00	1,771.55
20/07/2020	INTERNET WITHDRAWAL transfer to Comp Free	0.00	0.00	1,770.00	1.55
30/06/2021	Closing Balance	0.00	0.00	0.00	1.55
Cash At Bank - St George Freedom Business 431094408					
01/07/2020	Opening Balance	0.00	0.00	0.00	5,538.27
01/07/2020	SVisevic Non Concessiona	0.00	200.00	0.00	5,738.27
01/07/2020	TO DEFT PAYMENTS 29931424510000000856	0.00	0.00	1,371.89	4,366.38
01/07/2020	TO TAL LIFE LTD 00154136357	0.00	0.00	2,082.90	2,283.48
01/07/2020	TO TAL LIFE LTD 00154136553	0.00	0.00	897.87	1,385.61
20/07/2020	20 JUL LOAN REPAYMENT	0.00	0.00	2,511.00	1,125.39
20/07/2020	Comp Free	0.00	1,770.00	0.00	644.61
27/07/2020	Tfr Wdl BPAY Internet 26Jul12:47 5553270004 Sydney Water	0.00	0.00	153.56	491.05
31/07/2020	Account Service Fee	0.00	0.00	10.00	481.05

Date	Description	Quantity	Debits	Credits	Balance
31/07/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,740.61	0.00	3,221.66
03/08/2020	Osko Withdrawal 03Aug05:25 Inv No 1073 Quay Busine Inv No 1073 Quay	0.00	0.00	660.00	2,561.66
20/08/2020	Loan Repayment S.211.0684422.00	0.00	0.00	2,511.00	50.66
31/08/2020	Account Service Fee	0.00	0.00	10.00	40.66
31/08/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,740.61	0.00	2,781.27
21/09/2020	Loan Repayment S.211.0684422.00	0.00	0.00	2,511.00	270.27
30/09/2020	Account Service Fee	0.00	0.00	10.00	260.27
30/09/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,740.61	0.00	3,000.88
05/10/2020	Tfr Wdl BPAY Internet 05Oct10:11 2216414 City Of Sydney	0.00	0.00	282.95	2,717.93
05/10/2020	Tfr Wdl BPAY Internet 05Oct10:12 2216414 City Of Sydney	0.00	0.00	282.80	2,435.13
20/10/2020	Loan Repayment S.211.0684422.00	0.00	0.00	2,435.13	0.00
20/10/2020	S & D Visevic Es Heritage Smsf Tran	0.00	96.00	0.00	96.00
21/10/2020	Loan Repayment S.211.0684422.00	0.00	0.00	75.87	20.13
30/10/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,724.11	0.00	2,744.24
31/10/2020	Account Service Fee	0.00	0.00	10.00	2,734.24
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:48 29931424510000000856Deft Payments	0.00	0.00	1,371.38	1,362.86
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:49 500000004930125 Bcc Rates	0.00	0.00	409.45	953.41
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:50 101070547000001 Urban Utilities	0.00	0.00	263.07	690.34

Date	Description	Quantity	Debits	Credits	Balance
02/11/2020	Internet Withdrawal Transfer 02Nov18:56 Stg	0.00	0.00	500.00	190.34
03/11/2020	Internet Deposit Transfer 03Nov06:15 Stg	0.00	500.00	0.00	690.34
07/11/2020	Tfr Wdl BPAY Internet 55553270004 07Nov10:50 Sydney Water	0.00	0.00	153.56	536.78
11/11/2020	Internet Withdrawal Transfer 11Nov18:13 Stg	0.00	0.00	300.00	236.78
12/11/2020	Cba Stg Transfer	0.00	300.00	0.00	536.78
20/11/2020	Cba Dvisevic Jul20 Sup	0.00	665.00	0.00	1,201.78
20/11/2020	Cba Svisevic Jul20 Sup	0.00	2,850.00	0.00	4,051.78
20/11/2020	Loan Repayment S.211.0684422.00	0.00	0.00	536.78	3,515.00
21/11/2020	Loan Repayment S.211.0684422.00	0.00	0.00	1,432.10	2,082.90
21/11/2020	Tfr Wdl BPAY Internet 00154136357 21Nov16:58 Tal Life Ltd	0.00	0.00	2,082.90	0.00
23/11/2020	Cba Dvisevic Aug20 Sup	0.00	665.00	0.00	665.00
23/11/2020	Cba Svisevic Aug20 Sup	0.00	1,425.00	0.00	2,090.00
23/11/2020	S & D Visevic Es Heritage Smsf Tran	0.00	600.00	0.00	2,690.00
24/11/2020	Loan Repayment S.211.0684422.00	0.00	0.00	542.12	2,147.88
24/11/2020	Tfr Wdl BPAY Internet 00154136553 24Nov06:14 Tal Life Ltd	0.00	0.00	897.87	1,250.01
30/11/2020	Account Service Fee	0.00	0.00	10.00	1,240.01
30/11/2020	Internet Withdrawal Transfer 29Nov12:10 Stg	0.00	0.00	500.00	740.01

Date	Description	Quantity	Debits	Credits	Balance
30/11/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	3,193.18
01/12/2020	Internet Deposit Transfer 01Dec06:30 Stg	0.00	500.00	0.00	3,693.18
02/12/2020	Internet Withdrawal Waterloo Strata Levies 02Dec08:54	0.00	0.00	1,096.51	2,596.67
04/12/2020	Tfr Wdl BPAY Internet 55553270004 Sydney Water 04Dec07:55	0.00	0.00	153.56	2,443.11
21/12/2020	Loan Repayment S.211.0684422.00	0.00	0.00	2,443.11	0.00
21/12/2020	S & D Visevic Es Heritage Smsf Tran	0.00	500.00	0.00	500.00
22/12/2020	Loan Repayment S.211.0684422.00	0.00	0.00	67.89	432.11
31/12/2020	Account Service Fee	0.00	0.00	10.00	422.11
31/12/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,463.62	0.00	2,885.73
20/01/2021	Loan Repayment S.211.0684422.00	0.00	0.00	2,511.00	374.73
29/01/2021	Internet Withdrawal Waterloo Council Rates 29Jan07:25	0.00	0.00	282.80	91.93
29/01/2021	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	2,545.10
30/01/2021	Account Service Fee	0.00	0.00	10.00	2,535.10
09/02/2021	Tfr Wdl BPAY Internet 00154136553 Tal Life Ltd 09Feb07:19	0.00	0.00	1,061.76	1,473.34
15/02/2021	Cba Dvisevic Sep20 Sup	0.00	665.00	0.00	2,138.34
15/02/2021	Cba Svisevic Sep20 Sup	0.00	2,850.00	0.00	4,988.34
16/02/2021	Tfr Wdl BPAY Internet 00154136357 Tal Life Ltd 16Feb08:11	0.00	0.00	2,863.14	2,125.20

Date	Description	Quantity	Debits	Credits	Balance
20/02/2021	Internet Deposit 20Feb08:59 Svisevic Non Concessiona	0.00	400.00	0.00	2,525.20
20/02/2021	Loan Repayment S.211.0684422.00	0.00	0.00	2,511.00	14.20
26/02/2021	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	2,467.37
27/02/2021	Account Service Fee	0.00	0.00	10.00	2,457.37
08/03/2021	Tfr Wdl BPAY Internet 08Mar11:03 00154136553 Tal Life Ltd	0.00	0.00	1,061.76	1,395.61
20/03/2021	Loan Repayment S.211.0684422.00	0.00	0.00	1,395.61	0.00
22/03/2021	S & D Visevic Es Heritage Smsf Tran	0.00	480.00	0.00	480.00
23/03/2021	Loan Repayment S.211.0684422.00	0.00	0.00	480.00	0.00
23/03/2021	S & D Visevic Es Heritage Smsf Tran	0.00	720.00	0.00	720.00
24/03/2021	Loan Repayment S.211.0684422.00	0.00	0.00	635.39	84.61
31/03/2021	Account Service Fee	0.00	0.00	10.00	74.61
31/03/2021	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	2,527.78
20/04/2021	Loan Repayment S.211.0684422.00	0.00	0.00	2,511.00	16.78
30/04/2021	Account Service Fee	0.00	0.00	10.00	6.78
30/04/2021	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	2,459.95
03/05/2021	Tfr Wdl BPAY Internet 03May20:08 258585736260868 Deft Payments	0.00	0.00	1,173.50	1,286.45
03/05/2021	Tfr Wdl BPAY Internet 03May20:11 29931424510000000856Deft Payments	0.00	0.00	1,279.29	7.16
19/05/2021	Cba Dvisevic Nov20 Sup	0.00	665.00	0.00	672.16

Date	Description	Quantity	Debits	Credits	Balance
19/05/2021	Cba Dvisevic Oct20 Sup	0.00	665.00	0.00	1,337.16
19/05/2021	Cba Svisevic Nov20 Sup	0.00	1,425.00	0.00	2,762.16
19/05/2021	Cba Svisevic Oct20 Sup	0.00	1,425.00	0.00	4,187.16
20/05/2021	Internet Deposit 20May19:23 Svisevic Non Concessiona	0.00	800.00	0.00	4,987.16
20/05/2021	Loan Repayment S.211.0684422.00	0.00	0.00	2,511.00	2,476.16
20/05/2021	Tfr Wdl BPAY Internet 20May19:26 00154136357 Tal Life Ltd	0.00	0.00	2,473.02	3.14
31/05/2021	Account-Keeping Fee	0.00	0.00	10.00	6.86
01/06/2021	S & D Visevic Es St George Bank	0.00	20.00	0.00	13.14
15/06/2021	Stratvest Manage Rent Paymnt Visevi	0.00	638.78	0.00	651.92
21/06/2021	Loan Repayment S.211.0684422.00	0.00	0.00	651.92	0.00
30/06/2021	Account-Keeping Fee	0.00	0.00	10.00	10.00
30/06/2021	Closing Balance	0.00	0.00	0.00	10.00
Other Assets - Unsettled Trades / Acquisitions / Limited Recourse Borrowing Arrangement / Heritage Bank 14037645 L71					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/07/2020	From Savings S13	0.00	0.00	1,462.00	1,462.00
01/07/2020	From Savings S13	0.00	1,462.00	0.00	0.00
31/07/2020	Administration fee	0.00	0.00	20.00	20.00
31/07/2020	Administration fee	0.00	20.00	0.00	0.00
31/07/2020	Loan interest	0.00	0.00	947.36	947.36

Date	Description	Quantity	Debits	Credits	Balance
31/07/2020	Loan interest	0.00	947.36	0.00	0.00
03/08/2020	From Savings S13	0.00	0.00	1,462.00	1,462.00
03/08/2020	From Savings S13	0.00	1,462.00	0.00	0.00
31/08/2020	Administration fee	0.00	0.00	20.00	20.00
31/08/2020	Administration fee	0.00	20.00	0.00	0.00
31/08/2020	Loan interest	0.00	0.00	945.71	945.71
31/08/2020	Loan interest	0.00	945.71	0.00	0.00
01/09/2020	From Savings S13	0.00	0.00	1,462.00	1,462.00
01/09/2020	From Savings S13	0.00	1,462.00	0.00	0.00
30/09/2020	Administration fee	0.00	0.00	20.00	20.00
30/09/2020	Administration fee	0.00	20.00	0.00	0.00
30/09/2020	Loan interest	0.00	0.00	912.85	912.85
30/09/2020	Loan interest	0.00	912.85	0.00	0.00
01/10/2020	From Savings S13	0.00	0.00	1,462.00	1,462.00
01/10/2020	From Savings S13	0.00	1,462.00	0.00	0.00
31/10/2020	Administration fee	0.00	0.00	20.00	20.00
31/10/2020	Administration fee	0.00	20.00	0.00	0.00
31/10/2020	Loan interest	0.00	0.00	941.09	941.09
31/10/2020	Loan interest	0.00	941.09	0.00	0.00
02/11/2020	From Savings S13	0.00	0.00	1,462.00	1,462.00

Date	Description	Quantity	Debits	Credits	Balance
02/11/2020	From Savings S13	0.00	1,462.00	0.00	0.00
30/11/2020	Administration fee	0.00	0.00	20.00	20.00
30/11/2020	Administration fee	0.00	20.00	0.00	0.00
30/11/2020	Loan interest	0.00	0.00	908.93	908.93
30/11/2020	Loan interest	0.00	908.93	0.00	0.00
01/12/2020	From Savings S13	0.00	0.00	1,462.00	1,462.00
01/12/2020	From Savings S13	0.00	1,462.00	0.00	0.00
31/12/2020	Administration fee	0.00	0.00	20.00	20.00
31/12/2020	Administration fee	0.00	20.00	0.00	0.00
31/12/2020	Loan interest	0.00	0.00	936.84	936.84
31/12/2020	Loan interest	0.00	936.84	0.00	0.00
04/01/2021	From Savings S13	0.00	0.00	1,462.00	1,462.00
04/01/2021	From Savings S13	0.00	1,462.00	0.00	0.00
31/01/2021	Administration fee	0.00	0.00	20.00	20.00
31/01/2021	Administration fee	0.00	20.00	0.00	0.00
31/01/2021	Loan interest	0.00	0.00	935.34	935.34
31/01/2021	Loan interest	0.00	935.34	0.00	0.00
01/02/2021	From Savings S13	0.00	0.00	1,462.00	1,462.00
01/02/2021	From Savings S13	0.00	1,462.00	0.00	0.00
28/02/2021	Administration fee	0.00	0.00	20.00	20.00

Date	Description	Quantity	Debits	Credits	Balance
28/02/2021	Administration fee	0.00	20.00	0.00	0.00
28/02/2021	Loan interest	0.00	0.00	842.41	842.41
28/02/2021	Loan interest	0.00	842.41	0.00	0.00
01/03/2021	From Savings S13	0.00	0.00	1,462.00	1,462.00
01/03/2021	From Savings S13	0.00	1,462.00	0.00	0.00
31/03/2021	Administration fee	0.00	0.00	20.00	20.00
31/03/2021	Administration fee	0.00	20.00	0.00	0.00
31/03/2021	Loan interest	0.00	0.00	930.20	930.20
31/03/2021	Loan interest	0.00	930.20	0.00	0.00
01/04/2021	From Savings S13	0.00	0.00	1,462.00	1,462.00
01/04/2021	From Savings S13	0.00	1,462.00	0.00	0.00
30/04/2021	Administration fee	0.00	0.00	20.00	20.00
30/04/2021	Administration fee	0.00	20.00	0.00	0.00
30/04/2021	Loan interest	0.00	0.00	898.15	898.15
30/04/2021	Loan interest	0.00	898.15	0.00	0.00
03/05/2021	From Savings S13	0.00	0.00	1,462.00	1,462.00
03/05/2021	From Savings S13	0.00	1,462.00	0.00	0.00
31/05/2021	Administration fee	0.00	0.00	20.00	20.00
31/05/2021	Administration fee	0.00	20.00	0.00	0.00
31/05/2021	Loan interest	0.00	0.00	926.24	926.24

Date	Description	Quantity	Debits	Credits	Balance
31/05/2021	Loan interest	0.00	926.24	0.00	0.00
01/06/2021	From Savings S13	0.00	0.00	1,462.00	1,462.00
01/06/2021	From Savings S13	0.00	1,462.00	0.00	0.00
30/06/2021	Administration fee	0.00	0.00	20.00	20.00
30/06/2021	Administration fee	0.00	20.00	0.00	0.00
30/06/2021	Loan interest	0.00	0.00	893.93	893.93
30/06/2021	Loan interest	0.00	893.93	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Limited Recourse Borrowing Arrangement / St George Bank Home Loan - Waterloo					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
19/07/2020	Interest	0.00	0.00	1,777.59	1,777.59
19/07/2020	Interest	0.00	1,777.59	0.00	0.00
19/07/2020	Loan A/C Fee	0.00	0.00	12.00	12.00
19/07/2020	Loan A/C Fee	0.00	12.00	0.00	0.00
20/07/2020	Repaymt A/C Tfr	0.00	0.00	2,511.00	2,511.00
20/07/2020	Repaymt A/C Tfr	0.00	2,511.00	0.00	0.00
19/08/2020	Interest	0.00	0.00	1,833.54	1,833.54
19/08/2020	Interest	0.00	1,833.54	0.00	0.00
19/08/2020	Loan A/C Fee	0.00	0.00	12.00	12.00
19/08/2020	Loan A/C Fee	0.00	12.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/08/2020	Repaymt A/C Tfr	0.00	0.00	2,511.00	2,511.00
20/08/2020	Repaymt A/C Tfr	0.00	2,511.00	0.00	0.00
19/09/2020	Interest	0.00	0.00	1,830.50	1,830.50
19/09/2020	Interest	0.00	1,830.50	0.00	0.00
19/09/2020	Loan A/C Fee	0.00	0.00	12.00	12.00
19/09/2020	Loan A/C Fee	0.00	12.00	0.00	0.00
20/09/2020	Repaymt A/C Tfr	0.00	0.00	2,511.00	2,511.00
21/09/2020	Repaymt A/C Tfr	0.00	2,511.00	0.00	0.00
19/10/2020	Interest	0.00	0.00	1,768.49	1,768.49
19/10/2020	Interest	0.00	1,768.49	0.00	0.00
19/10/2020	Loan A/C Fee	0.00	0.00	12.00	12.00
19/10/2020	Loan A/C Fee	0.00	12.00	0.00	0.00
20/10/2020	Repaymt A/C Tfr	0.00	0.00	2,435.13	2,435.13
20/10/2020	Repaymt A/C Tfr	0.00	2,435.13	0.00	0.00
21/10/2020	Repaymt A/C Tfr	0.00	0.00	75.87	75.87
21/10/2020	Repaymt A/C Tfr	0.00	75.87	0.00	0.00
19/11/2020	Interest	0.00	0.00	1,824.10	1,824.10
19/11/2020	Interest	0.00	1,824.10	0.00	0.00
19/11/2020	Loan A/C Fee	0.00	0.00	12.00	12.00
19/11/2020	Loan A/C Fee	0.00	12.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/11/2020	Repaymt A/C Tfr	0.00	0.00	536.78	536.78
20/11/2020	Repaymt A/C Tfr	0.00	536.78	0.00	0.00
21/11/2020	Repaymt A/C Tfr	0.00	0.00	1,432.10	1,432.10
21/11/2020	Repaymt A/C Tfr	0.00	1,432.10	0.00	0.00
24/11/2020	Repaymt A/C Tfr	0.00	0.00	542.12	542.12
24/11/2020	Repaymt A/C Tfr	0.00	542.12	0.00	0.00
19/12/2020	Interest	0.00	0.00	1,762.79	1,762.79
19/12/2020	Interest	0.00	1,762.79	0.00	0.00
19/12/2020	Loan A/C Fee	0.00	0.00	12.00	12.00
19/12/2020	Loan A/C Fee	0.00	12.00	0.00	0.00
20/12/2020	Repaymt A/C Tfr	0.00	0.00	2,443.11	2,443.11
21/12/2020	Repaymt A/C Tfr	0.00	2,443.11	0.00	0.00
22/12/2020	Repaymt A/C Tfr	0.00	0.00	67.89	67.89
22/12/2020	Repaymt A/C Tfr	0.00	67.89	0.00	0.00
19/01/2021	Interest	0.00	0.00	1,817.65	1,817.65
19/01/2021	Interest	0.00	1,817.65	0.00	0.00
19/01/2021	Loan A/C Fee	0.00	0.00	12.00	12.00
19/01/2021	Loan A/C Fee	0.00	12.00	0.00	0.00
20/01/2021	Repaymt A/C Tfr	0.00	0.00	2,511.00	2,511.00
20/01/2021	Repaymt A/C Tfr	0.00	2,511.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
19/02/2021	Interest	0.00	0.00	1,814.51	1,814.51
19/02/2021	Interest	0.00	1,814.51	0.00	0.00
19/02/2021	Loan A/C Fee	0.00	0.00	12.00	12.00
19/02/2021	Loan A/C Fee	0.00	12.00	0.00	0.00
20/02/2021	Repaymt A/C Tfr	0.00	0.00	2,511.00	2,511.00
20/02/2021	Repaymt A/C Tfr	0.00	2,511.00	0.00	0.00
19/03/2021	Interest	0.00	0.00	1,636.08	1,636.08
19/03/2021	Interest	0.00	1,636.08	0.00	0.00
19/03/2021	Loan A/C Fee	0.00	0.00	12.00	12.00
19/03/2021	Loan A/C Fee	0.00	12.00	0.00	0.00
20/03/2021	Repaymt A/C Tfr	0.00	0.00	1,395.61	1,395.61
20/03/2021	Repaymt A/C Tfr	0.00	1,395.61	0.00	0.00
23/03/2021	Repaymt A/C Tfr	0.00	0.00	480.00	480.00
23/03/2021	Repaymt A/C Tfr	0.00	480.00	0.00	0.00
24/03/2021	Repaymt A/C Tfr	0.00	0.00	635.39	635.39
24/03/2021	Repaymt A/C Tfr	0.00	635.39	0.00	0.00
19/04/2021	Interest	0.00	0.00	1,808.02	1,808.02
19/04/2021	Interest	0.00	1,808.02	0.00	0.00
19/04/2021	Loan A/C Fee	0.00	0.00	12.00	12.00
19/04/2021	Loan A/C Fee	0.00	12.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/04/2021	Repaymt A/C Tfr	0.00	0.00	2,511.00	2,511.00
20/04/2021	Repaymt A/C Tfr	0.00	2,511.00	0.00	0.00
19/05/2021	Interest	0.00	0.00	1,746.06	1,746.06
19/05/2021	Interest	0.00	1,746.06	0.00	0.00
19/05/2021	Loan A/C Fee	0.00	0.00	12.00	12.00
19/05/2021	Loan A/C Fee	0.00	12.00	0.00	0.00
20/05/2021	Repaymt A/C Tfr	0.00	0.00	2,511.00	2,511.00
20/05/2021	Repaymt A/C Tfr	0.00	2,511.00	0.00	0.00
19/06/2021	Interest	0.00	0.00	1,800.82	1,800.82
19/06/2021	Interest	0.00	1,800.82	0.00	0.00
19/06/2021	Loan A/C Fee	0.00	0.00	12.00	12.00
19/06/2021	Loan A/C Fee	0.00	12.00	0.00	0.00
20/06/2021	Repaymt A/C Tfr	0.00	0.00	651.92	651.92
21/06/2021	Repaymt A/C Tfr	0.00	651.92	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Heritage Bank 14037645 S13					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
30/09/2020	Interest credit	0.00	0.00	0.02	0.02
30/09/2020	Interest credit	0.00	0.02	0.00	0.00
31/12/2020	Interest credit	0.00	0.00	0.01	0.01

Date	Description	Quantity	Debits	Credits	Balance
31/12/2020	Interest credit	0.00	0.01	0.00	0.00
31/03/2021	Interest credit	0.00	0.00	0.05	0.05
31/03/2021	Interest credit	0.00	0.05	0.00	0.00
30/06/2021	Interest credit	0.00	0.00	0.01	0.01
30/06/2021	Interest credit	0.00	0.01	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Rent / Direct Property / Bowen Hills Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	674.67
01/07/2020	Rental Income/Disbursements Received	0.00	0.00	674.67	0.00
03/08/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	1,643.33	0.00	1,643.33
03/08/2020	Rental Income/Disbursements Received	0.00	0.00	1,643.33	0.00
01/09/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	1,668.33	0.00	1,668.33
01/09/2020	Rental Income/Disbursements Received	0.00	0.00	1,668.33	0.00
01/10/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	2,502.50	0.00	2,502.50
01/10/2020	Rental Income/Disbursements Received	0.00	0.00	2,502.50	0.00
02/11/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	2,502.50	0.00	2,502.50
02/11/2020	Rental Income/Disbursements Received	0.00	0.00	2,502.50	0.00
01/12/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	1,668.33	0.00	1,668.33
01/12/2020	Rental Income/Disbursements Received	0.00	0.00	1,668.33	0.00
04/01/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	3,270.66	0.00	3,270.66

Date	Description	Quantity	Debits	Credits	Balance
04/01/2021	Rental Income/Disbursements Received	0.00	0.00	3,270.66	0.00
01/02/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,668.33	0.00	1,668.33
01/02/2021	Rental Income/Disbursements Received	0.00	0.00	1,668.33	0.00
01/03/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,500.63	0.00	1,500.63
01/03/2021	Rental Income/Disbursements Received	0.00	0.00	1,500.63	0.00
01/04/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,569.33	0.00	1,569.33
01/04/2021	Rental Income/Disbursements Received	0.00	0.00	1,569.33	0.00
03/05/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,514.33	0.00	1,514.33
03/05/2021	Rental Income/Disbursements Received	0.00	0.00	1,514.33	0.00
01/06/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,668.33	0.00	1,668.33
01/06/2021	Rental Income/Disbursements Received	0.00	0.00	1,668.33	0.00
30/06/2021	Rental Statement	0.00	1,375.20	0.00	1,375.20
30/06/2021	Closing Balance	0.00	0.00	0.00	1,375.20
Other Assets - Receivables / Investment Income Receivable / Rent / Direct Property / Waterloo Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
31/07/2020	Rental Income/Disbursements Received	0.00	0.00	2,740.61	2,740.61
31/07/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,740.61	0.00	0.00
31/08/2020	Rental Income/Disbursements Received	0.00	0.00	2,740.61	2,740.61
31/08/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,740.61	0.00	0.00
30/09/2020	Rental Income/Disbursements Received	0.00	0.00	2,740.61	2,740.61

Date	Description	Quantity	Debits	Credits	Balance
30/09/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,740.61	0.00	0.00
30/10/2020	Rental Income/Disbursements Received	0.00	0.00	2,724.11	2,724.11
30/10/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,724.11	0.00	0.00
30/11/2020	Rental Income/Disbursements Received	0.00	0.00	2,453.17	2,453.17
30/11/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	0.00
31/12/2020	Rental Income/Disbursements Received	0.00	0.00	2,463.62	2,463.62
31/12/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,463.62	0.00	0.00
29/01/2021	Rental Income/Disbursements Received	0.00	0.00	2,453.17	2,453.17
29/01/2021	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	0.00
26/02/2021	Rental Income/Disbursements Received	0.00	0.00	2,453.17	2,453.17
26/02/2021	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	0.00
31/03/2021	Rental Income/Disbursements Received	0.00	0.00	2,453.17	2,453.17
31/03/2021	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	0.00
30/04/2021	Rental Income/Disbursements Received	0.00	0.00	2,453.17	2,453.17
30/04/2021	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	0.00
15/06/2021	Rental Income/Disbursements Received	0.00	0.00	638.78	638.78
15/06/2021	Stratvest Manage Rent Paymnt Visevi	0.00	638.78	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Contributions / Mr Slavko Visevic					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/07/2020	Contribution Received	0.00	0.00	200.00	200.00
01/07/2020	SVisevic Non Concessiona	0.00	200.00	0.00	0.00
20/11/2020	Cba Svisevic Jul20 Sup	0.00	2,850.00	0.00	2,850.00
20/11/2020	Contribution Received	0.00	0.00	2,850.00	0.00
23/11/2020	Cba Svisevic Aug20 Sup	0.00	1,425.00	0.00	1,425.00
23/11/2020	Contribution Received	0.00	0.00	1,425.00	0.00
15/02/2021	Cba Svisevic Sep20 Sup	0.00	2,850.00	0.00	2,850.00
15/02/2021	Contribution Received	0.00	0.00	2,850.00	0.00
20/02/2021	Contribution Received	0.00	0.00	400.00	400.00
20/02/2021	Internet Deposit Non Concessiona	20Feb08:59 Svisevic	400.00	0.00	0.00
19/05/2021	Cba Svisevic Nov20 Sup	0.00	1,425.00	0.00	1,425.00
19/05/2021	Cba Svisevic Oct20 Sup	0.00	1,425.00	0.00	2,850.00
19/05/2021	Contribution Received	0.00	0.00	1,425.00	1,425.00
19/05/2021	Contribution Received	0.00	0.00	1,425.00	0.00
20/05/2021	Contribution Received	0.00	0.00	800.00	800.00
20/05/2021	Internet Deposit Non Concessiona	20May19:23 Svisevic	800.00	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Contributions / Mrs Daniela Visevic					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/11/2020	Cba Dvisevic Jul20 Sup	0.00	665.00	0.00	665.00
20/11/2020	Contribution Received	0.00	0.00	665.00	0.00
23/11/2020	Cba Dvisevic Aug20 Sup	0.00	665.00	0.00	665.00
23/11/2020	Contribution Received	0.00	0.00	665.00	0.00
15/02/2021	Cba Dvisevic Sep20 Sup	0.00	665.00	0.00	665.00
15/02/2021	Contribution Received	0.00	0.00	665.00	0.00
19/05/2021	Cba Dvisevic Nov20 Sup	0.00	665.00	0.00	665.00
19/05/2021	Cba Dvisevic Oct20 Sup	0.00	665.00	0.00	1,330.00
19/05/2021	Contribution Received	0.00	0.00	665.00	665.00
19/05/2021	Contribution Received	0.00	0.00	665.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Accountancy Fee					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
03/08/2020	Osko Withdrawal 03Aug05:25 Inv No 1073 Quay Busine Inv No 1073 Quay	0.00	0.00	660.00	660.00
03/08/2020	Osko Withdrawal 03Aug05:25 Inv No 1073 Quay Busine Inv No 1073 Quay	0.00	660.00	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Cash At Bank / St George Freedom Business 431094408					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
31/07/2020	Account Service Fee	0.00	0.00	10.00	10.00

Date	Description	Quantity	Debits	Credits	Balance
31/07/2020	Account Service Fee	0.00	10.00	0.00	0.00
31/08/2020	Account Service Fee	0.00	0.00	10.00	10.00
31/08/2020	Account Service Fee	0.00	10.00	0.00	0.00
30/09/2020	Account Service Fee	0.00	0.00	10.00	10.00
30/09/2020	Account Service Fee	0.00	10.00	0.00	0.00
31/10/2020	Account Service Fee	0.00	0.00	10.00	10.00
31/10/2020	Account Service Fee	0.00	10.00	0.00	0.00
30/11/2020	Account Service Fee	0.00	0.00	10.00	10.00
30/11/2020	Account Service Fee	0.00	10.00	0.00	0.00
31/12/2020	Account Service Fee	0.00	0.00	10.00	10.00
31/12/2020	Account Service Fee	0.00	10.00	0.00	0.00
30/01/2021	Account Service Fee	0.00	0.00	10.00	10.00
30/01/2021	Account Service Fee	0.00	10.00	0.00	0.00
27/02/2021	Account Service Fee	0.00	0.00	10.00	10.00
27/02/2021	Account Service Fee	0.00	10.00	0.00	0.00
31/03/2021	Account Service Fee	0.00	0.00	10.00	10.00
31/03/2021	Account Service Fee	0.00	10.00	0.00	0.00
30/04/2021	Account Service Fee	0.00	0.00	10.00	10.00
30/04/2021	Account Service Fee	0.00	10.00	0.00	0.00
31/05/2021	Account-Keeping Fee	0.00	0.00	10.00	10.00

Date	Description	Quantity	Debits	Credits	Balance
31/05/2021	Account-Keeping Fee	0.00	10.00	0.00	0.00
30/06/2021	Account-Keeping Fee	0.00	0.00	10.00	10.00
30/06/2021	Account-Keeping Fee	0.00	10.00	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Bank Fees / Limited Recourse Borrowing Arrangement / Heritage Bank 14037645 L71					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
31/07/2020	Administration fee	0.00	0.00	20.00	20.00
31/07/2020	Administration fee	0.00	20.00	0.00	0.00
31/08/2020	Administration fee	0.00	0.00	20.00	20.00
31/08/2020	Administration fee	0.00	20.00	0.00	0.00
30/09/2020	Administration fee	0.00	0.00	20.00	20.00
30/09/2020	Administration fee	0.00	20.00	0.00	0.00
31/10/2020	Administration fee	0.00	0.00	20.00	20.00
31/10/2020	Administration fee	0.00	20.00	0.00	0.00
30/11/2020	Administration fee	0.00	0.00	20.00	20.00
30/11/2020	Administration fee	0.00	20.00	0.00	0.00
31/12/2020	Administration fee	0.00	0.00	20.00	20.00
31/12/2020	Administration fee	0.00	20.00	0.00	0.00
31/01/2021	Administration fee	0.00	0.00	20.00	20.00
31/01/2021	Administration fee	0.00	20.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
28/02/2021	Administration fee	0.00	0.00	20.00	20.00
28/02/2021	Administration fee	0.00	20.00	0.00	0.00
31/03/2021	Administration fee	0.00	0.00	20.00	20.00
31/03/2021	Administration fee	0.00	20.00	0.00	0.00
30/04/2021	Administration fee	0.00	0.00	20.00	20.00
30/04/2021	Administration fee	0.00	20.00	0.00	0.00
31/05/2021	Administration fee	0.00	0.00	20.00	20.00
31/05/2021	Administration fee	0.00	20.00	0.00	0.00
30/06/2021	Administration fee	0.00	0.00	20.00	20.00
30/06/2021	Administration fee	0.00	20.00	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Bank Fees / Limited Recourse Borrowing Arrangement / St George Bank Home Loan - Waterloo					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
19/07/2020	Loan A/C Fee	0.00	0.00	12.00	12.00
19/07/2020	Loan A/C Fee	0.00	12.00	0.00	0.00
19/08/2020	Loan A/C Fee	0.00	0.00	12.00	12.00
19/08/2020	Loan A/C Fee	0.00	12.00	0.00	0.00
19/09/2020	Loan A/C Fee	0.00	0.00	12.00	12.00
19/09/2020	Loan A/C Fee	0.00	12.00	0.00	0.00
19/10/2020	Loan A/C Fee	0.00	0.00	12.00	12.00

Date	Description	Quantity	Debits	Credits	Balance
19/10/2020	Loan A/C Fee	0.00	12.00	0.00	0.00
19/11/2020	Loan A/C Fee	0.00	0.00	12.00	12.00
19/11/2020	Loan A/C Fee	0.00	12.00	0.00	0.00
19/12/2020	Loan A/C Fee	0.00	0.00	12.00	12.00
19/12/2020	Loan A/C Fee	0.00	12.00	0.00	0.00
19/01/2021	Loan A/C Fee	0.00	0.00	12.00	12.00
19/01/2021	Loan A/C Fee	0.00	12.00	0.00	0.00
19/02/2021	Loan A/C Fee	0.00	0.00	12.00	12.00
19/02/2021	Loan A/C Fee	0.00	12.00	0.00	0.00
19/03/2021	Loan A/C Fee	0.00	0.00	12.00	12.00
19/03/2021	Loan A/C Fee	0.00	12.00	0.00	0.00
19/04/2021	Loan A/C Fee	0.00	0.00	12.00	12.00
19/04/2021	Loan A/C Fee	0.00	12.00	0.00	0.00
19/05/2021	Loan A/C Fee	0.00	0.00	12.00	12.00
19/05/2021	Loan A/C Fee	0.00	12.00	0.00	0.00
19/06/2021	Loan A/C Fee	0.00	0.00	12.00	12.00
19/06/2021	Loan A/C Fee	0.00	12.00	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Interest Paid / Limited Recourse Borrowing Arrangement / Heritage Bank 14037645 L71					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/07/2020	Loan interest	0.00	0.00	947.36	947.36
31/07/2020	Loan interest	0.00	947.36	0.00	0.00
31/08/2020	Loan interest	0.00	0.00	945.71	945.71
31/08/2020	Loan interest	0.00	945.71	0.00	0.00
30/09/2020	Loan interest	0.00	0.00	912.85	912.85
30/09/2020	Loan interest	0.00	912.85	0.00	0.00
31/10/2020	Loan interest	0.00	0.00	941.09	941.09
31/10/2020	Loan interest	0.00	941.09	0.00	0.00
30/11/2020	Loan interest	0.00	0.00	908.93	908.93
30/11/2020	Loan interest	0.00	908.93	0.00	0.00
31/12/2020	Loan interest	0.00	0.00	936.84	936.84
31/12/2020	Loan interest	0.00	936.84	0.00	0.00
31/01/2021	Loan interest	0.00	0.00	935.34	935.34
31/01/2021	Loan interest	0.00	935.34	0.00	0.00
28/02/2021	Loan interest	0.00	0.00	842.41	842.41
28/02/2021	Loan interest	0.00	842.41	0.00	0.00
31/03/2021	Loan interest	0.00	0.00	930.20	930.20
31/03/2021	Loan interest	0.00	930.20	0.00	0.00
30/04/2021	Loan interest	0.00	0.00	898.15	898.15
30/04/2021	Loan interest	0.00	898.15	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/05/2021	Loan interest	0.00	0.00	926.24	926.24
31/05/2021	Loan interest	0.00	926.24	0.00	0.00
30/06/2021	Loan interest	0.00	0.00	893.93	893.93
30/06/2021	Loan interest	0.00	893.93	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Interest Paid / Limited Recourse Borrowing Arrangement / St George Bank Home Loan - Waterloo					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
19/07/2020	Interest	0.00	0.00	1,777.59	1,777.59
19/07/2020	Interest	0.00	1,777.59	0.00	0.00
19/08/2020	Interest	0.00	0.00	1,833.54	1,833.54
19/08/2020	Interest	0.00	1,833.54	0.00	0.00
19/09/2020	Interest	0.00	0.00	1,830.50	1,830.50
19/09/2020	Interest	0.00	1,830.50	0.00	0.00
19/10/2020	Interest	0.00	0.00	1,768.49	1,768.49
19/10/2020	Interest	0.00	1,768.49	0.00	0.00
19/11/2020	Interest	0.00	0.00	1,824.10	1,824.10
19/11/2020	Interest	0.00	1,824.10	0.00	0.00
19/12/2020	Interest	0.00	0.00	1,762.79	1,762.79
19/12/2020	Interest	0.00	1,762.79	0.00	0.00
19/01/2021	Interest	0.00	0.00	1,817.65	1,817.65

Date	Description	Quantity	Debits	Credits	Balance
19/01/2021	Interest	0.00	1,817.65	0.00	0.00
19/02/2021	Interest	0.00	0.00	1,814.51	1,814.51
19/02/2021	Interest	0.00	1,814.51	0.00	0.00
19/03/2021	Interest	0.00	0.00	1,636.08	1,636.08
19/03/2021	Interest	0.00	1,636.08	0.00	0.00
19/04/2021	Interest	0.00	0.00	1,808.02	1,808.02
19/04/2021	Interest	0.00	1,808.02	0.00	0.00
19/05/2021	Interest	0.00	0.00	1,746.06	1,746.06
19/05/2021	Interest	0.00	1,746.06	0.00	0.00
19/06/2021	Interest	0.00	0.00	1,800.82	1,800.82
19/06/2021	Interest	0.00	1,800.82	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Council Rates / Direct Property / Bowen Hills Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
20/09/2020	HOL Bpay 2040451383_78550 to BCC RATES	0.00	0.00	410.50	410.50
20/09/2020	HOL Bpay 2040451383_78550 to BCC RATES	0.00	410.50	0.00	0.00
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:49 500000004930125 Bcc Rates	0.00	0.00	409.45	409.45
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:49 500000004930125 Bcc Rates	0.00	409.45	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
12/01/2021	HOL Bpay 1240330379_78550 to BCC RATES	0.00	0.00	386.70	386.70
12/01/2021	HOL Bpay 1240330379_78550 to BCC RATES	0.00	386.70	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Council Rates / Direct Property / Waterloo Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
05/10/2020	Tfr Wdl BPAY Internet 05Oct10:11 2216414 City Of Sydney	0.00	0.00	282.95	282.95
05/10/2020	Tfr Wdl BPAY Internet 05Oct10:11 2216414 City Of Sydney	0.00	282.95	0.00	0.00
05/10/2020	Tfr Wdl BPAY Internet 05Oct10:12 2216414 City Of Sydney	0.00	0.00	282.80	282.80
05/10/2020	Tfr Wdl BPAY Internet 05Oct10:12 2216414 City Of Sydney	0.00	282.80	0.00	0.00
29/01/2021	Internet Withdrawal 29Jan07:25 Waterloo Council Rates	0.00	0.00	282.80	282.80
29/01/2021	Internet Withdrawal 29Jan07:25 Waterloo Council Rates	0.00	282.80	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Insurance Premium / Direct Property / Bowen Hills Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
06/07/2020	HOL Bpay 0640332540_63461 to TERRI SCHEER	0.00	0.00	387.00	387.00
06/07/2020	HOL Bpay 0640332540_63461 to TERRI SCHEER	0.00	387.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Strata Levy Fee / Direct Property / Bowen Hills Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/07/2020	TO DEFT PAYMENTS 29931424510000000856	0.00	0.00	1,371.89	1,371.89
01/07/2020	TO DEFT PAYMENTS 29931424510000000856	0.00	1,371.89	0.00	0.00
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:48 29931424510000000856Deft Payments	0.00	0.00	1,371.38	1,371.38
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:48 29931424510000000856Deft Payments	0.00	1,371.38	0.00	0.00
03/05/2021	HOL Bpay 0340728181_96503 to DEFT PAYMENTS	0.00	0.00	100.00	100.00
03/05/2021	HOL Bpay 0340728181_96503 to DEFT PAYMENTS	0.00	100.00	0.00	0.00
03/05/2021	Tfr Wdl BPAY Internet 03May20:11 29931424510000000856Deft Payments	0.00	0.00	1,279.29	1,279.29
03/05/2021	Tfr Wdl BPAY Internet 03May20:11 29931424510000000856Deft Payments	0.00	1,279.29	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Strata Levy Fee / Direct Property / Waterloo Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
05/10/2020	HOL Bpay 0540328957_96503 to DEFT PAYMENTS	0.00	0.00	1,118.20	1,118.20
05/10/2020	HOL Bpay 0540328957_96503 to DEFT PAYMENTS	0.00	1,118.20	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
02/12/2020	Internet Withdrawal Waterloo Strata Levies	02Dec08:54 0.00	0.00	1,096.51	1,096.51
02/12/2020	Internet Withdrawal Waterloo Strata Levies	02Dec08:54 0.00	1,096.51	0.00	0.00
03/05/2021	Tfr Wdl BPAY Internet 258585736260868	03May20:08 Deft Payments 0.00	0.00	1,173.50	1,173.50
03/05/2021	Tfr Wdl BPAY Internet 258585736260868	03May20:08 Deft Payments 0.00	1,173.50	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Water Rates / Direct Property / Bowen Hills Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
20/09/2020	HOL Bpay 2040452541_112144 to QLD URBAN UTILITIES.	0.00	0.00	260.69	260.69
20/09/2020	HOL Bpay 2040452541_112144 to QLD URBAN UTILITIES.	0.00	260.69	0.00	0.00
31/10/2020	Tfr Wdl BPAY Internet 101070547000001	31Oct09:50 Urban Utilities 0.00	0.00	263.07	263.07
31/10/2020	Tfr Wdl BPAY Internet 101070547000001	31Oct09:50 Urban Utilities 0.00	263.07	0.00	0.00
25/01/2021	HOL Bpay 2540617909_112144 to URBAN UTILITIES	0.00	0.00	270.98	270.98
25/01/2021	HOL Bpay 2540617909_112144 to URBAN UTILITIES	0.00	270.98	0.00	0.00
23/03/2021	HOL Bpay 2340312465_112144 to URBAN UTILITIES	0.00	0.00	94.11	94.11
23/03/2021	HOL Bpay 2340312465_112144 to URBAN UTILITIES	0.00	94.11	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Water Rates / Direct Property / Waterloo Property					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
27/07/2020	Tfr Wdl BPAY Internet 26Jul12:47 55553270004 Sydney Water	0.00	0.00	153.56	153.56
27/07/2020	Tfr Wdl BPAY Internet 26Jul12:47 55553270004 Sydney Water	0.00	153.56	0.00	0.00
07/11/2020	Tfr Wdl BPAY Internet 07Nov10:50 55553270004 Sydney Water	0.00	0.00	153.56	153.56
07/11/2020	Tfr Wdl BPAY Internet 07Nov10:50 55553270004 Sydney Water	0.00	153.56	0.00	0.00
04/12/2020	Tfr Wdl BPAY Internet 04Dec07:55 55553270004 Sydney Water	0.00	0.00	153.56	153.56
04/12/2020	Tfr Wdl BPAY Internet 04Dec07:55 55553270004 Sydney Water	0.00	153.56	0.00	0.00
27/04/2021	HOL Bpay 2740534402_45435 to SYDNEY WATER	0.00	0.00	148.55	148.55
27/04/2021	HOL Bpay 2740534402_45435 to SYDNEY WATER	0.00	148.55	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Borrowings / Limited Recourse Borrowing Arrangement / Heritage Bank 14037645 L71					
01/07/2020	Opening Balance	0.00	0.00	0.00	231,448.59
01/07/2020	From Savings S13	0.00	1,462.00	0.00	229,986.59
31/07/2020	Administration fee	0.00	0.00	20.00	230,006.59
31/07/2020	Loan interest	0.00	0.00	947.36	230,953.95

Date	Description	Quantity	Debits	Credits	Balance
03/08/2020	From Savings S13	0.00	1,462.00	0.00	229,491.95
31/08/2020	Administration fee	0.00	0.00	20.00	229,511.95
31/08/2020	Loan interest	0.00	0.00	945.71	230,457.66
01/09/2020	From Savings S13	0.00	1,462.00	0.00	228,995.66
30/09/2020	Administration fee	0.00	0.00	20.00	229,015.66
30/09/2020	Loan interest	0.00	0.00	912.85	229,928.51
01/10/2020	From Savings S13	0.00	1,462.00	0.00	228,466.51
31/10/2020	Administration fee	0.00	0.00	20.00	228,486.51
31/10/2020	Loan interest	0.00	0.00	941.09	229,427.60
02/11/2020	From Savings S13	0.00	1,462.00	0.00	227,965.60
30/11/2020	Administration fee	0.00	0.00	20.00	227,985.60
30/11/2020	Loan interest	0.00	0.00	908.93	228,894.53
01/12/2020	From Savings S13	0.00	1,462.00	0.00	227,432.53
31/12/2020	Administration fee	0.00	0.00	20.00	227,452.53
31/12/2020	Loan interest	0.00	0.00	936.84	228,389.37
04/01/2021	From Savings S13	0.00	1,462.00	0.00	226,927.37
31/01/2021	Administration fee	0.00	0.00	20.00	226,947.37
31/01/2021	Loan interest	0.00	0.00	935.34	227,882.71
01/02/2021	From Savings S13	0.00	1,462.00	0.00	226,420.71
28/02/2021	Administration fee	0.00	0.00	20.00	226,440.71

Date	Description	Quantity	Debits	Credits	Balance
28/02/2021	Loan interest	0.00	0.00	842.41	227,283.12
01/03/2021	From Savings S13	0.00	1,462.00	0.00	225,821.12
31/03/2021	Administration fee	0.00	0.00	20.00	225,841.12
31/03/2021	Loan interest	0.00	0.00	930.20	226,771.32
01/04/2021	From Savings S13	0.00	1,462.00	0.00	225,309.32
30/04/2021	Administration fee	0.00	0.00	20.00	225,329.32
30/04/2021	Loan interest	0.00	0.00	898.15	226,227.47
03/05/2021	From Savings S13	0.00	1,462.00	0.00	224,765.47
31/05/2021	Administration fee	0.00	0.00	20.00	224,785.47
31/05/2021	Loan interest	0.00	0.00	926.24	225,711.71
01/06/2021	From Savings S13	0.00	1,462.00	0.00	224,249.71
30/06/2021	Administration fee	0.00	0.00	20.00	224,269.71
30/06/2021	Loan interest	0.00	0.00	893.93	225,163.64
30/06/2021	Closing Balance	0.00	0.00	0.00	225,163.64

Borrowings / Limited Recourse Borrowing Arrangement / St George Bank Home Loan - Waterloo

01/07/2020	Opening Balance	0.00	0.00	0.00	401,249.89
19/07/2020	Interest	0.00	0.00	1,777.59	403,027.48
19/07/2020	Loan A/C Fee	0.00	0.00	12.00	403,039.48
20/07/2020	Repaymt A/C Tfr	0.00	2,511.00	0.00	400,528.48
19/08/2020	Interest	0.00	0.00	1,833.54	402,362.02

Date	Description	Quantity	Debits	Credits	Balance
19/08/2020	Loan A/C Fee	0.00	0.00	12.00	402,374.02
20/08/2020	Repaymt A/C Tfr	0.00	2,511.00	0.00	399,863.02
19/09/2020	Interest	0.00	0.00	1,830.50	401,693.52
19/09/2020	Loan A/C Fee	0.00	0.00	12.00	401,705.52
20/09/2020	Repaymt A/C Tfr	0.00	2,511.00	0.00	399,194.52
19/10/2020	Interest	0.00	0.00	1,768.49	400,963.01
19/10/2020	Loan A/C Fee	0.00	0.00	12.00	400,975.01
20/10/2020	Repaymt A/C Tfr	0.00	2,435.13	0.00	398,539.88
21/10/2020	Repaymt A/C Tfr	0.00	75.87	0.00	398,464.01
19/11/2020	Interest	0.00	0.00	1,824.10	400,288.11
19/11/2020	Loan A/C Fee	0.00	0.00	12.00	400,300.11
20/11/2020	Repaymt A/C Tfr	0.00	536.78	0.00	399,763.33
21/11/2020	Repaymt A/C Tfr	0.00	1,432.10	0.00	398,331.23
24/11/2020	Repaymt A/C Tfr	0.00	542.12	0.00	397,789.11
19/12/2020	Interest	0.00	0.00	1,762.79	399,551.90
19/12/2020	Loan A/C Fee	0.00	0.00	12.00	399,563.90
20/12/2020	Repaymt A/C Tfr	0.00	2,443.11	0.00	397,120.79
22/12/2020	Repaymt A/C Tfr	0.00	67.89	0.00	397,052.90
19/01/2021	Interest	0.00	0.00	1,817.65	398,870.55
19/01/2021	Loan A/C Fee	0.00	0.00	12.00	398,882.55

Date	Description	Quantity	Debits	Credits	Balance
20/01/2021	Repaymt A/C Tfr	0.00	2,511.00	0.00	396,371.55
19/02/2021	Interest	0.00	0.00	1,814.51	398,186.06
19/02/2021	Loan A/C Fee	0.00	0.00	12.00	398,198.06
20/02/2021	Repaymt A/C Tfr	0.00	2,511.00	0.00	395,687.06
19/03/2021	Interest	0.00	0.00	1,636.08	397,323.14
19/03/2021	Loan A/C Fee	0.00	0.00	12.00	397,335.14
20/03/2021	Repaymt A/C Tfr	0.00	1,395.61	0.00	395,939.53
23/03/2021	Repaymt A/C Tfr	0.00	480.00	0.00	395,459.53
24/03/2021	Repaymt A/C Tfr	0.00	635.39	0.00	394,824.14
19/04/2021	Interest	0.00	0.00	1,808.02	396,632.16
19/04/2021	Loan A/C Fee	0.00	0.00	12.00	396,644.16
20/04/2021	Repaymt A/C Tfr	0.00	2,511.00	0.00	394,133.16
19/05/2021	Interest	0.00	0.00	1,746.06	395,879.22
19/05/2021	Loan A/C Fee	0.00	0.00	12.00	395,891.22
20/05/2021	Repaymt A/C Tfr	0.00	2,511.00	0.00	393,380.22
19/06/2021	Interest	0.00	0.00	1,800.82	395,181.04
19/06/2021	Loan A/C Fee	0.00	0.00	12.00	395,193.04
20/06/2021	Repaymt A/C Tfr	0.00	651.92	0.00	394,541.12
30/06/2021	Closing Balance	0.00	0.00	0.00	394,541.12

Income Tax Suspense

Date	Description	Quantity	Debits	Credits	Balance
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
17/07/2020	ATO ATO 001000013053955	0.00	0.00	1,771.18	1,771.18
17/07/2020	ATO ATO 001000013053955	0.00	1,771.18	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Payable / Income Tax Payable					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/07/2020	Fund Tax Finalisation	0.00	0.00	150.90	150.90
30/06/2021	Closing Balance	0.00	0.00	0.00	150.90
Income Tax Payable / Provision for Income Tax					
01/07/2020	Opening Balance	0.00	0.00	0.00	150.90
01/07/2020	Fund Tax Finalisation	0.00	150.90	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / Heritage Bank 14037645 S13					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/07/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	674.67	674.67
01/07/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	674.67	0.00	0.00
01/07/2020	To Mortgage Loan L71	0.00	0.00	1,462.00	1,462.00
01/07/2020	To Mortgage Loan L71	0.00	1,462.00	0.00	0.00
06/07/2020	HOL Bpay 0640332540_63461 to TERRI SCHEER	0.00	0.00	387.00	387.00

Date	Description	Quantity	Debits	Credits	Balance
06/07/2020	HOL Bpay 0640332540_63461 to TERRI SCHEER	0.00	387.00	0.00	0.00
03/08/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	1,643.33	1,643.33
03/08/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	1,643.33	0.00	0.00
03/08/2020	To Mortgage Loan L71	0.00	0.00	1,462.00	1,462.00
03/08/2020	To Mortgage Loan L71	0.00	1,462.00	0.00	0.00
01/09/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	1,668.33	1,668.33
01/09/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	1,668.33	0.00	0.00
01/09/2020	To Mortgage Loan L71	0.00	0.00	1,462.00	1,462.00
01/09/2020	To Mortgage Loan L71	0.00	1,462.00	0.00	0.00
20/09/2020	HOL Bpay 2040451383_78550 to BCC RATES	0.00	0.00	410.50	410.50
20/09/2020	HOL Bpay 2040451383_78550 to BCC RATES	0.00	410.50	0.00	0.00
20/09/2020	HOL Bpay 2040452541_112144 to QLD URBAN UTILITIES.	0.00	0.00	260.69	260.69
20/09/2020	HOL Bpay 2040452541_112144 to QLD URBAN UTILITIES.	0.00	260.69	0.00	0.00
30/09/2020	Interest credit	0.00	0.00	0.02	0.02
30/09/2020	Interest credit	0.00	0.02	0.00	0.00
01/10/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	2,502.50	2,502.50
01/10/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	2,502.50	0.00	0.00
01/10/2020	To Mortgage Loan L71	0.00	0.00	1,462.00	1,462.00

Date	Description	Quantity	Debits	Credits	Balance
01/10/2020	To Mortgage Loan L71	0.00	1,462.00	0.00	0.00
05/10/2020	HOL Bpay 0540328957_96503 to DEFT PAYMENTS	0.00	0.00	1,118.20	1,118.20
05/10/2020	HOL Bpay 0540328957_96503 to DEFT PAYMENTS	0.00	1,118.20	0.00	0.00
20/10/2020	HOL transfer to 112-879 431094408 #2040316651 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	0.00	96.00	96.00
20/10/2020	HOL transfer to 112-879 431094408 #2040316651 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	96.00	0.00	0.00
02/11/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	2,502.50	2,502.50
02/11/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	2,502.50	0.00	0.00
02/11/2020	To Mortgage Loan L71	0.00	0.00	1,462.00	1,462.00
02/11/2020	To Mortgage Loan L71	0.00	1,462.00	0.00	0.00
23/11/2020	HOL transfer to 112-879 431094408 #2340284771 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	0.00	600.00	600.00
23/11/2020	HOL transfer to 112-879 431094408 #2340284771 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	600.00	0.00	0.00
01/12/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	1,668.33	1,668.33
01/12/2020	HORIZON SML2 PTY;UNIT 605 real	0.00	1,668.33	0.00	0.00
01/12/2020	To Mortgage Loan L71	0.00	0.00	1,462.00	1,462.00
01/12/2020	To Mortgage Loan L71	0.00	1,462.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
19/12/2020	HOL transfer to 112-879 431094408 #1940265884 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	500.00	0.00	500.00
21/12/2020	HOL transfer to 112-879 431094408 #1940265884 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	0.00	500.00	0.00
31/12/2020	Interest credit	0.00	0.00	0.01	0.01
31/12/2020	Interest credit	0.00	0.01	0.00	0.00
04/01/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	3,270.66	3,270.66
04/01/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	3,270.66	0.00	0.00
04/01/2021	To Mortgage Loan L71	0.00	0.00	1,462.00	1,462.00
04/01/2021	To Mortgage Loan L71	0.00	1,462.00	0.00	0.00
12/01/2021	HOL Bpay 1240330379_78550 to BCC RATES	0.00	0.00	386.70	386.70
12/01/2021	HOL Bpay 1240330379_78550 to BCC RATES	0.00	386.70	0.00	0.00
25/01/2021	HOL Bpay 2540617909_112144 to URBAN UTILITIES	0.00	0.00	270.98	270.98
25/01/2021	HOL Bpay 2540617909_112144 to URBAN UTILITIES	0.00	270.98	0.00	0.00
01/02/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	3,188.33	3,188.33
01/02/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,668.33	0.00	1,520.00
01/02/2021	To Mortgage Loan L71	0.00	0.00	1,462.00	2,982.00
01/02/2021	To Mortgage Loan L71	0.00	1,462.00	0.00	1,520.00
01/03/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	1,500.63	3,020.63

Date	Description	Quantity	Debits	Credits	Balance
01/03/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,500.63	0.00	1,520.00
01/03/2021	To Mortgage Loan L71	0.00	0.00	1,462.00	2,982.00
01/03/2021	To Mortgage Loan L71	0.00	1,462.00	0.00	1,520.00
22/03/2021	HOL transfer to 112-879 431094408 #2240260388 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	0.00	480.00	2,000.00
22/03/2021	HOL transfer to 112-879 431094408 #2240260388 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	480.00	0.00	1,520.00
22/03/2021	HOL transfer to 112-879 484136000 #2240258904 Slavko Visevic - Code 809 Rent paid	0.00	0.00	1,520.00	3,040.00
22/03/2021	HOL transfer to 112-879 484136000 #2240258904 Slavko Visevic - Code 809 Rent paid	0.00	1,520.00	0.00	1,520.00
22/03/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,520.00	0.00	0.00
23/03/2021	HOL Bpay 2340312465_112144 to URBAN UTILITIES	0.00	0.00	94.11	94.11
23/03/2021	HOL Bpay 2340312465_112144 to URBAN UTILITIES	0.00	94.11	0.00	0.00
23/03/2021	HOL transfer to 112-879 431094408 #2340246431 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	0.00	720.00	720.00
23/03/2021	HOL transfer to 112-879 431094408 #2340246431 S & D Visevic Estate Super Fund - Heritage SMSF Tran	0.00	720.00	0.00	0.00
31/03/2021	Interest credit	0.00	0.00	0.05	0.05
31/03/2021	Interest credit	0.00	0.05	0.00	0.00
01/04/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	1,569.33	1,569.33

Date	Description	Quantity	Debits	Credits	Balance
01/04/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,569.33	0.00	0.00
01/04/2021	To Mortgage Loan L71	0.00	0.00	1,462.00	1,462.00
01/04/2021	To Mortgage Loan L71	0.00	1,462.00	0.00	0.00
27/04/2021	HOL Bpay 2740534402_45435 to SYDNEY WATER	0.00	0.00	148.55	148.55
27/04/2021	HOL Bpay 2740534402_45435 to SYDNEY WATER	0.00	148.55	0.00	0.00
03/05/2021	HOL Bpay 0340728181_96503 to DEFT PAYMENTS	0.00	0.00	100.00	100.00
03/05/2021	HOL Bpay 0340728181_96503 to DEFT PAYMENTS	0.00	100.00	0.00	0.00
03/05/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	1,514.33	1,514.33
03/05/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,514.33	0.00	0.00
03/05/2021	To Mortgage Loan L71	0.00	0.00	1,462.00	1,462.00
03/05/2021	To Mortgage Loan L71	0.00	1,462.00	0.00	0.00
01/06/2021	HOL transfer to 112-879 431094408 #0140277063 S & D Visevic Estate Super Fund - St George Bank	0.00	0.00	20.00	20.00
01/06/2021	HOL transfer to 112-879 431094408 #0140277063 S & D Visevic Estate Super Fund - St George Bank	0.00	20.00	0.00	0.00
01/06/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	0.00	1,668.33	1,668.33
01/06/2021	HORIZON SML2 PTY;UNIT 605 real	0.00	1,668.33	0.00	0.00
01/06/2021	To Mortgage Loan L71	0.00	0.00	1,462.00	1,462.00
01/06/2021	To Mortgage Loan L71	0.00	1,462.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2021	Interest credit	0.00	0.00	0.01	0.01
30/06/2021	Interest credit	0.00	0.01	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / St George DIY Super Saver 447253928					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
17/07/2020	ATO ATO 001000013053955	0.00	0.00	1,771.18	1,771.18
17/07/2020	ATO ATO 001000013053955	0.00	1,771.18	0.00	0.00
20/07/2020	INTERNET WITHDRAWAL transfer to Comp Free	0.00	0.00	1,770.00	1,770.00
20/07/2020	INTERNET WITHDRAWAL transfer to Comp Free	0.00	1,770.00	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / St George Freedom Business 431094408					
01/07/2020	Opening Balance	0.00	0.00	0.00	0.00
01/07/2020	SVisevic Non Concessiona	0.00	0.00	200.00	200.00
01/07/2020	SVisevic Non Concessiona	0.00	200.00	0.00	0.00
01/07/2020	TO DEFT PAYMENTS 29931424510000000856	0.00	0.00	1,371.89	1,371.89
01/07/2020	TO DEFT PAYMENTS 29931424510000000856	0.00	1,371.89	0.00	0.00
01/07/2020	TO TAL LIFE LTD 00154136357	0.00	0.00	2,082.90	2,082.90
01/07/2020	TO TAL LIFE LTD 00154136357	0.00	2,082.90	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/07/2020	TO TAL LIFE LTD 00154136553	0.00	0.00	897.87	897.87
01/07/2020	TO TAL LIFE LTD 00154136553	0.00	897.87	0.00	0.00
20/07/2020	20 JUL LOAN REPAYMENT	0.00	0.00	2,511.00	2,511.00
20/07/2020	20 JUL LOAN REPAYMENT	0.00	2,511.00	0.00	0.00
20/07/2020	Comp Free	0.00	0.00	1,770.00	1,770.00
20/07/2020	Comp Free	0.00	1,770.00	0.00	0.00
27/07/2020	Tfr Wdl BPAY Internet 26Jul12:47 55553270004 Sydney Water	0.00	0.00	153.56	153.56
27/07/2020	Tfr Wdl BPAY Internet 26Jul12:47 55553270004 Sydney Water	0.00	153.56	0.00	0.00
31/07/2020	Account Service Fee	0.00	0.00	10.00	10.00
31/07/2020	Account Service Fee	0.00	10.00	0.00	0.00
31/07/2020	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,740.61	2,740.61
31/07/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,740.61	0.00	0.00
03/08/2020	Osko Withdrawal 03Aug05:25 Inv No 1073 Quay Busine Inv No 1073 Quay	0.00	0.00	660.00	660.00
03/08/2020	Osko Withdrawal 03Aug05:25 Inv No 1073 Quay Busine Inv No 1073 Quay	0.00	660.00	0.00	0.00
20/08/2020	Loan Repayment S.211.0684422.00	0.00	0.00	2,511.00	2,511.00
20/08/2020	Loan Repayment S.211.0684422.00	0.00	2,511.00	0.00	0.00
31/08/2020	Account Service Fee	0.00	0.00	10.00	10.00
31/08/2020	Account Service Fee	0.00	10.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/08/2020	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,740.61	2,740.61
31/08/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,740.61	0.00	0.00
21/09/2020	Loan Repayment S.211.0684422.00	0.00	0.00	2,511.00	2,511.00
21/09/2020	Loan Repayment S.211.0684422.00	0.00	2,511.00	0.00	0.00
30/09/2020	Account Service Fee	0.00	0.00	10.00	10.00
30/09/2020	Account Service Fee	0.00	10.00	0.00	0.00
30/09/2020	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,740.61	2,740.61
30/09/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,740.61	0.00	0.00
05/10/2020	Tfr Wdl BPAY Internet 05Oct10:11 2216414 City Of Sydney	0.00	0.00	282.95	282.95
05/10/2020	Tfr Wdl BPAY Internet 05Oct10:11 2216414 City Of Sydney	0.00	282.95	0.00	0.00
05/10/2020	Tfr Wdl BPAY Internet 05Oct10:12 2216414 City Of Sydney	0.00	0.00	282.80	282.80
05/10/2020	Tfr Wdl BPAY Internet 05Oct10:12 2216414 City Of Sydney	0.00	282.80	0.00	0.00
20/10/2020	Loan Repayment S.211.0684422.00	0.00	0.00	2,435.13	2,435.13
20/10/2020	Loan Repayment S.211.0684422.00	0.00	2,435.13	0.00	0.00
20/10/2020	S & D Visevic Es Heritage Smsf Tran	0.00	0.00	96.00	96.00
20/10/2020	S & D Visevic Es Heritage Smsf Tran	0.00	96.00	0.00	0.00
21/10/2020	Loan Repayment S.211.0684422.00	0.00	0.00	75.87	75.87
21/10/2020	Loan Repayment S.211.0684422.00	0.00	75.87	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/10/2020	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,724.11	2,724.11
30/10/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,724.11	0.00	0.00
31/10/2020	Account Service Fee	0.00	0.00	10.00	10.00
31/10/2020	Account Service Fee	0.00	10.00	0.00	0.00
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:48 29931424510000000856Deft Payments	0.00	0.00	1,371.38	1,371.38
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:48 29931424510000000856Deft Payments	0.00	1,371.38	0.00	0.00
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:49 500000004930125 Bcc Rates	0.00	0.00	409.45	409.45
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:49 500000004930125 Bcc Rates	0.00	409.45	0.00	0.00
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:50 101070547000001 Urban Utilities	0.00	0.00	263.07	263.07
31/10/2020	Tfr Wdl BPAY Internet 31Oct09:50 101070547000001 Urban Utilities	0.00	263.07	0.00	0.00
02/11/2020	Internet Withdrawal 02Nov18:56 Stg Transfer	0.00	500.00	0.00	500.00
03/11/2020	Internet Deposit 03Nov06:15 Stg Transfer	0.00	0.00	500.00	0.00
03/11/2020	Internet Deposit 03Nov06:15 Stg Transfer	0.00	500.00	0.00	500.00
03/11/2020	Internet Withdrawal 02Nov18:56 Stg Transfer	0.00	0.00	500.00	0.00
07/11/2020	Tfr Wdl BPAY Internet 07Nov10:50 5553270004 Sydney Water	0.00	0.00	153.56	153.56

Date	Description	Quantity	Debits	Credits	Balance
07/11/2020	Tfr Wdl BPAY Internet 07Nov10:50 55553270004 Sydney Water	0.00	153.56	0.00	0.00
11/11/2020	Internet Withdrawal 11Nov18:13 Stg Transfer	0.00	300.00	0.00	300.00
12/11/2020	Cba Stg Transfer	0.00	0.00	300.00	0.00
12/11/2020	Cba Stg Transfer	0.00	300.00	0.00	300.00
12/11/2020	Internet Withdrawal 11Nov18:13 Stg Transfer	0.00	0.00	300.00	0.00
20/11/2020	Cba Dvisevic Jul20 Sup	0.00	0.00	665.00	665.00
20/11/2020	Cba Dvisevic Jul20 Sup	0.00	665.00	0.00	0.00
20/11/2020	Cba Svisevic Jul20 Sup	0.00	0.00	2,850.00	2,850.00
20/11/2020	Cba Svisevic Jul20 Sup	0.00	2,850.00	0.00	0.00
20/11/2020	Loan Repayment S.211.0684422.00	0.00	0.00	536.78	536.78
20/11/2020	Loan Repayment S.211.0684422.00	0.00	536.78	0.00	0.00
21/11/2020	Loan Repayment S.211.0684422.00	0.00	0.00	1,432.10	1,432.10
21/11/2020	Loan Repayment S.211.0684422.00	0.00	1,432.10	0.00	0.00
21/11/2020	Tfr Wdl BPAY Internet 21Nov16:58 00154136357 Tal Life Ltd	0.00	0.00	2,082.90	2,082.90
21/11/2020	Tfr Wdl BPAY Internet 21Nov16:58 00154136357 Tal Life Ltd	0.00	2,082.90	0.00	0.00
23/11/2020	Cba Dvisevic Aug20 Sup	0.00	0.00	665.00	665.00
23/11/2020	Cba Dvisevic Aug20 Sup	0.00	665.00	0.00	0.00
23/11/2020	Cba Svisevic Aug20 Sup	0.00	0.00	1,425.00	1,425.00

Date	Description	Quantity	Debits	Credits	Balance
23/11/2020	Cba Svisevic Aug20 Sup	0.00	1,425.00	0.00	0.00
23/11/2020	S & D Visevic Es Heritage Smsf Tran	0.00	0.00	600.00	600.00
23/11/2020	S & D Visevic Es Heritage Smsf Tran	0.00	600.00	0.00	0.00
24/11/2020	Loan Repayment S.211.0684422.00	0.00	0.00	542.12	542.12
24/11/2020	Loan Repayment S.211.0684422.00	0.00	542.12	0.00	0.00
24/11/2020	Tfr Wdl BPAY Internet 24Nov06:14 00154136553 Tal Life Ltd	0.00	0.00	897.87	897.87
24/11/2020	Tfr Wdl BPAY Internet 24Nov06:14 00154136553 Tal Life Ltd	0.00	897.87	0.00	0.00
30/11/2020	Account Service Fee	0.00	0.00	10.00	10.00
30/11/2020	Account Service Fee	0.00	10.00	0.00	0.00
30/11/2020	Internet Withdrawal 29Nov12:10 Stg Transfer	0.00	500.00	0.00	500.00
30/11/2020	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,453.17	1,953.17
30/11/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	500.00
01/12/2020	Internet Deposit 01Dec06:30 Stg Transfer	0.00	0.00	500.00	0.00
01/12/2020	Internet Deposit 01Dec06:30 Stg Transfer	0.00	500.00	0.00	500.00
01/12/2020	Internet Withdrawal 29Nov12:10 Stg Transfer	0.00	0.00	500.00	0.00
02/12/2020	Internet Withdrawal 02Dec08:54 Waterloo Strata Levies	0.00	0.00	1,096.51	1,096.51
02/12/2020	Internet Withdrawal 02Dec08:54 Waterloo Strata Levies	0.00	1,096.51	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
04/12/2020	Tfr Wdl BPAY Internet 04Dec07:55 55553270004 Sydney Water	0.00	0.00	153.56	153.56
04/12/2020	Tfr Wdl BPAY Internet 04Dec07:55 55553270004 Sydney Water	0.00	153.56	0.00	0.00
21/12/2020	Loan Repayment S.211.0684422.00	0.00	0.00	2,443.11	2,443.11
21/12/2020	Loan Repayment S.211.0684422.00	0.00	2,443.11	0.00	0.00
21/12/2020	S & D Visevic Es Heritage Smsf Tran	0.00	0.00	500.00	500.00
21/12/2020	S & D Visevic Es Heritage Smsf Tran	0.00	500.00	0.00	0.00
22/12/2020	Loan Repayment S.211.0684422.00	0.00	0.00	67.89	67.89
22/12/2020	Loan Repayment S.211.0684422.00	0.00	67.89	0.00	0.00
31/12/2020	Account Service Fee	0.00	0.00	10.00	10.00
31/12/2020	Account Service Fee	0.00	10.00	0.00	0.00
31/12/2020	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,463.62	2,463.62
31/12/2020	Stratvest Manage Rent Paymnt Visevi	0.00	2,463.62	0.00	0.00
20/01/2021	Loan Repayment S.211.0684422.00	0.00	0.00	2,511.00	2,511.00
20/01/2021	Loan Repayment S.211.0684422.00	0.00	2,511.00	0.00	0.00
29/01/2021	Internet Withdrawal 29Jan07:25 Waterloo Council Rates	0.00	0.00	282.80	282.80
29/01/2021	Internet Withdrawal 29Jan07:25 Waterloo Council Rates	0.00	282.80	0.00	0.00
29/01/2021	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,453.17	2,453.17
29/01/2021	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/01/2021	Account Service Fee	0.00	0.00	10.00	10.00
30/01/2021	Account Service Fee	0.00	10.00	0.00	0.00
09/02/2021	Tfr Wdl BPAY Internet 09Feb07:19 00154136553 Tal Life Ltd	0.00	0.00	1,061.76	1,061.76
09/02/2021	Tfr Wdl BPAY Internet 09Feb07:19 00154136553 Tal Life Ltd	0.00	1,061.76	0.00	0.00
15/02/2021	Cba Dvisevic Sep20 Sup	0.00	0.00	665.00	665.00
15/02/2021	Cba Dvisevic Sep20 Sup	0.00	665.00	0.00	0.00
15/02/2021	Cba Svisevic Sep20 Sup	0.00	0.00	2,850.00	2,850.00
15/02/2021	Cba Svisevic Sep20 Sup	0.00	2,850.00	0.00	0.00
16/02/2021	Tfr Wdl BPAY Internet 16Feb08:11 00154136357 Tal Life Ltd	0.00	0.00	2,863.14	2,863.14
16/02/2021	Tfr Wdl BPAY Internet 16Feb08:11 00154136357 Tal Life Ltd	0.00	2,863.14	0.00	0.00
20/02/2021	Internet Deposit 20Feb08:59 Svisevic Non Concessiona	0.00	0.00	400.00	400.00
20/02/2021	Internet Deposit 20Feb08:59 Svisevic Non Concessiona	0.00	400.00	0.00	0.00
20/02/2021	Loan Repayment S.211.0684422.00	0.00	0.00	2,511.00	2,511.00
20/02/2021	Loan Repayment S.211.0684422.00	0.00	2,511.00	0.00	0.00
26/02/2021	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,453.17	2,453.17
26/02/2021	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	0.00
27/02/2021	Account Service Fee	0.00	0.00	10.00	10.00
27/02/2021	Account Service Fee	0.00	10.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
08/03/2021	Tfr Wdl BPAY Internet 08Mar11:03 00154136553 Tal Life Ltd	0.00	0.00	1,061.76	1,061.76
08/03/2021	Tfr Wdl BPAY Internet 08Mar11:03 00154136553 Tal Life Ltd	0.00	1,061.76	0.00	0.00
20/03/2021	Loan Repayment S.211.0684422.00	0.00	0.00	1,395.61	1,395.61
20/03/2021	Loan Repayment S.211.0684422.00	0.00	1,395.61	0.00	0.00
22/03/2021	S & D Visevic Es Heritage Smsf Tran	0.00	0.00	480.00	480.00
22/03/2021	S & D Visevic Es Heritage Smsf Tran	0.00	480.00	0.00	0.00
23/03/2021	Loan Repayment S.211.0684422.00	0.00	0.00	480.00	480.00
23/03/2021	Loan Repayment S.211.0684422.00	0.00	480.00	0.00	0.00
23/03/2021	S & D Visevic Es Heritage Smsf Tran	0.00	0.00	720.00	720.00
23/03/2021	S & D Visevic Es Heritage Smsf Tran	0.00	720.00	0.00	0.00
24/03/2021	Loan Repayment S.211.0684422.00	0.00	0.00	635.39	635.39
24/03/2021	Loan Repayment S.211.0684422.00	0.00	635.39	0.00	0.00
31/03/2021	Account Service Fee	0.00	0.00	10.00	10.00
31/03/2021	Account Service Fee	0.00	10.00	0.00	0.00
31/03/2021	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,453.17	2,453.17
31/03/2021	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	0.00
20/04/2021	Loan Repayment S.211.0684422.00	0.00	0.00	2,511.00	2,511.00
20/04/2021	Loan Repayment S.211.0684422.00	0.00	2,511.00	0.00	0.00
30/04/2021	Account Service Fee	0.00	0.00	10.00	10.00

Date	Description	Quantity	Debits	Credits	Balance
30/04/2021	Account Service Fee	0.00	10.00	0.00	0.00
30/04/2021	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	2,453.17	2,453.17
30/04/2021	Stratvest Manage Rent Paymnt Visevi	0.00	2,453.17	0.00	0.00
03/05/2021	Tfr Wdl BPAY Internet 03May20:08 258585736260868 Deft Payments	0.00	0.00	1,173.50	1,173.50
03/05/2021	Tfr Wdl BPAY Internet 03May20:08 258585736260868 Deft Payments	0.00	1,173.50	0.00	0.00
03/05/2021	Tfr Wdl BPAY Internet 03May20:11 29931424510000000856Deft Payments	0.00	0.00	1,279.29	1,279.29
03/05/2021	Tfr Wdl BPAY Internet 03May20:11 29931424510000000856Deft Payments	0.00	1,279.29	0.00	0.00
19/05/2021	Cba Dvisevic Nov20 Sup	0.00	0.00	665.00	665.00
19/05/2021	Cba Dvisevic Nov20 Sup	0.00	665.00	0.00	0.00
19/05/2021	Cba Dvisevic Oct20 Sup	0.00	0.00	665.00	665.00
19/05/2021	Cba Dvisevic Oct20 Sup	0.00	665.00	0.00	0.00
19/05/2021	Cba Svisevic Nov20 Sup	0.00	0.00	1,425.00	1,425.00
19/05/2021	Cba Svisevic Nov20 Sup	0.00	1,425.00	0.00	0.00
19/05/2021	Cba Svisevic Oct20 Sup	0.00	0.00	1,425.00	1,425.00
19/05/2021	Cba Svisevic Oct20 Sup	0.00	1,425.00	0.00	0.00
20/05/2021	Internet Deposit 20May19:23 Svisevic Non Concessiona	0.00	0.00	800.00	800.00
20/05/2021	Internet Deposit 20May19:23 Svisevic Non Concessiona	0.00	800.00	0.00	0.00
20/05/2021	Loan Repayment S.211.0684422.00	0.00	0.00	2,511.00	2,511.00

Date	Description	Quantity	Debits	Credits	Balance
20/05/2021	Loan Repayment S.211.0684422.00	0.00	2,511.00	0.00	0.00
20/05/2021	Tfr Wdl BPAY Internet 20May19:26 00154136357 Tal Life Ltd	0.00	0.00	2,473.02	2,473.02
20/05/2021	Tfr Wdl BPAY Internet 20May19:26 00154136357 Tal Life Ltd	0.00	2,473.02	0.00	0.00
31/05/2021	Account-Keeping Fee	0.00	0.00	10.00	10.00
31/05/2021	Account-Keeping Fee	0.00	10.00	0.00	0.00
01/06/2021	S & D Visevic Es St George Bank	0.00	0.00	20.00	20.00
01/06/2021	S & D Visevic Es St George Bank	0.00	20.00	0.00	0.00
15/06/2021	Stratvest Manage Rent Paymnt Visevi	0.00	0.00	638.78	638.78
15/06/2021	Stratvest Manage Rent Paymnt Visevi	0.00	638.78	0.00	0.00
21/06/2021	Loan Repayment S.211.0684422.00	0.00	0.00	651.92	651.92
21/06/2021	Loan Repayment S.211.0684422.00	0.00	651.92	0.00	0.00
30/06/2021	Account-Keeping Fee	0.00	0.00	10.00	10.00
30/06/2021	Account-Keeping Fee	0.00	10.00	0.00	0.00
30/06/2021	Closing Balance	0.00	0.00	0.00	0.00
Member Entitlement Accounts / Mr Slavko Visevic / Accumulation					
01/07/2020	Opening Balance	0.00	0.00	0.00	392,885.68
01/07/2020	SVisevic Non Concessiona	0.00	0.00	200.00	393,085.68
01/07/2020	TO TAL LIFE LTD 00154136357	0.00	2,082.90	0.00	391,002.78
20/11/2020	Cba Svisevic Jul20 Sup	0.00	0.00	2,850.00	393,852.78

Date	Description	Quantity	Debits	Credits	Balance
21/11/2020	Tfr Wdl BPAY Internet 21Nov16:58 00154136357 Tal Life Ltd	0.00	2,082.90	0.00	391,769.88
23/11/2020	Cba Svisevic Aug20 Sup	0.00	0.00	1,425.00	393,194.88
15/02/2021	Cba Svisevic Sep20 Sup	0.00	0.00	2,850.00	396,044.88
16/02/2021	Tfr Wdl BPAY Internet 16Feb08:11 00154136357 Tal Life Ltd	0.00	2,863.14	0.00	393,181.74
20/02/2021	Internet Deposit 20Feb08:59 Svisevic Non Concessiona	0.00	0.00	400.00	393,581.74
19/05/2021	Cba Svisevic Nov20 Sup	0.00	0.00	1,425.00	395,006.74
19/05/2021	Cba Svisevic Oct20 Sup	0.00	0.00	1,425.00	396,431.74
20/05/2021	Internet Deposit 20May19:23 Svisevic Non Concessiona	0.00	0.00	800.00	397,231.74
20/05/2021	Tfr Wdl BPAY Internet 20May19:26 00154136357 Tal Life Ltd	0.00	2,473.02	0.00	394,758.72
30/06/2021	Contribution Tax	0.00	1,496.25	0.00	393,262.47
30/06/2021	Income Taxes Allocated	0.00	0.00	1,291.43	394,553.90
30/06/2021	Investment Profit or Loss	0.00	0.00	17,872.51	412,426.41
30/06/2021	Tax Effect of Direct Member Expenses	0.00	0.00	1,425.29	413,851.70
30/06/2021	Closing Balance	0.00	0.00	0.00	413,851.70
Member Entitlement Accounts / Mrs Daniela Visevic / Accumulation					
01/07/2020	Opening Balance	0.00	0.00	0.00	132,111.59
01/07/2020	TO TAL LIFE LTD 00154136553	0.00	897.87	0.00	131,213.72
20/11/2020	Cba Dvisevic Jul20 Sup	0.00	0.00	665.00	131,878.72

Date	Description	Quantity	Debits	Credits	Balance
23/11/2020	Cba Dvisevic Aug20 Sup	0.00	0.00	665.00	132,543.72
24/11/2020	Tfr Wdl BPAY Internet 24Nov06:14 00154136553 Tal Life Ltd	0.00	897.87	0.00	131,645.85
09/02/2021	Tfr Wdl BPAY Internet 09Feb07:19 00154136553 Tal Life Ltd	0.00	1,061.76	0.00	130,584.09
15/02/2021	Cba Dvisevic Sep20 Sup	0.00	0.00	665.00	131,249.09
08/03/2021	Tfr Wdl BPAY Internet 08Mar11:03 00154136553 Tal Life Ltd	0.00	1,061.76	0.00	130,187.33
19/05/2021	Cba Dvisevic Nov20 Sup	0.00	0.00	665.00	130,852.33
19/05/2021	Cba Dvisevic Oct20 Sup	0.00	0.00	665.00	131,517.33
30/06/2021	Contribution Tax	0.00	498.75	0.00	131,018.58
30/06/2021	Income Taxes Allocated	0.00	0.00	431.39	131,449.97
30/06/2021	Investment Profit or Loss	0.00	0.00	5,969.50	137,419.47
30/06/2021	Tax Effect of Direct Member Expenses	0.00	0.00	587.89	138,007.36
30/06/2021	Closing Balance	0.00	0.00	0.00	138,007.36

Self-managed superannuation fund annual return

2021

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2021* (NAT 71287).

! The *Self-managed superannuation fund annual return instructions 2021* (NAT 71606) (the instructions) can assist you to complete this annual return.

— The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S M I T H S T

- Place in ALL applicable boxes.

➤ Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

Section A: Fund information

1 Tax file number (TFN)

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

! The ATO 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)

S & D Visevic Estate Super Fund

3 Australian business number (ABN) (if applicable)

31758618090

4 Current postal address

26 KANANGRA CRESCENT

Suburb/town

CHERRYBROOK

State/territory

NSW

Postcode

2126

5 Annual return status

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

A No Yes

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

B No Yes

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

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

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

D No Yes **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 112879

Fund account number 447253928

Fund account name

VISEVIC INVESTMENTS PTY LTD ATF S & D VISEVIC ESTATE SUPER FUND

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

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

BSB number

Account number

Account name

C Electronic service address alias

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

smsfdataflow

Fund's tax file number (TFN)

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up Day Month Year Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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**.

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$.00

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** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Fund's tax file number (TFN)

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** No Yes

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

Have you applied an exemption or rollover? **M** No Yes Code

Net capital gain **A** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income D1 \$ <input type="text" value="0"/> -00	Net foreign income D \$ <input type="text" value="0"/> -00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ -00

Transfers from foreign funds **F** \$ -00 Number

Gross payments where ABN not quoted **H** \$ -00

Calculation of assessable contributions

Assessable employer contributions **R1** \$ -00

plus Assessable personal contributions **R2** \$ -00

plus **#No-TFN-quoted contributions** **R3** \$ -00
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6** \$ -00

Gross distribution from partnerships **I** \$ -00

*Unfranked dividend amount **J** \$ -00

*Franked dividend amount **K** \$ -00

*Dividend franking credit **L** \$ -00

*Gross trust distributions **M** \$ -00

Assessable contributions (R1 plus R2 plus R3 less R6) **R** \$ -00

Calculation of non-arm's length income

*Net non-arm's length private company dividends **U1** \$ -00

plus *Net non-arm's length trust distributions **U2** \$ -00

plus *Net other non-arm's length income **U3** \$ -00

*Other income **S** \$ -00

*Assessable income due to changed tax status of fund **T** \$ -00

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U** \$ -00

#This is a mandatory label.

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

GROSS INCOME (Sum of labels A to U) **W** \$ -00 Loss

Exempt current pension income **Y** \$ -00

TOTAL ASSESSABLE INCOME (W less Y) **V** \$ -00 Loss

Fund's tax file number (TFN)

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 \$ <input type="text" value="32439"/> -00	A2 \$ <input type="text" value="0"/> -00
Interest expenses overseas	B1 \$ <input type="text" value="0"/> -00	B2 \$ <input type="text" value="0"/> -00
Capital works expenditure	D1 \$ <input type="text" value="0"/> -00	D2 \$ <input type="text" value="0"/> -00
Decline in value of depreciating assets	E1 \$ <input type="text" value="16751"/> -00	E2 \$ <input type="text" value="0"/> -00
Insurance premiums – members	F1 \$ <input type="text" value="13421"/> -00	F2 \$ <input type="text" value="0"/> -00
SMSF auditor fee	H1 \$ <input type="text" value="0"/> -00	H2 \$ <input type="text" value="0"/> -00
Investment expenses	I1 \$ <input type="text" value="16976"/> -00	I2 \$ <input type="text" value="0"/> -00
Management and administration expenses	J1 \$ <input type="text" value="660"/> -00	J2 \$ <input type="text" value="0"/> -00
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0"/> -00	U2 \$ <input type="text" value="0"/> -00
Other amounts	L1 \$ <input type="text" value="0"/> -00 Code <input type="text"/>	L2 \$ <input type="text" value="0"/> -00 Code <input type="text"/>
Tax losses deducted	M1 \$ <input type="text" value="0"/> -00	

TOTAL DEDUCTIONS
N \$ -00
 (Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ -00
 (Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS Loss
O \$ -00
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$ -00
 (N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN)

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

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

#Taxable income	A	\$ <input type="text" value="0"/> -00
		<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	T1	\$ <input type="text" value="0"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	J	\$ <input type="text" value="0"/>
		<i>(an amount must be included even if it is zero)</i>

Gross tax **B** \$
(T1 plus J)

Foreign income tax offset	C1	\$ <input type="text" value="0"/>	Non-refundable non-carry forward tax offsets	C	\$ <input type="text" value="0"/>
Rebates and tax offsets	C2	\$ <input type="text"/>			<i>(C1 plus C2)</i>

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

Early stage venture capital limited partnership tax offset	D1	\$ <input type="text" value="0"/>	Non-refundable carry forward tax offsets	D	\$ <input type="text" value="0"/>
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$ <input type="text" value="0"/>			
Early stage investor tax offset	D3	\$ <input type="text" value="0"/>			
Early stage investor tax offset carried forward from previous year	D4	\$ <input type="text" value="0"/>			

(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"/>	Refundable tax offsets	E	\$ <input type="text" value="0"/>
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"/>			

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5** \$
(T3 less E – cannot be less than zero)

Section 102AAM interest charge
G \$

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	H1 \$ <input type="text"/>
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"/>
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"/> <i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

#Tax offset refunds (Remainder of refundable tax offsets)	I \$ <input type="text" value="0"/> <i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	---

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$ <input type="text" value="259"/> <i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	--

#This is a mandatory label.

Section E: Losses

14 Losses

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

Tax losses carried forward to later income years **U \$** -00

Net capital losses carried forward to later income years **V \$** -00

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

Section F: Member information

MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day Month Year

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance
S1 \$

Retirement phase account balance – Non CDBIS
S2 \$

Retirement phase account balance – CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

MEMBER 2

Title:

Family name

First given name

Other given names

Member's TFN
See the Privacy note in the Declaration.

Date of birth (Day Month Year)

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Proceeds from primary residence disposal
H \$

Receipt date (Day Month Year)
H1

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

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

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$ Loss

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

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

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ -00
 Unlisted trusts **B** \$ -00
 Insurance policy **C** \$ -00
 Other managed investments **D** \$ -00

15b Australian direct investments

Limited recourse borrowing arrangements
 Australian residential real property
J1 \$ -00
 Australian non-residential real property
J2 \$ -00
 Overseas real property
J3 \$ -00
 Australian shares
J4 \$ -00
 Overseas shares
J5 \$ -00
 Other
J6 \$ -00
 Property count
J7

Cash and term deposits **E** \$ -00
 Debt securities **F** \$ -00
 Loans **G** \$ -00
 Listed shares **H** \$ -00
 Unlisted shares **I** \$ -00
 Limited recourse borrowing arrangements **J** \$ -00
 Non-residential real property **K** \$ -00
 Residential real property **L** \$ -00
 Collectables and personal use assets **M** \$ -00
 Other assets **O** \$ -00

15c Other investments

Crypto-Currency **N** \$ -00

15d Overseas direct investments

Overseas shares **P** \$ -00
 Overseas non-residential real property **Q** \$ -00
 Overseas residential real property **R** \$ -00
 Overseas managed investments **S** \$ -00
 Other overseas assets **T** \$ -00

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U** \$ -00
 (Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?
A No Yes \$ -00

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value="619704"/> -00	
Permissible temporary borrowings	V2 \$ <input type="text"/> -00	
Other borrowings	V3 \$ <input type="text"/> -00	
	Borrowings	V \$ <input type="text" value="619704"/> -00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="551859"/> -00
Reserve accounts		X \$ <input type="text" value="0"/> -00
Other liabilities		Y \$ <input type="text" value="151"/> -00
TOTAL LIABILITIES		Z \$ <input type="text" value="1171714"/> -00

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$ -00

Total TOFA losses **I** \$ -00

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2020–21 income year, write **2021**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2021*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2021* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2021*. **D**

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2021* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number



S & D Visevic Estate Super Fund
Investment Revaluation as at 30 June 2021

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Property Direct Market					
BOWENHILLS.PR Bowen Hills Property	30 Jun 2021	350,000.00000	1.00000	350,000.00	7,643.00
WATERLOO.PRO Waterloo Property	30 Jun 2021	820,000.00000	1.00000	820,000.00	29,108.00
Property Direct Market Total				1,170,000.00	36,751.00
Fund Total				1,170,000.00	36,751.00

S & D Visevic Estate Super Fund
Investment Income Comparison Report
For the period 1 July 2020 to 30 June 2021

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
Cash At Bank										
HERITAGE.S13: Heritage Bank 14037645 S13										
30/09/2020	Interest	0.02	0.00							
31/12/2020	Interest	0.01	0.00							
31/03/2021	Interest	0.05	0.00							
30/06/2021	Interest	0.01	0.00							
		0.09	0.00							
Total		0.09	0.00							

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

S & D Visevic Estate Super Fund

Tax Accounting Reconciliation

For the period 1 July 2020 to 30 June 2021

Operating Statement Profit vs. Provision for Income Tax	2021 \$
Benefits Accrued as a Result of Operations before Income Tax	25,120.79
LESS:	
Increase in Market Value	36,751.00
Non-Taxable Contributions	1,400.00
Rounding	0.79
Taxable Income or Loss	(13,031.00)

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	(13,031.00)	0.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	13,031.00	0.00
Provision for Income Tax	0.00	0.00

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	0.00
Income Tax Expense	0.00

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	0.00
Income Tax Payable (Receivable)	0.00

Exempt Current Pension Income Settings

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

S & D Visevic Estate Super Fund
Statement of Taxable Income
For the Period from 1 July 2020 to 30 June 2021

Description	Investment Reference	Date	Tax Return Ref.	Amount
			Section B	
Income				
Net Capital Gain				
Deferred Capital Gain Realised		30 Jun 2021	A	0.00
Less Capital Losses Applied		30 Jun 2021	A	0.00
Less Discount		30 Jun 2021	A	0.00
Total Net Capital Gain			A	0.00
Gross Rent and Other Leasing & Hiring Income				
Rental Income/Disbursements Received	BOWENHILLS.PROPERTY: Bowen Hills Property	03 Aug 2020	B	1,643.33
Rental Income/Disbursements Received	BOWENHILLS.PROPERTY: Bowen Hills Property	01 Sep 2020	B	1,668.33
Rental Income/Disbursements Received	BOWENHILLS.PROPERTY: Bowen Hills Property	01 Oct 2020	B	2,502.50
Rental Income/Disbursements Received	BOWENHILLS.PROPERTY: Bowen Hills Property	02 Nov 2020	B	2,502.50
Rental Income/Disbursements Received	BOWENHILLS.PROPERTY: Bowen Hills Property	01 Dec 2020	B	1,668.33
Rental Income/Disbursements Received	BOWENHILLS.PROPERTY: Bowen Hills Property	04 Jan 2021	B	3,270.66
Rental Income/Disbursements Received	BOWENHILLS.PROPERTY: Bowen Hills Property	01 Feb 2021	B	3,188.33
Rental Income/Disbursements Received	BOWENHILLS.PROPERTY: Bowen Hills Property	01 Mar 2021	B	1,500.63
Rental Income/Disbursements Received	BOWENHILLS.PROPERTY: Bowen Hills Property	01 Apr 2021	B	1,569.33
Rental Income/Disbursements Received	BOWENHILLS.PROPERTY: Bowen Hills Property	03 May 2021	B	1,514.33
Rental Income/Disbursements Received	BOWENHILLS.PROPERTY: Bowen Hills Property	01 Jun 2021	B	1,668.33
Rental Income/Disbursements Received	BOWENHILLS.PROPERTY: Bowen Hills Property	30 Jun 2021	B	2,180.03
Rental Income/Disbursements Received	WATERLOO.PROPERTY: Waterloo Property	31 Jul 2020	B	2,740.61
Rental Income/Disbursements Received	WATERLOO.PROPERTY: Waterloo Property	31 Aug 2020	B	2,740.61
Rental Income/Disbursements Received	WATERLOO.PROPERTY: Waterloo Property	30 Sep 2020	B	2,740.61
Rental Income/Disbursements Received	WATERLOO.PROPERTY: Waterloo Property	30 Oct 2020	B	2,724.11
Rental Income/Disbursements Received	WATERLOO.PROPERTY: Waterloo Property	30 Nov 2020	B	2,453.17
Rental Income/Disbursements Received	WATERLOO.PROPERTY: Waterloo Property	31 Dec 2020	B	2,463.62
Rental Income/Disbursements Received	WATERLOO.PROPERTY: Waterloo Property	29 Jan 2021	B	2,453.17
Rental Income/Disbursements Received	WATERLOO.PROPERTY: Waterloo Property	26 Feb 2021	B	2,453.17
Rental Income/Disbursements Received	WATERLOO.PROPERTY: Waterloo Property	31 Mar 2021	B	2,453.17
Rental Income/Disbursements Received	WATERLOO.PROPERTY: Waterloo Property	30 Apr 2021	B	2,453.17
Rental Income/Disbursements Received	WATERLOO.PROPERTY: Waterloo Property	15 Jun 2021	B	638.78
Rental Income/Disbursements Received	WATERLOO.PROPERTY: Waterloo Property	30 Jun 2021	B	2,696.14
Less Rounding			B	(0.96)
Total Gross Rent and Other Leasing & Hiring Income			B	53,886.00
Gross Interest				
ATO ATO 001000013053955		17 Jul 2020	C	30.18
Interest credit	HERITAGE.S13: Heritage Bank 14037645 S13	30 Sep 2020	C	0.02
Interest credit	HERITAGE.S13: Heritage Bank 14037645 S13	31 Dec 2020	C	0.01

S & D Visevic Estate Super Fund
Statement of Taxable Income
For the Period from 1 July 2020 to 30 June 2021

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Interest credit	HERITAGE.S13: Heritage Bank 14037645 S13	31 Mar 2021	C	0.05
Interest credit	HERITAGE.S13: Heritage Bank 14037645 S13	30 Jun 2021	C	0.01
<i>Less Rounding</i>			C	(0.27)
Total Gross Interest			C	30.00
Total Forestry Managed Investment Scheme Income			X	0.00
Total Net Foreign Income			D	0.00
Total Australian Franking Credits from a New Zealand Company			E	0.00
Total Transfers from Foreign Funds			F	0.00
Total Gross Payments where ABN not quoted			H	0.00
Total Gross Distribution from Partnerships			I	0.00
Total Unfranked Dividend Amount			J	0.00
Total Franked Dividend Amount			K	0.00
Total Dividend Franking Credit			L	0.00
Total Gross Trust Distributions			M	0.00
Assessable Employer Contributions				
Cba Svisevic Jul20 Sup	1: Slavko Visevic	20 Nov 2020	R1	2,850.00
Cba Svisevic Aug20 Sup	1: Slavko Visevic	23 Nov 2020	R1	1,425.00
Cba Svisevic Sep20 Sup	1: Slavko Visevic	15 Feb 2021	R1	2,850.00
Cba Svisevic Nov20 Sup	1: Slavko Visevic	19 May 2021	R1	1,425.00
Cba Svisevic Oct20 Sup	1: Slavko Visevic	19 May 2021	R1	1,425.00
Cba Dvisevic Jul20 Sup	2: Daniela Visevic	20 Nov 2020	R1	665.00
Cba Dvisevic Aug20 Sup	2: Daniela Visevic	23 Nov 2020	R1	665.00
Cba Dvisevic Sep20 Sup	2: Daniela Visevic	15 Feb 2021	R1	665.00
Cba Dvisevic Nov20 Sup	2: Daniela Visevic	19 May 2021	R1	665.00
Cba Dvisevic Oct20 Sup	2: Daniela Visevic	19 May 2021	R1	665.00
Total Assessable Employer Contributions			R1	13,300.00
Total Assessable Personal Contributions			R2	0.00
Total No-TFN quoted contributions			R3	0.00
Total Transfer of Liability to life insurance company or PST			R6	0.00
Total Assessable Contributions			R	13,300.00
Total Other Income			S	0.00
Total Assessable Income Due to Changed Tax Status of Fund			T	0.00
Total Net Non-arm's Length Income			U	0.00
Total Exempt Current Pension Income			Y	0.00
Total Assessable Income				67,216.00

Deductions

Section C

Interest Expenses within Australia

Loan interest	BOWEN.LRBA: Heritage Bank 14037645 L71	31 Jul 2020	A	947.36
Loan interest	BOWEN.LRBA: Heritage Bank 14037645 L71	31 Aug 2020	A	945.71
Loan interest	BOWEN.LRBA: Heritage Bank 14037645 L71	30 Sep 2020	A	912.85

S & D Visevic Estate Super Fund
Statement of Taxable Income
For the Period from 1 July 2020 to 30 June 2021

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Loan interest	BOWEN.LRBA: Heritage Bank 14037645 L71	31 Oct 2020	A	941.09
Loan interest	BOWEN.LRBA: Heritage Bank 14037645 L71	30 Nov 2020	A	908.93
Loan interest	BOWEN.LRBA: Heritage Bank 14037645 L71	31 Dec 2020	A	936.84
Loan interest	BOWEN.LRBA: Heritage Bank 14037645 L71	31 Jan 2021	A	935.34
Loan interest	BOWEN.LRBA: Heritage Bank 14037645 L71	28 Feb 2021	A	842.41
Loan interest	BOWEN.LRBA: Heritage Bank 14037645 L71	31 Mar 2021	A	930.20
Loan interest	BOWEN.LRBA: Heritage Bank 14037645 L71	30 Apr 2021	A	898.15
Loan interest	BOWEN.LRBA: Heritage Bank 14037645 L71	31 May 2021	A	926.24
Loan interest	BOWEN.LRBA: Heritage Bank 14037645 L71	30 Jun 2021	A	893.93
Interest	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Jul 2020	A	1,777.59
Interest	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Aug 2020	A	1,833.54
Interest	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Sep 2020	A	1,830.50
Interest	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Oct 2020	A	1,768.49
Interest	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Nov 2020	A	1,824.10
Interest	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Dec 2020	A	1,762.79
Interest	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Jan 2021	A	1,817.65
Interest	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Feb 2021	A	1,814.51
Interest	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Mar 2021	A	1,636.08
Interest	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Apr 2021	A	1,808.02
Interest	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 May 2021	A	1,746.06
Interest	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Jun 2021	A	1,800.82
<i>Less Rounding</i>			A	(0.20)
Total Interest Expenses within Australia			A	32,439.00
Total Interest Expenses Overseas			B	0.00
Total Capital Works Deductions			D	0.00
Deduction for Decline in Value of Depreciating Assets				
Depreciation Bowen Hills Property	BOWENHILLS.PROPERTY: Bowen Hills Property	30 Jun 2021	E	7,643.00
Depreciation Waterloo Property	WATERLOO.PROPERTY: Waterloo Property	30 Jun 2021	E	9,108.00
Total Deduction for Decline in Value of Depreciating Assets			E	16,751.00
Death or Disability Premiums				
TO TAL LIFE LTD 00154136357	1: Slavko Visevic	01 Jul 2020	F	2,082.90
Tfr Wdl BPAY Internet 21Nov16:58 00154136357 Tal Life Ltd	1: Slavko Visevic	21 Nov 2020	F	2,082.90
Tfr Wdl BPAY Internet 16Feb08:11 00154136357 Tal Life Ltd	1: Slavko Visevic	16 Feb 2021	F	2,863.14
Tfr Wdl BPAY Internet 20May19:26 00154136357 Tal Life Ltd	1: Slavko Visevic	20 May 2021	F	2,473.02
TO TAL LIFE LTD 00154136553	2: Daniela Visevic	01 Jul 2020	F	897.87
Tfr Wdl BPAY Internet 24Nov06:14 00154136553 Tal Life Ltd	2: Daniela Visevic	24 Nov 2020	F	897.87
Tfr Wdl BPAY Internet 09Feb07:19 00154136553 Tal Life Ltd	2: Daniela Visevic	09 Feb 2021	F	1,061.76
Tfr Wdl BPAY Internet 08Mar11:03 00154136553 Tal Life Ltd	2: Daniela Visevic	08 Mar 2021	F	1,061.76
<i>Less Rounding</i>			F	(0.22)

S & D Visevic Estate Super Fund
Statement of Taxable Income
For the Period from 1 July 2020 to 30 June 2021

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Total Death or Disability Premiums			F	13,421.00
Total Death Benefit Increase			G	0.00
Total Approved Auditor Fee			H	0.00
Investment Expenses				
Administration fee	BOWEN.LRBA: Heritage Bank 14037645 L71	31 Jul 2020		20.00
Administration fee	BOWEN.LRBA: Heritage Bank 14037645 L71	31 Aug 2020		20.00
Administration fee	BOWEN.LRBA: Heritage Bank 14037645 L71	30 Sep 2020		20.00
Administration fee	BOWEN.LRBA: Heritage Bank 14037645 L71	31 Oct 2020		20.00
Administration fee	BOWEN.LRBA: Heritage Bank 14037645 L71	30 Nov 2020		20.00
Administration fee	BOWEN.LRBA: Heritage Bank 14037645 L71	31 Dec 2020		20.00
Administration fee	BOWEN.LRBA: Heritage Bank 14037645 L71	31 Jan 2021		20.00
Administration fee	BOWEN.LRBA: Heritage Bank 14037645 L71	28 Feb 2021		20.00
Administration fee	BOWEN.LRBA: Heritage Bank 14037645 L71	31 Mar 2021		20.00
Administration fee	BOWEN.LRBA: Heritage Bank 14037645 L71	30 Apr 2021		20.00
Administration fee	BOWEN.LRBA: Heritage Bank 14037645 L71	31 May 2021		20.00
Administration fee	BOWEN.LRBA: Heritage Bank 14037645 L71	30 Jun 2021		20.00
TO DEFT PAYMENTS 2993142451000000856	BOWENHILLS.PROPERTY: Bowen Hills Property	01 Jul 2020		1,371.89
HOL Bpay 0640332540_63461 to TERRI SCHEER	BOWENHILLS.PROPERTY: Bowen Hills Property	06 Jul 2020		387.00
HOL Bpay 2040451383_78550 to BCC RATES	BOWENHILLS.PROPERTY: Bowen Hills Property	20 Sep 2020		410.50
HOL Bpay 2040452541_112144 to QLD URBAN UTILITIES.	BOWENHILLS.PROPERTY: Bowen Hills Property	20 Sep 2020		260.69
Tfr Wdl BPAY Internet 31Oct09:48 2993142451000000856Deft Payments	BOWENHILLS.PROPERTY: Bowen Hills Property	31 Oct 2020		1,371.38
Tfr Wdl BPAY Internet 31Oct09:49 50000004930125 Bcc Rates	BOWENHILLS.PROPERTY: Bowen Hills Property	31 Oct 2020		409.45
Tfr Wdl BPAY Internet 31Oct09:50 101070547000001 Urban Utilities	BOWENHILLS.PROPERTY: Bowen Hills Property	31 Oct 2020		263.07
HOL Bpay 1240330379_78550 to BCC RATES	BOWENHILLS.PROPERTY: Bowen Hills Property	12 Jan 2021		386.70
HOL Bpay 2540617909_112144 to URBAN UTILITIES	BOWENHILLS.PROPERTY: Bowen Hills Property	25 Jan 2021		270.98
Pay back wrong rental income for Jan 21	BOWENHILLS.PROPERTY: Bowen Hills Property	01 Feb 2021		1,520.00
HOL Bpay 2340312465_112144 to URBAN UTILITIES	BOWENHILLS.PROPERTY: Bowen Hills Property	23 Mar 2021		94.11
HOL Bpay 0340728181_96503 to DEFT PAYMENTS	BOWENHILLS.PROPERTY: Bowen Hills Property	03 May 2021		100.00
Tfr Wdl BPAY Internet 03May20:11 2993142451000000856Deft Payments	BOWENHILLS.PROPERTY: Bowen Hills Property	03 May 2021		1,279.29
New cattle, new chair, cookery set	BOWENHILLS.PROPERTY: Bowen Hills Property	30 Jun 2021		384.13
Repairs Maintenance	BOWENHILLS.PROPERTY: Bowen Hills Property	30 Jun 2021		420.70
Account Service Fee	CHEQUE.4408: St George Freedom Business 431094408	31 Jul 2020		10.00
Account Service Fee	CHEQUE.4408: St George Freedom Business 431094408	31 Aug 2020		10.00
Account Service Fee	CHEQUE.4408: St George Freedom Business 431094408	30 Sep 2020		10.00
Account Service Fee	CHEQUE.4408: St George Freedom Business 431094408	31 Oct 2020		10.00
Account Service Fee	CHEQUE.4408: St George Freedom Business 431094408	30 Nov 2020		10.00
Account Service Fee	CHEQUE.4408: St George Freedom Business 431094408	31 Dec 2020		10.00
Account Service Fee	CHEQUE.4408: St George Freedom Business 431094408	30 Jan 2021		10.00

S & D Visevic Estate Super Fund
Statement of Taxable Income
For the Period from 1 July 2020 to 30 June 2021

Description	Investment Reference	Date	Tax Return Ref.	Amount	
Account Service Fee	CHEQUE.4408: St George Freedom Business 431094408	27 Feb 2021	I	10.00	
Account Service Fee	CHEQUE.4408: St George Freedom Business 431094408	31 Mar 2021	I	10.00	
Account Service Fee	CHEQUE.4408: St George Freedom Business 431094408	30 Apr 2021	I	10.00	
Account-Keeping Fee	CHEQUE.4408: St George Freedom Business 431094408	31 May 2021	I	10.00	
Account-Keeping Fee	CHEQUE.4408: St George Freedom Business 431094408	30 Jun 2021	I	10.00	
Loan A/C Fee	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Jul 2020	I	12.00	
Loan A/C Fee	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Aug 2020	I	12.00	
Loan A/C Fee	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Sep 2020	I	12.00	
Loan A/C Fee	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Oct 2020	I	12.00	
Loan A/C Fee	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Nov 2020	I	12.00	
Loan A/C Fee	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Dec 2020	I	12.00	
Loan A/C Fee	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Jan 2021	I	12.00	
Loan A/C Fee	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Feb 2021	I	12.00	
Loan A/C Fee	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Mar 2021	I	12.00	
Loan A/C Fee	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Apr 2021	I	12.00	
Loan A/C Fee	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 May 2021	I	12.00	
Loan A/C Fee	LRBA.WATERLOO: St George Bank Home Loan - Waterloo	19 Jun 2021	I	12.00	
Tfr Wdl BPAY Internet Sydney Water	26Jul12:47 55553270004	WATERLOO.PROPERTY: Waterloo Property	27 Jul 2020	I	153.56
HOL Bpay 0540328957_96503 to DEFT PAYMENTS		WATERLOO.PROPERTY: Waterloo Property	05 Oct 2020	I	1,118.20
Tfr Wdl BPAY Internet City Of Sydney	05Oct10:11 2216414	WATERLOO.PROPERTY: Waterloo Property	05 Oct 2020	I	282.95
Tfr Wdl BPAY Internet City Of Sydney	05Oct10:12 2216414	WATERLOO.PROPERTY: Waterloo Property	05 Oct 2020	I	282.80
Tfr Wdl BPAY Internet 55553270004 Sydney Water	07Nov10:50	WATERLOO.PROPERTY: Waterloo Property	07 Nov 2020	I	153.56
Internet Withdrawal Strata Levies	02Dec08:54 Waterloo	WATERLOO.PROPERTY: Waterloo Property	02 Dec 2020	I	1,096.51
Tfr Wdl BPAY Internet 55553270004 Sydney Water	04Dec07:55	WATERLOO.PROPERTY: Waterloo Property	04 Dec 2020	I	153.56
Internet Withdrawal Council Rates	29Jan07:25 Waterloo	WATERLOO.PROPERTY: Waterloo Property	29 Jan 2021	I	282.80
HOL Bpay 2740534402_45435 to SYDNEY WATER		WATERLOO.PROPERTY: Waterloo Property	27 Apr 2021	I	148.55
Tfr Wdl BPAY Internet 258585736260868 Deft Payments	03May20:08	WATERLOO.PROPERTY: Waterloo Property	03 May 2021	I	1,173.50
Advertising		WATERLOO.PROPERTY: Waterloo Property	30 Jun 2021	I	275.00
Agents Management Fee		WATERLOO.PROPERTY: Waterloo Property	30 Jun 2021	I	2,327.04
Sundry Expenses		WATERLOO.PROPERTY: Waterloo Property	30 Jun 2021	I	94.10
Less Rounding				I	(0.02)
Total Investment Expenses			I	16,976.00	
Management and Administration Expenses					
Osko Withdrawal Quay Busine Inv No 1073 Quay	03Aug05:25 Inv No 1073		03 Aug 2020	J	660.00
Total Management and Administration Expenses			J	660.00	
Total Forestry Managed Investment Scheme Deduction			U	0.00	

S & D Visevic Estate Super Fund
Statement of Taxable Income
For the Period from 1 July 2020 to 30 June 2021

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Other Deductions			L	0.00
Tax Losses Deducted				
Tax Losses Brought Forward		30 Jun 2021	M	0.00
Less Net Exempt Income		30 Jun 2021	M	0.00
Total Tax Losses Deducted			M	0.00
Total Deductions				80,247.00
Taxable Income or Loss		(V - N)	O	-13,031.00

Income Tax Calculation Statement

Section D

Gross Tax

Gross Tax @ 15% for Concessional Income		30 Jun 2021	T1	0.00
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2021	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2021	J	0.00
Total Gross Tax				0.00

Total Credit: Foreign Tax Income Offset			C1	0.00
Total Credit: Rebates and Tax Offset			C2	0.00
Rebates and Offsets			C	0.00
SUBTOTAL				0.00

Total Credit: Refundable Franking Credits			E1	0.00
Total Credit: No-TFN Tax Offset			E2	0.00
Total Credit: Refundable National Rental Affordability Scheme Tax Offset			E3	0.00
Total Credit: Interest on Early Payments			H1	0.00
Total Credit: Foreign Resident Withholding			H2	0.00
Total Credit: ABN/TFN Not Quoted (Non-Individual)			H3	0.00
Total Credit: Interest on No-TFN Tax Offset			H6	0.00

Total Eligible Credits				0.00
Net Tax Payable				0.00

Total PAYG Instalments Raised			K	0.00
Total Supervisory Levy			L	259.00
Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
Total Supervisory Levy Adjustment for New Funds			N	0.00
Total Amount Due / (Refundable)				259.00



S & D Visevic Estate Super Fund

Members Summary Report - For the period 1/07/2020 to 30/06/2021

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
Mr Slavko Visevic											
26 KANANGRA CRESCENT CHERRYBROOK NSW 2126											
Accumulation Accumulation	392,885.68	11,375.00	0.00	17,872.51	0.00	1,220.47	0.00	(9,501.96)	0.00	0.00	413,851.70
	392,885.68	11,375.00	0.00	17,872.51	0.00	1,220.47	0.00	(9,501.96)	0.00	0.00	413,851.70
Mrs Daniela Visevic											
26 KANANGRA CRESCENT CHERRYBROOK NSW 2126											
Accumulation Accumulation	132,111.59	3,325.00	0.00	5,969.50	0.00	520.53	0.00	(3,919.26)	0.00	0.00	138,007.36
	132,111.59	3,325.00	0.00	5,969.50	0.00	520.53	0.00	(3,919.26)	0.00	0.00	138,007.36
	524,997.27	14,700.00	0.00	23,842.01	0.00	1,741.00	0.00	(13,421.22)	0.00	0.00	551,859.06



S & D Visevic Estate Super Fund
Investment Summary as at 30 June 2021

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
Heritage Bank 14037645 L71				(225,163.64)	(225,163.64)			(40.89)%
Heritage Bank 14037645 S13				347.97	347.97			0.06%
St George Bank Home Loan - Waterloo				(394,541.12)	(394,541.12)			(71.65)%
St George DIY Super Saver 447253928				1.55	1.55			- %
St George Freedom Business 431094408				(10.00)	(10.00)			- %
				(619,365.24)	(619,365.24)			(112.48)%
<u>Property Direct Market</u>								
Bowen Hills Property	1.00000	338,732.3700	350,000.0000	338,732.37	350,000.00	11,267.63	3.33%	63.56%
Waterloo Property	1.00000	759,282.3000	820,000.0000	759,282.30	820,000.00	60,717.70	8.00%	148.92%
				1,098,014.67	1,170,000.00	71,985.33	6.56%	212.48%
				478,649.43	550,634.76	71,985.33	15.04%	100.00%

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



S & D Visevic Estate Super Fund
Investment Income Summary
For the period 1 July 2020 to 30 June 2021

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<i>Bank</i>														
Heritage Bank 14037645 S13														
0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.00	0.00	0.00	0.00
0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.00	0.00	0.00	0.00
<i>Property Direct Market</i>														
Bowen Hills Property														
24,876.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24,876.63	0.00	0.00	0.00	0.00	0.00
Waterloo Property														
29,010.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,010.33	0.00	0.00	0.00	0.00	0.00
53,886.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,886.96	0.00	0.00	0.00	0.00	0.00
53,887.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,887.05	0.00	0.00	0.00	0.00	0.00

* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

S & D Visevic Estate Super Fund
Fund ABN: 31 758 618 090
Rental Property Schedule
For the Period From 1 July 2020 to 30 June 2021

Property Account Name Bowen Hills Property
Property Type Residential
Address of the Property Code Bowen Hills Apartments 605/8 JEAYS STREET
 BOWEN HILLS, QLD 4006
 Australia

Description	Tax Return Label	Amount	Prior Year
Income			
■ Rent from Property	B	24,876.63	18,351.64
Gross Rent		24,876.63	18,351.64
Expenses			
Capital Allowances	E	7,643.00	8,722.00
Cleaning	I	0.00	45.00
Council Rates	I	1,206.65	1,633.91
Insurance Premium	I	387.00	368.00
Repairs Maintenance	I	420.70	496.10
Strata Levy Fee	I	4,122.56	4,110.32
Sundry Expenses	I	1,904.13	92.00
Water Rates	I	888.85	1,354.09
Total Expenses		16,572.89	16,821.42
Net Rent		8,303.74	1,530.22

S & D Visevic Estate Super Fund
Fund ABN: 31 758 618 090
Rental Property Schedule
For the Period From 1 July 2020 to 30 June 2021

Property Account Name **Waterloo Property**
Property Type Residential
Address of the Property 204/828 ELIZABETH STREET
 WATERLOO, NSW 2017
 Australia

Description	Tax Return Label	Amount	Prior Year
Income			
Rent from Property	B	29,010.33	33,527.21
Gross Rent		29,010.33	33,527.21
Expenses			
Advertising	I	275.00	495.00
Agents Management Fee	I	2,327.04	2,597.47
Capital Allowances	E	9,108.00	9,604.00
Council Rates	I	848.55	1,120.11
Insurance Premium	I	0.00	370.00
Repairs Maintenance	I	0.00	425.00
Strata Levy Fee	I	3,388.21	5,739.20
Sundry Expenses	I	94.10	104.51
Water Rates	I	609.23	742.16
Total Expenses		16,650.13	21,197.45
Net Rent		12,360.20	12,329.76

S & D Visevic Estate Super Fund
Depreciation Worksheet
For the Period 1 July 2020 to 30 June 2021

Property Description: Bowen Hills Property
Property Type: Residential
Property Address: Code Bowen Hills Apartments 605/8 JEAYS STREET BOWEN HILLS QLD 4006

Description of Assets	Purchase Date	Original Cost	Opening Written Down Value	Balancing Adjustment Events				Decline In Value			Closing Written Down Value
				Disposal Date	Termination Value	Assessable	Deductible	Rate	Method	Decline In Value	
Purchase price less Div 40 & 43	1-Aug-16	101,557.00	101,557.00					0.00%	N/A	-	101,557.00
Legal Fee	1-Aug-16	1,914.64	1,914.64					0.00%	N/A	-	1,914.64
Stamp Duty	1-Aug-16	9,450.00	9,450.00					0.00%	N/A	-	9,450.00
Bank fee on purchase	1-Aug-16	2,689.65	2,689.65					0.00%	N/A	-	2,689.65
Furniture package - included in Dep schedule	1-Aug-16	9,678.08	9,678.08					0.00%	N/A	-	9,678.08
Division 40	1-Aug-16	37,505.00	12,790.00					0.00%	DV	2,652.00	10,138.00
Division 43	1-Aug-16	175,938.00	156,399.00					0.00%	PC	4,991.00	151,408.00
Property Total		338,732.37	294,478.37							7,643.00	286,835.37

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

Total Capital Allowance 7,643.00
Total Capital Work Deductions 0.00

S & D Visevic Estate Super Fund
Depreciation Worksheet
For the Period 1 July 2020 to 30 June 2021

Property Description: Waterloo Property
Property Type: Residential
Property Address: 204/828 ELIZABETH STREET WATERLOO NSW 2017

Description of Assets	Purchase Date	Original Cost	Opening Written Down Value	Balancing Adjustment Events				Decline In Value			Closing Written Down Value
				Disposal Date	Termination Value	Assessable	Deductible	Rate	Method	Decline In Value	
Purchase price less Div 40 & 43	20-Jun-14	413,723.00	413,723.00					0.00%	N/A	-	413,723.00
Legal Fee	20-Jun-14	1,250.00	1,250.00					0.00%	N/A	-	1,250.00
Stamp Duty	20-Jun-14	1,721.00	1,721.00					0.00%	N/A	-	1,721.00
Bank fee on purchase	20-Jun-14	2,657.30	2,657.30					0.00%	N/A	-	2,657.30
Blind & window coverings - included in Dep schedule	20-Jun-14	1,270.00	1,270.00					0.00%	N/A	-	1,270.00
Division 40	20-Jun-14	34,605.00	9,569.00					0.00%	DV	1,506.00	8,063.00
Division 43	20-Jun-14	304,056.00	258,215.00					0.00%	PC	7,602.00	250,613.00
Property Total		759,282.30	688,405.30							9,108.00	679,297.30

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

Total Capital Allowance **9,108.00**
Total Capital Work Deductions **0.00**

S & D Visevic Estate Super Fund
(ABN: 31 758 618 090)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 26 KANANGRA CRESCENT CHERRYBROOK, NSW 2126
Member	Number: 1
Mr Slavko Visevic	Date of Birth: 14 January 1972 Date Joined Fund: 17 May 2012 Eligible Service Date: 17 May 2012 Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2020	
Accumulation	392,885.68
Total as at 1 Jul 2020	392,885.68

Withdrawal Benefit as at 30 Jun 2021	
Accumulation	413,851.70
Total as at 30 Jun 2021	413,851.70

Your Tax Components

Tax Free	3,389.01
Taxable - Taxed	410,462.69
Taxable - Untaxed	-

Your Preservation Components

Preserved	413,851.70
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

	Balance	Insurance	Total Benefit
On Death	413,851.70	4,705,154.91	5,119,006.61
On TPD	413,851.70	3,160,854.21	3,574,705.91
Salary Cont		-	

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
mail S & D Visevic Estate Super Fund, 26 KANANGRA CRESCENT, CHERRYBROOK NSW 2126

S & D Visevic Estate Super Fund
(ABN: 31 758 618 090)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 26 KANANGRA CRESCENT CHERRYBROOK, NSW 2126
Member Number: 1	Date of Birth: 14 January 1972
Mr Slavko Visevic	Date Joined Fund: 17 May 2012
Accumulation Account	Eligible Service Date: 17 May 2012
Accumulation	Tax File Number Held: Yes
	Account Start Date: 17 May 2012

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	392,885.68
<i><u>Increases to your account:</u></i>	
Employer Contributions	9,975.00
Member Contributions	1,400.00
Share Of Net Fund Income	17,872.51
Tax Effect Of Direct Member Expenses	1,425.29
Tax on Net Fund Income	1,291.43
<u>Total Increases</u>	<u>31,964.23</u>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	1,496.25
Member Insurance Premiums	9,501.96
<u>Total Decreases</u>	<u>10,998.21</u>
Withdrawal Benefit as at 30 Jun 2021	<u><u>413,851.70</u></u>

Your Tax Components		
Tax Free	0.8189 %	3,389.01
Taxable - Taxed		410,462.69
Taxable - Untaxed		-

Your Preservation Components	
Preserved	413,851.70
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	413,851.70	4,705,154.91	5,119,006.61
On TPD	413,851.70	3,160,854.21	3,574,705.91
Salary Cont		-	

Your Beneficiaries
No beneficiary details have been recorded

For Enquiries:
mail S & D Visevic Estate Super Fund, 26 KANANGRA CRESCENT, CHERRYBROOK NSW 2126



Trustee

The Trustee of the Fund is as follows:

WISEVIC INVESTMENTS PTY LTD

The directors of the Trustee company are:

Daniela Visevic and
Slavko Visevic

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Daniela Visevic
Director - WISEVIC INVESTMENTS PTY LTD

.....
Slavko Visevic
Director - WISEVIC INVESTMENTS PTY LTD

Statement Date: 30 June 2021

For Enquiries:
mail S & D Visevic Estate Super Fund, 26 KANANGRA CRESCENT, CHERRYBROOK NSW 2126

S & D Visevic Estate Super Fund
(ABN: 31 758 618 090)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 26 KANANGRA CRESCENT CHERRYBROOK, NSW 2126
Member	Number: 2
Mrs Daniela Visevic	Date of Birth: 15 February 1973 Date Joined Fund: 17 May 2012 Eligible Service Date: 17 May 2012
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2020	
Accumulation	132,111.59
Total as at 1 Jul 2020	132,111.59

Withdrawal Benefit as at 30 Jun 2021	
Accumulation	138,007.36
Total as at 30 Jun 2021	138,007.36

Your Tax Components

Tax Free	1,102.87
Taxable - Taxed	136,904.49
Taxable - Untaxed	-

Your Preservation Components

Preserved	138,007.36
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

	Balance	Insurance	Total Benefit
On Death	138,007.36	2,481,349.15	2,619,356.51
On TPD	138,007.36	1,914,422.33	2,052,429.69
Salary Cont		-	

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
mail S & D Visevic Estate Super Fund, 26 KANANGRA CRESCENT, CHERRYBROOK NSW 2126

S & D Visevic Estate Super Fund
(ABN: 31 758 618 090)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 26 KANANGRA CRESCENT CHERRYBROOK, NSW 2126
Member Number: 2	Date of Birth: 15 February 1973
Mrs Daniela Visevic	Date Joined Fund: 17 May 2012
Accumulation Account	Eligible Service Date: 17 May 2012
Accumulation	Tax File Number Held: Yes
	Account Start Date: 17 May 2012

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	132,111.59
<i>Increases to your account:</i>	
Employer Contributions	3,325.00
Share Of Net Fund Income	5,969.50
Tax Effect Of Direct Member Expenses	587.89
Tax on Net Fund Income	431.39
Total Increases	10,313.78
<i>Decreases to your account:</i>	
Contributions Tax	498.75
Member Insurance Premiums	3,919.26
Total Decreases	4,418.01
Withdrawal Benefit as at 30 Jun 2021	138,007.36

Your Tax Components		
Tax Free	0.7991 %	1,102.87
Taxable - Taxed		136,904.49
Taxable - Untaxed		-

Your Preservation Components	
Preserved	138,007.36
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	138,007.36	2,481,349.15	2,619,356.51
On TPD	138,007.36	1,914,422.33	2,052,429.69
Salary Cont		-	

Your Beneficiaries
No beneficiary details have been recorded



Trustee

The Trustee of the Fund is as follows:

WISEVIC INVESTMENTS PTY LTD

The directors of the Trustee company are:

Daniela Visevic and
Slavko Visevic

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Daniela Visevic
Director - WISEVIC INVESTMENTS PTY LTD

.....
Slavko Visevic
Director - WISEVIC INVESTMENTS PTY LTD

Statement Date: 30 June 2021

For Enquiries:
mail S & D Visevic Estate Super Fund, 26 KANANGRA CRESCENT, CHERRYBROOK NSW 2126

S & D Visevic Estate Super Fund
Contribution Caps
For the Period From 1 July 2020 to 30 June 2021

Mr Slavko Visevic

Date of Birth: 14 Jan 1972
Age: 49 (at 30/06/2021)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions **Non-Concessional**
Contributions for the previous 2 years are not confirmed
3-year cap in effect from previous years Unknown
Total non-concessional contributions in previous 2 years **Unknown**

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	25,000.00	100,000.00
Cumulative Available Unused Cap	2	14,394.00	0.00
Contributions made (to this fund)	3	9,975.00	1,400.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		9,975.00	1,400.00
Amount above caps	4	0.00	0.00
Available		29,419.00	98,600.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	9,975.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	9,975.00
NonConcessional	Personal	1,400.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	1,400.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
-------------	--------------------------	---------------------	-------------------------	--------------	---------------

S & D Visevic Estate Super Fund
Contribution Caps
For the Period From 1 July 2020 to 30 June 2021

Mr Slavko Visevic

01/07/2020	Personal		200.00	manual
20/11/2020	Employer Mandated	2,850.00		manual
23/11/2020	Employer Mandated	1,425.00		manual
15/02/2021	Employer Mandated	2,850.00		manual
20/02/2021	Personal		400.00	manual
19/05/2021	Employer Mandated	1,425.00		manual
19/05/2021	Employer Mandated	1,425.00		manual
20/05/2021	Personal		800.00	manual
Totals:		9,975.00	1,400.00	

S & D Visevic Estate Super Fund
Contribution Caps
For the Period From 1 July 2020 to 30 June 2021

Mrs Daniela Visevic

Date of Birth: 15 Feb 1973
Age: 48 (at 30/06/2021)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions		Non-Concessional	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	25,000.00	100,000.00
Cumulative Available Unused Cap	2	28,876.92	0.00
Contributions made (to this fund)	3	3,325.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		3,325.00	0.00
Amount above caps	4	0.00	0.00
Available		50,551.92	100,000.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	3,325.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	3,325.00
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
20/11/2020	Employer Mandated	665.00			manual
23/11/2020	Employer Mandated	665.00			manual
15/02/2021	Employer Mandated	665.00			manual
19/05/2021	Employer Mandated	665.00			manual
19/05/2021	Employer Mandated	665.00			manual

S & D Visevic Estate Super Fund
Contribution Caps
For the Period From 1 July 2020 to 30 June 2021

Mrs Daniela Visevic

Totals:	3,325.00
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S & D Visevic Estate Super Fund
Investment Movement Summary
For the period 1 July 2020 to 30 June 2021

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<i>Bank</i>										
Heritage Bank 14037645 L71		(231,448.59)		17,544.00		11,259.05	0.00		(225,163.64)	(225,163.64)
Heritage Bank 14037645 S13		1,633.34		23,371.36		24,656.73	0.00		347.97	347.97
St George Bank Home Loan - Waterloo		(401,249.89)		28,272.92		21,564.15	0.00		(394,541.12)	(394,541.12)
St George DIY Super Saver 447253928		0.37		1,771.18		1,770.00	0.00		1.55	1.55
St George Freedom Business 431094408		5,538.27		46,500.19		52,048.46	0.00		(10.00)	(10.00)
		<u>(625,526.50)</u>		<u>117,459.65</u>		<u>111,298.39</u>	<u>0.00</u>		<u>(619,365.24)</u>	<u>(619,365.24)</u>
<i>Property Direct Market</i>										
Bowen Hills Property	1.00	338,732.37	0.00	0.00	0.00	0.00	0.00	1.00	338,732.37	350,000.00
Waterloo Property	1.00	759,282.30	0.00	0.00	0.00	0.00	0.00	1.00	759,282.30	820,000.00
		<u>1,098,014.67</u>		<u>0.00</u>		<u>0.00</u>	<u>0.00</u>		<u>1,098,014.67</u>	<u>1,170,000.00</u>
Fund Total		<u><u>472,488.17</u></u>		<u><u>117,459.65</u></u>		<u><u>111,298.39</u></u>	<u><u>0.00</u></u>		<u><u>478,649.43</u></u>	<u><u>550,634.76</u></u>



Income tax 551

Date generated	07/07/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$1,771.18 CR

Transactions

7 results found - from **01 July 2018** to **07 July 2020** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
11 Jun 2019	2 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$3,958.30		\$3,958.25 DR
11 Jun 2019	3 Dec 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$2,651.00	\$1,307.25 DR
11 Jun 2019	11 Jun 2019	Interest on overpayment for Income Tax for the period from 01 Jul 17 to 30 Jun 18		■ \$30.18	\$1,277.07 DR
11 Jun 2019	11 Jun 2019	General interest charge			\$1,277.07 DR
1 Jul 2019	1 Jul 2019	General interest charge			\$1,277.07 DR
2 Jul 2019	1 Jul 2019	Payment received		\$1,307.25	\$30.18 CR
7 Jul 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$1,741.00	\$1,771.18 CR

Contract for the sale of land - 2005 edition

TERM	MEANING OF TERM	
Vendor's agent	Whiterock Capital Partners Pty Ltd Level 31, RBS Tower, 88 Phillip Street,, Sydney NSW 2000	Phone 8211 2783 Fax
Co-agent		
Vendor	Loftex Pty Limited Level 16, 61 Lavender Street Milsons Point NSW 2061	ACN 135 286 494 ABN 18 135 286 494
Vendor's solicitor	Corrs Chambers Westgarth Governor Phillip Tower, 1 Farrer Place, Sydney NSW 2000 GPO Box 9925 Sydney NSW 2001	Phone (02) 9210 6464 Fax (02) 9210 6611 Ref C McKee/9084966
Completion date	See clauses 15 and 30	
Land (Address, plan details and title reference)	Address: Apartment 204 'Madison' 828 Elizabeth Street, Waterloo Plan: Unregistered plan: Lot 24 in an unregistered strata plan (copy attached) which is part of lot 100 in deposited plan 1174270 (copy attached) Title: Part folio identifier 100/1174270 (copy attached)	
Improvements	<input checked="" type="checkbox"/> VACANT POSSESSION <input type="checkbox"/> subject to existing tenancies <input type="checkbox"/> HOUSE <input type="checkbox"/> garage <input type="checkbox"/> carport <input checked="" type="checkbox"/> apartment <input checked="" type="checkbox"/> carspace x <input type="checkbox"/> other: separate basement storage area	
Attached copies	<input checked="" type="checkbox"/> Documents in the List of Documents as marked.	
Depositholder	Vendor's agent	

Office of State Revenue
NSW Treasury
Client No: 3397130
Duty: none *Receipt*
Trans No: *6815098* 535
Asst details: *TS*
88TR

A real estate agent is permitted by legislation to fill up the items in this box in a sale of residential property.

Inclusions	See inclusions schedule (some may be fixtures)	
Exclusions	Nil	
Purchaser	Visevic Investments No 2 Pty Ltd <i>(M)</i> 26 Kanangra Crescent, Cherrybrook NSW 2126	ACN 158 440 898
Purchaser's solicitor	Williams Boxsell Georgas Garden Piazza Building S19 9 Terminus St., Castle Hill NSW 2154 P O Box 960 Castle Hill NSW 1765	Phone (02) 9899-4999 Fax (02) 9899-4697 Contact: Con Georgas
Price	\$594,000.00	
Deposit	\$ 59,400.00	(10% of the price, unless otherwise stated)
Balance	\$534,600.00	
Contract date	<i>15 June 2012</i>	(if not stated, the date this contract was made)

Guarantor	Name and Address: Slavko Visevic of 26 Kanangra Crescent, Cherrybrook NSW 2126 Name and Address: Daniela Visevic of 26 Kanangra Crescent, Cherrybrook NSW 2126	
Special Completion Address	At the office of the Vendor's solicitor	

For signature clauses see signature schedule attached

Vendor	<input checked="" type="checkbox"/> GST The price includes GST	Witness
Purchaser	<input type="checkbox"/> JOINT TENANTS <input type="checkbox"/> tenants in common <input type="checkbox"/> in unequal shares	Witness

Tax information (the parties promise this is correct as far as each party is aware)

Vendor duty is payable	<input type="checkbox"/> NO	<input type="checkbox"/> yes in full	<input type="checkbox"/> yes to an extent
Deposit can be used to pay vendor duty	<input type="checkbox"/> NO	<input type="checkbox"/> yes	
Land tax is adjustable	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> yes	
GST: Taxable supply	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> yes in full	<input type="checkbox"/> yes to an extent
Margin scheme will be used in making the taxable supply	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> yes	

This sale is not a taxable supply because (one or more of the following may apply) the sale is:

- not made in the course or furtherance of an enterprise that the vendor carries on (section 9-5(b))
- by a vendor who is neither registered nor required to be registered for GST (section 9-5(d))
- GST-free because the sale is the supply of a going concern under section 38-325
- GST-free because the sale is subdivided farm land or farm land supplied for farming under Subdivision 38-O
- input taxed because the sale is of eligible residential premises (sections 40-65, 40-75(2) and 195-1)

HOLDER OF STRATA OR COMMUNITY TITLE RECORDS - Name, address and telephone number
To be appointed on registration of the strata plan

Capital Allowance & Tax Depreciation Schedule

Maximising the cash return from investment properties

S & D Visevic Estate Super Fund
Unit 605/8 Jeays Street
BOWEN HILLS, QLD 4006

17 October 2016

S & D Visevic Estate Super Fund
26 Kanangra Crescent
CHERRYBROOK, NSW 2126

Dear Sir/Madam,

Thank you for choosing BMT Tax Depreciation to complete your Capital Allowance and Tax Depreciation Schedule.

The document outlines the relevant information, legislation and methodology used in the assessment of the potential depreciation deductions for Unit 605/8 Jeays Street BOWEN HILLS, QLD 4006.

For your convenience we have included an explanation, summary and comparison of the two different methods you can choose to calculate an assets decline in value. This provides you or your Tax Adviser the information necessary to make a more informed decision specific to your circumstances.

We trust our service and the deductions outlined in the following schedules will exceed your expectations. We strive for excellent and would truly appreciate your feedback.

We are committed to the continual professional development of our service and report so we can fortify our relationship as your preferred Tax Depreciation and Capital Allowance Specialist.

For further information on property taxation and relevant property news we invite you to visit our website at www.bmtqs.com.au where you will find an array of free investment tools and resources you can use, order or download at any time.

Should you require any further information or clarification, please do not hesitate to contact one of our Depreciation Specialists or our Chief Executive Officer Mr Bradley Beer at the office.

Once again, thank you for choosing BMT Tax Depreciation and we look forward to working with you in the future.

Yours sincerely,



BMT Tax Depreciation Pty Ltd
Quantity Surveyors
AIQS, RICS, AVAA, Tax Agent: 53712009

Maximising Property
Tax Depreciation Deductions

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BMT Capital Allowance and Tax Depreciation Schedule overview

Please find following a summary of the information BMT Tax Depreciation have used when preparing this Capital Allowance and Tax Depreciation Schedule. The ownership structure plays a significant part in the methodology that is used and subsequently changes the structure of the report and the calculations used therein. Any changes to the ownership entity or structure will make this report inaccurate.

Report prepared for:	S & D Visevic Estate Super Fund
Property address:	Unit 605/8 Jeays Street BOWEN HILLS, QLD 4006
Ownership interest:	100%

Co-owners must divide the income and expenses for the rental property in line with their 'interest' in the property. The two co-owner structures are:

- Joint tenants - each holds an equal interest in the property, or
- Tenants in common - may hold unequal interests in the property, for example, one may hold a 20% interest and the other an 80% interest

Co-owned depreciating assets, as outlined in section 40-35 of the ITAA 1997, are able to be calculated and deducted based on each owner's interest in the asset, and not the whole asset. For example, joint tenants with an equal 50% share can claim an immediate write-off for items under \$600 as each co-owner's share is less than \$300 each. When an owner's share of an asset valued at less than \$1,000 it can also be added to a low-value pool.

Property type:	Residential
Purchase price:	\$315,000
Settlement date:	1 August 2016
Construction completion date:	3 November 2011
Schedule start date:	2 August 2016

Methodology

The Capital Allowance and Tax Depreciation Schedule prepared for S & D Visevic Estate Super Fund on Unit 605/8 Jeays Street BOWEN HILLS, QLD 4006 has been prepared and calculated in accordance with the legislation applicable on the 17 October 2016.

The Capital Allowance and Tax Depreciation Schedule is based on BMT Tax Depreciation's understanding of the Commissioner of Taxation's assumed intent and the interpretation of the relevant tax rulings and supportive documents:

- The Income Tax Assessment Act 1997, (ITAA) 1936, Part 3, Division 3A, Sections 54, 55, 56, 60, 61 and 62
- The basis of depreciation of an item of plant and equipment includes its purchase price (ITAA Sect 42-65) delivery and installation costs (IT 2197) and the costs associated with bringing the plant into full operation (ITAA97 Sect 8-1)
- Capital allowances in accordance with Division 10D, Sections 124ZF-ZH and Section 1234ZFB and ITAA 1997 Division 40, 42 and 43
- Changes from the Ralph Review of Business Taxation of 21 September 1999
- Legislation by the Australian Taxation Office in Market Valuations for Tax Purposes
- Documentation and procedures defined in the Australian Accounting Standards AASB 116 Property, Plant and Equipment and AASB13 Fair Value Measurement
- Taxation Ruling 2015/2 – Income Tax: Effective Life of Depreciating Assets

It is a requirement to advise BMT Tax Depreciation when any actual costs in whole or part thereof are available prior to the preparation of the Capital Allowance and Tax Depreciation Schedule. Where costs have been provided, they have been used and noted accordingly in this schedule. In the event that costs are not available, BMT Tax Depreciation use the estimating procedures and methodology provided to estimate a fair market value based on cost advice as at the 17 October 2016. Where applicable, all cost estimates are adjusted to that of the historical date in which the actual construction or installation took place.

The construction expenditure has been determined on the basis of the actual cost incurred in relation to the construction of a building.

Construction expenditure calculated includes:

- Preliminary expenses such as architects' fees, engineering fees and the cost of foundation excavations
- Builders or Contractors margin
- Professional fees such as Architects, Engineers and Surveyors
- Contingencies
- All plant and equipment

The construction expenditure calculated excludes:

- Site clearance, earthworks that are permanent, can be economically maintained and are not integral to the installation or construction of a structure
- Demolition of existing structures
- Soft landscaping
- Cost of acquiring land
- Developers profit and overheads

The following additional information has been used in the preparation of the Capital Allowance and Tax Depreciation Schedule:

- Written and verbal information provided by S & D Visevic Estate Super Fund
- Verbal information provided by Brisbane City Council
- Purchase price of \$315,000

The following assumptions have been made in the preparation of the Capital Allowance and Tax Depreciation Schedule.

- That all items of plant and equipment listed in the schedule are owned by the tax payer
- That you are not entitled to input tax credits and therefore GST is included in the appropriate items within the schedule
- That no schedule of depreciation allowances existed or formed a condition of the purchase documentation
- Qualifying expenditure and depreciation rates have been calculated with the understanding that the property is used for the production of assessable income, excluding short-term traveller's accommodation or non-residential usage
- No additional actual costs in whole or part thereof are available at this time
- The owners are not carrying on a rental property business

Owners are advised to discuss and confirm the above assumptions with their Tax Adviser prior to using this Capital Allowance and Tax Depreciation Schedule.

Disclaimer

This report and the information contained within it has been prepared by BMT Tax Depreciation Pty Ltd , as property depreciation and construction cost consultants and not in any other capacity on the basis of estimated costs and information provided to us by the client. It is intended for use only by the client. The contents of this report are advice on construction costs only. The contents of this report are not legal, accounting or taxation advice. The client must consult with their own legal, accounting or taxation advisers before relying on these schedules. The report and the schedules have been prepared in accordance with legislation in force at the time the asset was acquired and the date this report was produced.

BMT Tax Depreciation Pty Ltd is not responsible for the results of the actions taken on the basis of the information provided in this report or any error in or omission from this report. The construction cost estimate has been prepared for depreciation purposes only. It is not an estimate of replacement cost and is not suitable for any other purpose. Neither the whole nor any part of this report or any reference thereto may be included in any published, circular or statement, nor published in part or in full in any way, without the express prior written approval from BMT Tax Depreciation Pty Ltd.

Experience and qualifications

It is a legislative requirement that you use an appropriately qualified person to prepare a Capital Allowance and Tax Depreciation Schedule under Tax Ruling 97/25. A Quantity Surveyor is one of the few professionals recognised to have appropriate construction costing skills to estimate building costs for the purpose of establishing a cost to claim your capital works and tax depreciation deductions.

Please find following BMT Tax Depreciation's relevant qualifications and associations with governing bodies:

- **AIQS - Australian Institute of Quantity Surveyors**

As a member of the AIQS, a professional standards body, BMT Tax Depreciation upholds its professionalism and standards to the highest level. The institute plays an important role by ensuring that industry standards and information are continuously updated.

- **RICS - Royal Institute of Chartered Surveyors**

BMT Tax Depreciation are proud members of RICS, allowing us access to the latest methodology being used by Surveyors across Australia and the world.

- **AVAA - Auctioneers & Valuers Association of Australia**

BMT Tax Depreciation is also a member of the AVAA. The AVAA works to elevate and maintain the standards of professional knowledge and sound practice relating to accurately valuing a variety of plant and equipment.

- **PIPA- Property Investment Professionals of Australia**

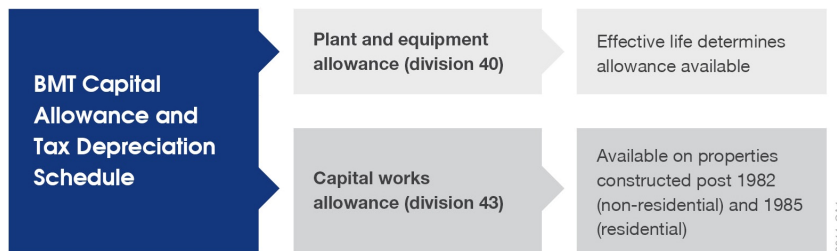
As a member of PIPA, BMT are committed to maintaining high levels of professional standards through their work in educating property investors on the benefits of tax depreciation.

- **Registered Tax Agent**

BMT Tax Depreciation are registered Tax Agents qualified to prepare depreciation schedules for any rental, commercial or investment property under the Tax Agents Services Act 2009. **Our Tax Agents number is 53712009**

Summary of capital expenditure

Purchase price	\$315,000
Expenditure after purchase: (renovations/additional works)	\$9,678
Total expenditure	\$324,678



Division 40 - plant and equipment	\$37,505
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The calculations for plant and equipment assets have been prepared in accordance with the relevant Taxation Ruling in place at the time of preparing this report. This ruling discusses the methodology outlined by the Commissioner of Taxation to determine the effective life of depreciating assets under section 40-100 of the Income Tax Assessment Act 1997 (ITAA 1997).

Division 43 - capital works allowance	\$175,938
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Division 43, as outlined in the Income Tax Assessment Act 1997 (ITAA 1997), allows a deduction for capital expenditure incurred in the construction of any capital works. The deduction claimed as a capital works allowance depends on the type of construction and the date construction started. See the definition of Division 43 and the table under this heading within the glossary of key terms for further clarification of the qualifying dates for capital works deductions. The deductible amount for division 43 excludes both division 40 above and any non-qualifying balance of capital expenditure.

Balance of capital expenditure	\$111,235
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This represents all items that do not qualify for capital works deductions or decline in value and any capital works deductions which are already exhausted. Construction expenditure that cannot be claimed (as per Australian Taxation Office guidelines) include:

- land
- expenditure on clearing the land prior to construction
- earthworks that are permanent, and are not integral to the construction
- expenditure on soft landscaping
- demolition

Total capital expenditure	\$324,678
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Capital Allowance and Tax Depreciation Schedule summary

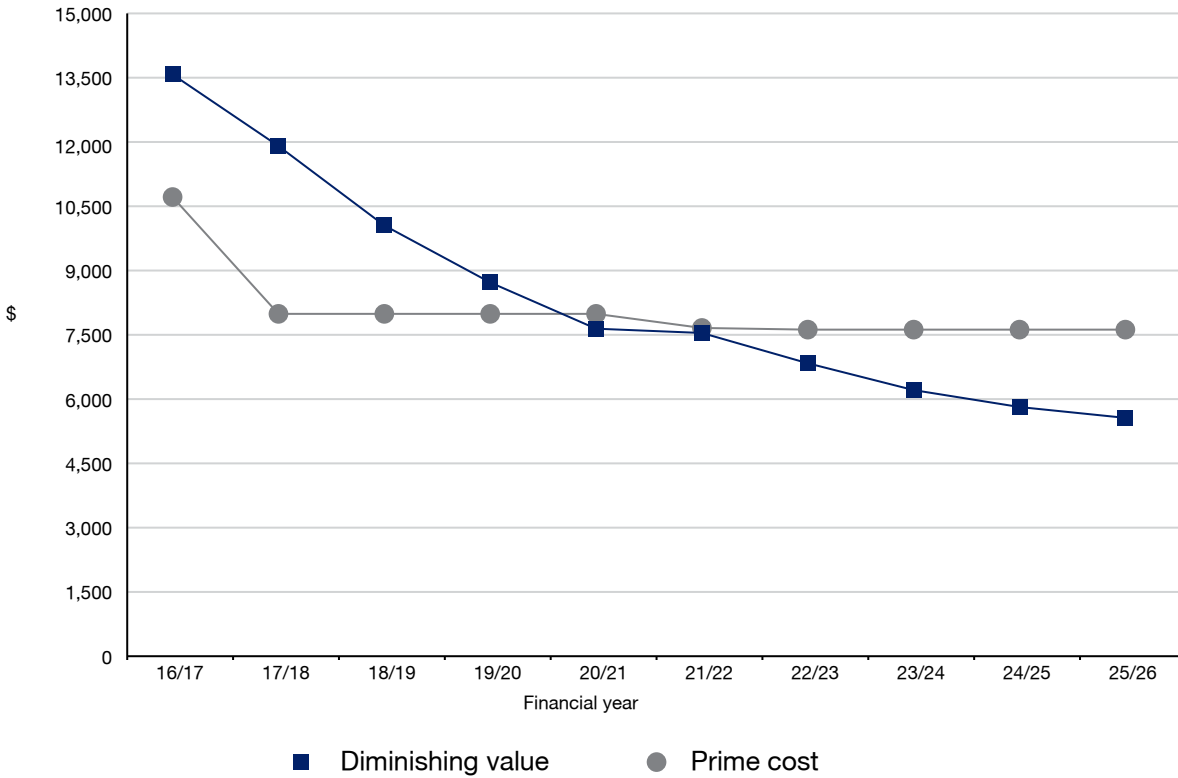
Total deductions - 40 year forecast

The forty year projection summary outlines the total yearly deductions available over the lifetime of the property. These totals include the division 43 and division 40 components as a total yearly deduction. Both the diminishing value (DV) and prime cost (PC) method values are shown for easy comparison.

Years 1-21			Years 22-41		
Period	Total deductions		Period	Total deductions	
	DV (\$)	PC (\$)		DV (\$)	PC (\$)
2-Aug-16 to 30-Jun-17	13,575	10,715	1-Jul-37 to 30-Jun-38	5,018	5,154
1-Jul-17 to 30-Jun-18	11,905	7,989	1-Jul-38 to 30-Jun-39	5,008	5,154
1-Jul-18 to 30-Jun-19	10,052	7,989	1-Jul-39 to 30-Jun-40	5,001	5,154
1-Jul-19 to 30-Jun-20	8,722	7,989	1-Jul-40 to 30-Jun-41	4,997	5,154
1-Jul-20 to 30-Jun-21	7,643	7,989	1-Jul-41 to 30-Jun-42	4,995	5,154
1-Jul-21 to 30-Jun-22	7,543	7,660	1-Jul-42 to 30-Jun-43	4,994	5,154
1-Jul-22 to 30-Jun-23	6,836	7,621	1-Jul-43 to 30-Jun-44	4,993	5,154
1-Jul-23 to 30-Jun-24	6,210	7,621	1-Jul-44 to 30-Jun-45	4,992	5,154
1-Jul-24 to 30-Jun-25	5,815	7,621	1-Jul-45 to 30-Jun-46	4,992	5,154
1-Jul-25 to 30-Jun-26	5,562	7,621	1-Jul-46 to 30-Jun-47	4,991	5,001
1-Jul-26 to 30-Jun-27	5,403	6,258	1-Jul-47 to 30-Jun-48	4,991	4,991
1-Jul-27 to 30-Jun-28	5,303	6,133	1-Jul-48 to 30-Jun-49	4,991	4,991
1-Jul-28 to 30-Jun-29	5,235	5,649	1-Jul-49 to 30-Jun-50	4,991	4,991
1-Jul-29 to 30-Jun-30	5,188	5,362	1-Jul-50 to 30-Jun-51	4,991	4,991
1-Jul-30 to 30-Jun-31	5,731	5,174	1-Jul-51 to 30-Jun-52	1,678	1,678
1-Jul-31 to 30-Jun-32	5,451	5,174	1-Jul-52 to 30-Jun-53	0	0
1-Jul-32 to 30-Jun-33	5,279	5,174	1-Jul-53 to 30-Jun-54	0	0
1-Jul-33 to 30-Jun-34	5,169	5,174	1-Jul-54 to 30-Jun-55	0	0
1-Jul-34 to 30-Jun-35	5,102	5,174	1-Jul-55 to 30-Jun-56	0	0
1-Jul-35 to 30-Jun-36	5,062	5,173	1-Jul-56 to 30-Jun-57	0	0
1-Jul-36 to 30-Jun-37	5,034	5,154	Total	213,443	213,443

10 year forecast comparison graph

This graphical representation of the diminishing value method and prime cost method compares the yearly claims from both methods against each other. It demonstrates the diminishing value method's increased deductions over the first few years and the prime cost method's greater deductions in later years.



Division 43 – capital works allowance

The table below outlines the division 43 building write-off allowance available to be claimed over forty years from the construction completion date. The depreciation calculated has been deemed to be on structural elements only completed after the ATO legislated dates.

Works	Date	Rate	Original cost (\$)
Original Works	3-Nov-11	2.5 %	199,608

Calculation for write-off provision:

Period	Original Division 43 (\$)
2-Aug-16 to 30-Jun-17	4,566
1-Jul-17 to 30-Jun-18	4,991
1-Jul-18 to 30-Jun-19	4,991
1-Jul-19 to 30-Jun-20	4,991
1-Jul-20 to 30-Jun-21	4,991
1-Jul-21 to 30-Jun-22	4,991
1-Jul-22 to 30-Jun-23	4,991
1-Jul-23 to 30-Jun-24	4,991
1-Jul-24 to 30-Jun-25	4,991
1-Jul-25 to 30-Jun-26	4,991

Diminishing value method summary

Date	Effective Life	Pooled Plant	Division 40	Division 43	Total
2-Aug-16 to 30-Jun-17	6,467	2,542	9,009	4,566	13,575
1-Jul-17 to 30-Jun-18	2,784	4,130	6,914	4,991	11,905
1-Jul-18 to 30-Jun-19	2,131	2,930	5,061	4,991	10,052
1-Jul-19 to 30-Jun-20	1,581	2,150	3,731	4,991	8,722
1-Jul-20 to 30-Jun-21	1,308	1,344	2,652	4,991	7,643
1-Jul-21 to 30-Jun-22	433	2,119	2,552	4,991	7,543
1-Jul-22 to 30-Jun-23	217	1,628	1,845	4,991	6,836
1-Jul-23 to 30-Jun-24	202	1,017	1,219	4,991	6,210
1-Jul-24 to 30-Jun-25	189	635	824	4,991	5,815
1-Jul-25 to 30-Jun-26	176	395	571	4,991	5,562
1-Jul-26 to 30-Jun-27	164	248	412	4,991	5,403
1-Jul-27 to 30-Jun-28	153	159	312	4,991	5,303
1-Jul-28 to 30-Jun-29	143	101	244	4,991	5,235
1-Jul-29 to 30-Jun-30	134	63	197	4,991	5,188
1-Jul-30 to 30-Jun-31	0	740	740	4,991	5,731
1-Jul-31 to 30-Jun-32	0	460	460	4,991	5,451
1-Jul-32 to 30-Jun-33	0	288	288	4,991	5,279
1-Jul-33 to 30-Jun-34	0	178	178	4,991	5,169
1-Jul-34 to 30-Jun-35	0	111	111	4,991	5,102
1-Jul-35 to 30-Jun-36	0	71	71	4,991	5,062
1-Jul-36 to 30-Jun-37	0	43	43	4,991	5,034
1-Jul-37 to 30-Jun-38	0	27	27	4,991	5,018
1-Jul-38 to 30-Jun-39	0	17	17	4,991	5,008
1-Jul-39 to 30-Jun-40	0	10	10	4,991	5,001
1-Jul-40 to 30-Jun-41	0	6	6	4,991	4,997
1-Jul-41 to 30-Jun-42	0	4	4	4,991	4,995
1-Jul-42 to 30-Jun-43	0	3	3	4,991	4,994
1-Jul-43 to 30-Jun-44	0	2	2	4,991	4,993
1-Jul-44 to 30-Jun-45	0	1	1	4,991	4,992
1-Jul-45 to 30-Jun-46	0	1	1	4,991	4,992
1-Jul-46 to 30-Jun-47	0	0	0	4,991	4,991
1-Jul-47 to 30-Jun-48	0	0	0	4,991	4,991
1-Jul-48 to 30-Jun-49	0	0	0	4,991	4,991
1-Jul-49 to 30-Jun-50	0	0	0	4,991	4,991
1-Jul-50 to 30-Jun-51	0	0	0	4,991	4,991
1-Jul-51 to 30-Jun-52	0	0	0	1,678	1,678
1-Jul-52 to 30-Jun-53	0	0	0	0	0
1-Jul-53 to 30-Jun-54	0	0	0	0	0
1-Jul-54 to 30-Jun-55	0	0	0	0	0
1-Jul-55 to 30-Jun-56	0	0	0	0	0
1-Jul-56 to 30-Jun-57	0	0	0	0	0
Total	16,082	21,423	37,505	175,938	213,443

Prime cost method summary

Date	Effective Life Plant	Division 43	Total
2-Aug-16 to 30-Jun-17	6,149	4,566	10,715
1-Jul-17 to 30-Jun-18	2,998	4,991	7,989
1-Jul-18 to 30-Jun-19	2,998	4,991	7,989
1-Jul-19 to 30-Jun-20	2,998	4,991	7,989
1-Jul-20 to 30-Jun-21	2,998	4,991	7,989
1-Jul-21 to 30-Jun-22	2,669	4,991	7,660
1-Jul-22 to 30-Jun-23	2,630	4,991	7,621
1-Jul-23 to 30-Jun-24	2,630	4,991	7,621
1-Jul-24 to 30-Jun-25	2,630	4,991	7,621
1-Jul-25 to 30-Jun-26	2,630	4,991	7,621
1-Jul-26 to 30-Jun-27	1,267	4,991	6,258
1-Jul-27 to 30-Jun-28	1,142	4,991	6,133
1-Jul-28 to 30-Jun-29	658	4,991	5,649
1-Jul-29 to 30-Jun-30	371	4,991	5,362
1-Jul-30 to 30-Jun-31	183	4,991	5,174
1-Jul-31 to 30-Jun-32	183	4,991	5,174
1-Jul-32 to 30-Jun-33	183	4,991	5,174
1-Jul-33 to 30-Jun-34	183	4,991	5,174
1-Jul-34 to 30-Jun-35	183	4,991	5,174
1-Jul-35 to 30-Jun-36	182	4,991	5,173
1-Jul-36 to 30-Jun-37	163	4,991	5,154
1-Jul-37 to 30-Jun-38	163	4,991	5,154
1-Jul-38 to 30-Jun-39	163	4,991	5,154
1-Jul-39 to 30-Jun-40	163	4,991	5,154
1-Jul-40 to 30-Jun-41	163	4,991	5,154
1-Jul-41 to 30-Jun-42	163	4,991	5,154
1-Jul-42 to 30-Jun-43	163	4,991	5,154
1-Jul-43 to 30-Jun-44	163	4,991	5,154
1-Jul-44 to 30-Jun-45	163	4,991	5,154
1-Jul-45 to 30-Jun-46	163	4,991	5,154
1-Jul-46 to 30-Jun-47	10	4,991	5,001
1-Jul-47 to 30-Jun-48	0	4,991	4,991
1-Jul-48 to 30-Jun-49	0	4,991	4,991
1-Jul-49 to 30-Jun-50	0	4,991	4,991
1-Jul-50 to 30-Jun-51	0	4,991	4,991
1-Jul-51 to 30-Jun-52	0	1,678	1,678
1-Jul-52 to 30-Jun-53	0	0	0
1-Jul-53 to 30-Jun-54	0	0	0
1-Jul-54 to 30-Jun-55	0	0	0
1-Jul-55 to 30-Jun-56	0	0	0
1-Jul-56 to 30-Jun-57	0	0	0
Total	37,505	175,938	213,443

Diminishing value method schedule (years 1 - 5)

Tax Grouping	Total Cost @ 2-Aug-16 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-21 (\$)
				2-Aug-16 30-Jun-17 Year 1 (\$)	1-Jul-17 30-Jun-18 Year 2 (\$)	1-Jul-18 30-Jun-19 Year 3 (\$)	1-Jul-19 30-Jun-20 Year 4 (\$)	1-Jul-20 30-Jun-21 Year 5 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	7,466	10	20.0 %	1,362	1,221	977	781	625	2,500
Bathroom Accessories - Freestanding	111	5	100.0 %	111	0	0	0	0	0
Blinds	1,144	10	37.5 %	0	0	0	0	0	142
Carpet	3,005	10	20.0 %	548	491	393	315	252	1,006
Clothes Dryers	223	10	100.0 %	223	0	0	0	0	0
Cooktops	1,317	12	16.7 %	200	186	0	0	0	227
Dishwashers	1,622	10	20.0 %	296	265	212	0	0	332
Door Closers	132	10	100.0 %	132	0	0	0	0	0
Light Shades	462	5	37.5 %	0	0	0	0	0	57
Ovens	2,230	12	16.7 %	339	315	263	219	182	912
Rangehoods	776	12	37.5 %	0	0	0	0	0	96
Smoke Alarms	143	6	100.0 %	143	0	0	0	0	0
Subtotal	18,631			3,354	2,478	1,845	1,315	1,059	5,272
Additional Unit Specific									
Bathroom Accessories - Freestanding (02-Aug-16)	8	5	100.0 %	8	0	0	0	0	0
Cutlery & Crockery (02-Aug-16)	315	5	37.5 %	0	0	0	0	0	39
Furniture - Freestanding A (02-Aug-16)	188	13	100.0 %	188	0	0	0	0	0
Garbage Bins (02-Aug-16)	31	10	100.0 %	31	0	0	0	0	0
Ironing Boards, Freestanding (02-Aug-16)	90	7	100.0 %	90	0	0	0	0	0
Microwave Ovens (02-Aug-16)	208	10	100.0 %	208	0	0	0	0	0
Refrigerators (02-Aug-16)	810	12	37.5 %	0	0	0	0	0	101
Television Sets (02-Aug-16)	495	10	37.5 %	0	0	0	0	0	61
Washing Machines (02-Aug-16)	538	10	37.5 %	0	0	0	0	0	67
Furniture - Freestanding A (08-Aug-16)	2,238	13	37.5 %	0	0	0	0	0	277
Furniture - Freestanding B (08-Aug-16)	3,418	13	37.5 %	0	0	0	0	0	424
Furniture - Outdoor A (08-Aug-16)	477	5	37.5 %	0	0	0	0	0	59
Light Fittings - Non Hard Wired (08-Aug-16)	274	5	100.0 %	274	0	0	0	0	0
Linen (08-Aug-16)	588	5	37.5 %	0	0	0	0	0	73
Subtotal	9,678			799	0	0	0	0	1,101
Existing Common Property									
Air Conditioner - Split Systems	93	10	100.0 %	93	0	0	0	0	0
Automatic Garage Door - Motors	17	10	100.0 %	17	0	0	0	0	0
Barbecues - Sliding Trays & Cookers	20	10	100.0 %	20	0	0	0	0	0
Bathroom Accessories - Freestanding	2	5	100.0 %	2	0	0	0	0	0
Carpet	119	10	100.0 %	119	0	0	0	0	0
Door Closers	19	10	100.0 %	19	0	0	0	0	0
Emergency Warning & Intercommunication Systems	364	12	37.5 %	0	0	0	0	0	45
Fire Alarm Bells	60	12	100.0 %	60	0	0	0	0	0
Fire Booster Pumps	69	20	100.0 %	69	0	0	0	0	0
Fire Detection Alarms	60	20	100.0 %	60	0	0	0	0	0
Fire Extinguishers	21	15	100.0 %	21	0	0	0	0	0
Fire Hoses & Nozzles	141	10	100.0 %	141	0	0	0	0	0
Fire Indicator Panels	109	12	100.0 %	109	0	0	0	0	0
Furniture - Freestanding A	62	13	100.0 %	62	0	0	0	0	0
Furniture - Outdoor A	24	5	100.0 %	24	0	0	0	0	0
Garbage Bins	150	10	100.0 %	150	0	0	0	0	0
Gym Asset - Cardiovascular	277	5	100.0 %	277	0	0	0	0	0
Gym Asset - Resistance	64	10	100.0 %	64	0	0	0	0	0
Hot Water Systems	929	12	37.5 %	0	0	0	0	0	115

This depreciation schedule is for use only by the client and by no other party or for any other purpose without the express prior written approval of BMT Tax Depreciation Pty Ltd. No responsibility is accepted for any third party that may rely on the whole or any part of the content of this schedule. Should the client not elect to use the pooling system, then the total cost figure can be used and the applicable depreciation rates applied. All pooled items have been depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.

Diminishing value method schedule (years 1 - 5) Continued

Tax Grouping	Total Cost @ 2-Aug-16 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-21 (\$)
				2-Aug-16 30-Jun-17 Year 1 (\$)	1-Jul-17 30-Jun-18 Year 2 (\$)	1-Jul-18 30-Jun-19 Year 3 (\$)	1-Jul-19 30-Jun-20 Year 4 (\$)	1-Jul-20 30-Jun-21 Year 5 (\$)	
Intercom System Assets	603	10	37.5 %	0	0	0	0	0	74
Lifts	4,886	30	6.7 %	297	306	286	266	249	3,482
Light Shades	80	5	100.0 %	80	0	0	0	0	0
MATV System	285	10	100.0 %	285	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	111	5	100.0 %	111	0	0	0	0	0
Security Monitoring Proximity Readers	107	7	100.0 %	107	0	0	0	0	0
Swimming Pool - Cleaners	12	7	100.0 %	12	0	0	0	0	0
Swimming Pool & Spa - Filtration, Chlorinator & Pump	48	12	100.0 %	48	0	0	0	0	0
Television Sets	10	10	100.0 %	10	0	0	0	0	0
Ventilation Fans	397	20	37.5 %	0	0	0	0	0	49
Water Pumps	57	20	100.0 %	57	0	0	0	0	0
Subtotal	9,196			2,314	306	286	266	249	3,765
Total Division 40 - Effective Life Rate	23,951			6,467	2,784	2,131	1,581	1,308	4,488
Total Division 40 - Pooled (Page 22)	13,554			2,542	4,130	2,930	2,150	1,344	5,650
Total Division 40	37,505			9,009	6,914	5,061	3,731	2,652	10,138
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	175,938			4,566	4,991	4,991	4,991	4,991	151,408
Total Depreciation	213,443			13,575	11,905	10,052	8,722	7,643	161,546

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Diminishing value method schedule (years 6 - 10)

Tax Grouping	Total Cost @ 1-Jul-21 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-26 (\$)
				1-Jul-21 30-Jun-22 Year 6 (\$)	1-Jul-22 30-Jun-23 Year 7 (\$)	1-Jul-23 30-Jun-24 Year 8 (\$)	1-Jul-24 30-Jun-25 Year 9 (\$)	1-Jul-25 30-Jun-26 Year 10 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	2,500	10	37.5 %	0	0	0	0	0	238
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Blinds	142	10	37.5 %	0	0	0	0	0	14
Carpet	1,006	10	20.0 %	201	0	0	0	0	122
Clothes Dryers	0	10	100.0 %	0	0	0	0	0	0
Cooktops	227	12	37.5 %	0	0	0	0	0	22
Dishwashers	332	10	37.5 %	0	0	0	0	0	32
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Light Shades	57	5	37.5 %	0	0	0	0	0	6
Ovens	912	12	37.5 %	0	0	0	0	0	87
Rangehoods	96	12	37.5 %	0	0	0	0	0	9
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Subtotal	5,272			201	0	0	0	0	530
Additional Unit Specific									
Bathroom Accessories - Freestanding (02-Aug-16)	0	5	100.0 %	0	0	0	0	0	0
Cutlery & Crockery (02-Aug-16)	39	5	37.5 %	0	0	0	0	0	4
Furniture - Freestanding A (02-Aug-16)	0	13	100.0 %	0	0	0	0	0	0
Garbage Bins (02-Aug-16)	0	10	100.0 %	0	0	0	0	0	0
Ironing Boards, Freestanding (02-Aug-16)	0	7	100.0 %	0	0	0	0	0	0
Microwave Ovens (02-Aug-16)	0	10	100.0 %	0	0	0	0	0	0
Refrigerators (02-Aug-16)	101	12	37.5 %	0	0	0	0	0	9
Television Sets (02-Aug-16)	61	10	37.5 %	0	0	0	0	0	6
Washing Machines (02-Aug-16)	67	10	37.5 %	0	0	0	0	0	6
Furniture - Freestanding A (08-Aug-16)	277	13	37.5 %	0	0	0	0	0	26
Furniture - Freestanding B (08-Aug-16)	424	13	37.5 %	0	0	0	0	0	41
Furniture - Outdoor A (08-Aug-16)	59	5	37.5 %	0	0	0	0	0	6
Light Fittings - Non Hard Wired (08-Aug-16)	0	5	100.0 %	0	0	0	0	0	0
Linen (08-Aug-16)	73	5	37.5 %	0	0	0	0	0	7
Subtotal	1,101			0	0	0	0	0	105
Existing Common Property									
Air Conditioner - Split Systems	0	10	100.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	100.0 %	0	0	0	0	0	0
Barbecues - Sliding Trays & Cookers	0	10	100.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Carpet	0	10	100.0 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	45	12	37.5 %	0	0	0	0	0	4
Fire Alarm Bells	0	12	100.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	100.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	100.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	100.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	100.0 %	0	0	0	0	0	0
Fire Indicator Panels	0	12	100.0 %	0	0	0	0	0	0
Furniture - Freestanding A	0	13	100.0 %	0	0	0	0	0	0
Furniture - Outdoor A	0	5	100.0 %	0	0	0	0	0	0
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Gym Asset - Cardiovascular	0	5	100.0 %	0	0	0	0	0	0
Gym Asset - Resistance	0	10	100.0 %	0	0	0	0	0	0
Hot Water Systems	115	12	37.5 %	0	0	0	0	0	11

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Diminishing value method schedule (years 6 - 10) Continued

Tax Grouping	Total Cost @ 1-Jul-21 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-26 (\$)
				1-Jul-21 30-Jun-22 Year 6 (\$)	1-Jul-22 30-Jun-23 Year 7 (\$)	1-Jul-23 30-Jun-24 Year 8 (\$)	1-Jul-24 30-Jun-25 Year 9 (\$)	1-Jul-25 30-Jun-26 Year 10 (\$)	
Intercom System Assets	74	10	37.5 %	0	0	0	0	0	7
Lifts	3,482	30	6.7 %	232	217	202	189	176	2,466
Light Shades	0	5	100.0 %	0	0	0	0	0	0
MATV System	0	10	100.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	100.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	100.0 %	0	0	0	0	0	0
Swimming Pool - Cleaners	0	7	100.0 %	0	0	0	0	0	0
Swimming Pool & Spa - Filtration, Chlorinator & Pump	0	12	100.0 %	0	0	0	0	0	0
Television Sets	0	10	100.0 %	0	0	0	0	0	0
Ventilation Fans	49	20	37.5 %	0	0	0	0	0	4
Water Pumps	0	20	100.0 %	0	0	0	0	0	0
Subtotal	3,765			232	217	202	189	176	2,492
Total Division 40 - Effective Life Rate	4,488			433	217	202	189	176	2,466
Total Division 40 - Pooled (Page 24)	5,650			2,119	1,628	1,017	635	395	661
Total Division 40	10,138			2,552	1,845	1,219	824	571	3,127
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	151,408			4,991	4,991	4,991	4,991	4,991	126,453
Total Depreciation	161,546			7,543	6,836	6,210	5,815	5,562	129,580

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Diminishing value method schedule (years 11 - 15)

Tax Grouping	Total Cost @ 1-Jul-26 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 11 (\$)	1-Jul-27 30-Jun-28 Year 12 (\$)	1-Jul-28 30-Jun-29 Year 13 (\$)	1-Jul-29 30-Jun-30 Year 14 (\$)	1-Jul-30 30-Jun-31 Year 15 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	238	10	37.5 %	0	0	0	0	0	22
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Blinds	14	10	37.5 %	0	0	0	0	0	1
Carpet	122	10	37.5 %	0	0	0	0	0	11
Clothes Dryers	0	10	100.0 %	0	0	0	0	0	0
Cooktops	22	12	37.5 %	0	0	0	0	0	2
Dishwashers	32	10	37.5 %	0	0	0	0	0	2
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Light Shades	6	5	37.5 %	0	0	0	0	0	0
Ovens	87	12	37.5 %	0	0	0	0	0	8
Rangehoods	9	12	37.5 %	0	0	0	0	0	0
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Subtotal	530			0	0	0	0	0	46
Additional Unit Specific									
Bathroom Accessories - Freestanding (02-Aug-16)	0	5	100.0 %	0	0	0	0	0	0
Cutlery & Crockery (02-Aug-16)	4	5	37.5 %	0	0	0	0	0	0
Furniture - Freestanding A (02-Aug-16)	0	13	100.0 %	0	0	0	0	0	0
Garbage Bins (02-Aug-16)	0	10	100.0 %	0	0	0	0	0	0
Ironing Boards, Freestanding (02-Aug-16)	0	7	100.0 %	0	0	0	0	0	0
Microwave Ovens (02-Aug-16)	0	10	100.0 %	0	0	0	0	0	0
Refrigerators (02-Aug-16)	9	12	37.5 %	0	0	0	0	0	0
Television Sets (02-Aug-16)	6	10	37.5 %	0	0	0	0	0	0
Washing Machines (02-Aug-16)	6	10	37.5 %	0	0	0	0	0	0
Furniture - Freestanding A (08-Aug-16)	26	13	37.5 %	0	0	0	0	0	2
Furniture - Freestanding B (08-Aug-16)	41	13	37.5 %	0	0	0	0	0	4
Furniture - Outdoor A (08-Aug-16)	6	5	37.5 %	0	0	0	0	0	0
Light Fittings - Non Hard Wired (08-Aug-16)	0	5	100.0 %	0	0	0	0	0	0
Linen (08-Aug-16)	7	5	37.5 %	0	0	0	0	0	0
Subtotal	105			0	0	0	0	0	6
Existing Common Property									
Air Conditioner - Split Systems	0	10	100.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	100.0 %	0	0	0	0	0	0
Barbecues - Sliding Trays & Cookers	0	10	100.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Carpet	0	10	100.0 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	4	12	37.5 %	0	0	0	0	0	0
Fire Alarm Bells	0	12	100.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	100.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	100.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	100.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	100.0 %	0	0	0	0	0	0
Fire Indicator Panels	0	12	100.0 %	0	0	0	0	0	0
Furniture - Freestanding A	0	13	100.0 %	0	0	0	0	0	0
Furniture - Outdoor A	0	5	100.0 %	0	0	0	0	0	0
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Gym Asset - Cardiovascular	0	5	100.0 %	0	0	0	0	0	0
Gym Asset - Resistance	0	10	100.0 %	0	0	0	0	0	0
Hot Water Systems	11	12	37.5 %	0	0	0	0	0	0

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Diminishing value method schedule (years 11 - 15) Continued

Tax Grouping	Total Cost @ 1-Jul-26 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 11 (\$)	1-Jul-27 30-Jun-28 Year 12 (\$)	1-Jul-28 30-Jun-29 Year 13 (\$)	1-Jul-29 30-Jun-30 Year 14 (\$)	1-Jul-30 30-Jun-31 Year 15 (\$)	
Intercom System Assets	7	10	37.5 %	0	0	0	0	0	0
Lifts	2,466	30	6.7 %	164	153	143	134	0	1,170
Light Shades	0	5	100.0 %	0	0	0	0	0	0
MATV System	0	10	100.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	100.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	100.0 %	0	0	0	0	0	0
Swimming Pool - Cleaners	0	7	100.0 %	0	0	0	0	0	0
Swimming Pool & Spa - Filtration, Chlorinator & Pump	0	12	100.0 %	0	0	0	0	0	0
Television Sets	0	10	100.0 %	0	0	0	0	0	0
Ventilation Fans	4	20	37.5 %	0	0	0	0	0	0
Water Pumps	0	20	100.0 %	0	0	0	0	0	0
Subtotal	2,492			164	153	143	134	0	1,170
Total Division 40 - Effective Life Rate	2,466			164	153	143	134	0	0
Total Division 40 - Pooled (Page 26)	661			248	159	101	63	740	1,222
Total Division 40	3,127			412	312	244	197	740	1,222
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	126,453			4,991	4,991	4,991	4,991	4,991	101,498
Total Depreciation	129,580			5,403	5,303	5,235	5,188	5,731	102,720

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Diminishing value method schedule (years 16 - 20)

Tax Grouping	Total Cost @ 1-Jul-31 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 16 (\$)	1-Jul-32 30-Jun-33 Year 17 (\$)	1-Jul-33 30-Jun-34 Year 18 (\$)	1-Jul-34 30-Jun-35 Year 19 (\$)	1-Jul-35 30-Jun-36 Year 20 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	22	10	37.5 %	0	0	0	0	0	2
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Blinds	1	10	37.5 %	0	0	0	0	0	0
Carpet	11	10	37.5 %	0	0	0	0	0	0
Clothes Dryers	0	10	100.0 %	0	0	0	0	0	0
Cooktops	2	12	37.5 %	0	0	0	0	0	0
Dishwashers	2	10	37.5 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Light Shades	0	5	37.5 %	0	0	0	0	0	0
Ovens	8	12	37.5 %	0	0	0	0	0	0
Rangehoods	0	12	37.5 %	0	0	0	0	0	0
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Subtotal	46			0	0	0	0	0	2
Additional Unit Specific									
Bathroom Accessories - Freestanding (02-Aug-16)	0	5	100.0 %	0	0	0	0	0	0
Cutlery & Crockery (02-Aug-16)	0	5	37.5 %	0	0	0	0	0	0
Furniture - Freestanding A (02-Aug-16)	0	13	100.0 %	0	0	0	0	0	0
Garbage Bins (02-Aug-16)	0	10	100.0 %	0	0	0	0	0	0
Ironing Boards, Freestanding (02-Aug-16)	0	7	100.0 %	0	0	0	0	0	0
Microwave Ovens (02-Aug-16)	0	10	100.0 %	0	0	0	0	0	0
Refrigerators (02-Aug-16)	0	12	37.5 %	0	0	0	0	0	0
Television Sets (02-Aug-16)	0	10	37.5 %	0	0	0	0	0	0
Washing Machines (02-Aug-16)	0	10	37.5 %	0	0	0	0	0	0
Furniture - Freestanding A (08-Aug-16)	2	13	37.5 %	0	0	0	0	0	0
Furniture - Freestanding B (08-Aug-16)	4	13	37.5 %	0	0	0	0	0	0
Furniture - Outdoor A (08-Aug-16)	0	5	37.5 %	0	0	0	0	0	0
Light Fittings - Non Hard Wired (08-Aug-16)	0	5	100.0 %	0	0	0	0	0	0
Linen (08-Aug-16)	0	5	37.5 %	0	0	0	0	0	0
Subtotal	6			0	0	0	0	0	0
Existing Common Property									
Air Conditioner - Split Systems	0	10	100.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	100.0 %	0	0	0	0	0	0
Barbecues - Sliding Trays & Cookers	0	10	100.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Carpet	0	10	100.0 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	0	12	37.5 %	0	0	0	0	0	0
Fire Alarm Bells	0	12	100.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	100.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	100.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	100.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	100.0 %	0	0	0	0	0	0
Fire Indicator Panels	0	12	100.0 %	0	0	0	0	0	0
Furniture - Freestanding A	0	13	100.0 %	0	0	0	0	0	0
Furniture - Outdoor A	0	5	100.0 %	0	0	0	0	0	0
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Gym Asset - Cardiovascular	0	5	100.0 %	0	0	0	0	0	0
Gym Asset - Resistance	0	10	100.0 %	0	0	0	0	0	0
Hot Water Systems	0	12	37.5 %	0	0	0	0	0	0

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Diminishing value method schedule (years 16 - 20) Continued

Tax Grouping	Total Cost @ 1-Jul-31 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 16 (\$)	1-Jul-32 30-Jun-33 Year 17 (\$)	1-Jul-33 30-Jun-34 Year 18 (\$)	1-Jul-34 30-Jun-35 Year 19 (\$)	1-Jul-35 30-Jun-36 Year 20 (\$)	
Intercom System Assets	0	10	37.5 %	0	0	0	0	0	0
Lifts	1,170	30	37.5 %	0	0	0	0	0	112
Light Shades	0	5	100.0 %	0	0	0	0	0	0
MATV System	0	10	100.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	100.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	100.0 %	0	0	0	0	0	0
Swimming Pool - Cleaners	0	7	100.0 %	0	0	0	0	0	0
Swimming Pool & Spa - Filtration, Chlorinator & Pump	0	12	100.0 %	0	0	0	0	0	0
Television Sets	0	10	100.0 %	0	0	0	0	0	0
Ventilation Fans	0	20	37.5 %	0	0	0	0	0	0
Water Pumps	0	20	100.0 %	0	0	0	0	0	0
Subtotal	1,170			0	0	0	0	0	112
Total Division 40 - Effective Life Rate	0			0	0	0	0	0	0
Total Division 40 - Pooled (Page 28)	1,222			460	288	178	111	71	114
Total Division 40	1,222			460	288	178	111	71	114
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	101,498			4,991	4,991	4,991	4,991	4,991	76,543
Total Depreciation	102,720			5,451	5,279	5,169	5,102	5,062	76,657

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Diminishing value method pooling schedule (years 1 - 5)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-21 (\$)
				2-Aug-16 30-Jun-17 Year 1 (\$)	1-Jul-17 30-Jun-18 Year 2 (\$)	1-Jul-18 30-Jun-19 Year 3 (\$)	1-Jul-19 30-Jun-20 Year 4 (\$)	1-Jul-20 30-Jun-21 Year 5 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	*2,500	10	0.0 %	0	0	0	0	0	2,500
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Blinds	1,144	10	37.5 %	215	348	218	136	85	142
Carpet	*805	10	0.0 %	0	0	0	0	0	0
Clothes Dryers	0	10	0.0 %	0	0	0	0	0	0
Cooktops	*931	12	37.5 %	0	0	349	218	137	227
Dishwashers	*849	10	37.5 %	0	0	0	318	199	332
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Light Shades	462	5	37.5 %	87	141	88	55	34	57
Ovens	*912	12	0.0 %	0	0	0	0	0	912
Rangehoods	776	12	37.5 %	146	236	148	92	58	96
Smoke Alarms	0	6	0.0 %	0	0	0	0	0	0
Subtotal	2,382			448	725	803	819	513	4,266
Additional Unit Specific									
Bathroom Accessories - Freestanding (02-Aug-16)	0	5	0.0 %	0	0	0	0	0	0
Cutlery & Crockery (02-Aug-16)	315	5	37.5 %	59	96	60	38	23	39
Furniture - Freestanding A (02-Aug-16)	0	13	0.0 %	0	0	0	0	0	0
Garbage Bins (02-Aug-16)	0	10	0.0 %	0	0	0	0	0	0
Ironing Boards, Freestanding (02-Aug-16)	0	7	0.0 %	0	0	0	0	0	0
Microwave Ovens (02-Aug-16)	0	10	0.0 %	0	0	0	0	0	0
Refrigerators (02-Aug-16)	810	12	37.5 %	152	247	154	96	60	101
Television Sets (02-Aug-16)	495	10	37.5 %	93	151	94	59	37	61
Washing Machines (02-Aug-16)	538	10	37.5 %	101	164	102	64	40	67
Furniture - Freestanding A (08-Aug-16)	2,238	13	37.5 %	420	682	426	266	167	277
Furniture - Freestanding B (08-Aug-16)	3,418	13	37.5 %	641	1,041	651	407	254	424
Furniture - Outdoor A (08-Aug-16)	477	5	37.5 %	89	146	91	57	35	59
Light Fittings - Non Hard Wired (08-Aug-16)	0	5	0.0 %	0	0	0	0	0	0
Linen (08-Aug-16)	588	5	37.5 %	110	179	112	70	44	73
Subtotal	8,879			1,665	2,706	1,690	1,057	660	1,101
Existing Common Property									
Air Conditioner - Split Systems	0	10	0.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	0.0 %	0	0	0	0	0	0
Barbecues - Sliding Trays & Cookers	0	10	0.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Carpet	0	10	0.0 %	0	0	0	0	0	0
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	364	12	37.5 %	68	111	69	44	27	45
Fire Alarm Bells	0	12	0.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	0.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	0.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	0.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	0.0 %	0	0	0	0	0	0
Fire Indicator Panels	0	12	0.0 %	0	0	0	0	0	0
Furniture - Freestanding A	0	13	0.0 %	0	0	0	0	0	0
Furniture - Outdoor A	0	5	0.0 %	0	0	0	0	0	0
Garbage Bins	0	10	0.0 %	0	0	0	0	0	0
Gym Asset - Cardiovascular	0	5	0.0 %	0	0	0	0	0	0
Gym Asset - Resistance	0	10	0.0 %	0	0	0	0	0	0
Hot Water Systems	929	12	37.5 %	174	283	177	111	69	115

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Diminishing value method pooling schedule (years 1 - 5) Continued

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-21 (\$)
				2-Aug-16 30-Jun-17 Year 1 (\$)	1-Jul-17 30-Jun-18 Year 2 (\$)	1-Jul-18 30-Jun-19 Year 3 (\$)	1-Jul-19 30-Jun-20 Year 4 (\$)	1-Jul-20 30-Jun-21 Year 5 (\$)	
Intercom System Assets	603	10	37.5 %	113	184	115	72	45	74
Lifts	*1,872	30	0.0 %	0	0	0	0	0	0
Light Shades	0	5	0.0 %	0	0	0	0	0	0
MATV System	0	10	0.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	0.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	0.0 %	0	0	0	0	0	0
Swimming Pool - Cleaners	0	7	0.0 %	0	0	0	0	0	0
Swimming Pool & Spa - Filtration, Chlorinator & Pump	0	12	0.0 %	0	0	0	0	0	0
Television Sets	0	10	0.0 %	0	0	0	0	0	0
Ventilation Fans	397	20	37.5 %	74	121	76	47	30	49
Water Pumps	0	20	0.0 %	0	0	0	0	0	0
Subtotal	2,293			429	699	437	274	171	283
Total - Pooled Items	13,554			2,542	4,130	2,930	2,150	1,344	5,650

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Diminishing value method pooling schedule (years 6 - 10)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-26 (\$)
				1-Jul-21 30-Jun-22 Year 6 (\$)	1-Jul-22 30-Jun-23 Year 7 (\$)	1-Jul-23 30-Jun-24 Year 8 (\$)	1-Jul-24 30-Jun-25 Year 9 (\$)	1-Jul-25 30-Jun-26 Year 10 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	2,500	10	37.5 %	938	586	366	229	143	238
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Blinds	142	10	37.5 %	53	33	21	13	8	14
Carpet	*805	10	37.5 %	0	302	189	118	74	122
Clothes Dryers	0	10	0.0 %	0	0	0	0	0	0
Cooktops	227	12	37.5 %	85	53	33	21	13	22
Dishwashers	332	10	37.5 %	125	78	48	30	19	32
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Light Shades	57	5	37.5 %	21	14	8	5	3	6
Ovens	912	12	37.5 %	342	214	134	83	52	87
Rangehoods	96	12	37.5 %	36	23	14	9	5	9
Smoke Alarms	0	6	0.0 %	0	0	0	0	0	0
Subtotal	4,266			1,600	1,303	813	508	317	530
Additional Unit Specific									
Bathroom Accessories - Freestanding (02-Aug-16)	0	5	0.0 %	0	0	0	0	0	0
Cutlery & Crockery (02-Aug-16)	39	5	37.5 %	15	9	6	3	2	4
Furniture - Freestanding A (02-Aug-16)	0	13	0.0 %	0	0	0	0	0	0
Garbage Bins (02-Aug-16)	0	10	0.0 %	0	0	0	0	0	0
Ironing Boards, Freestanding (02-Aug-16)	0	7	0.0 %	0	0	0	0	0	0
Microwave Ovens (02-Aug-16)	0	10	0.0 %	0	0	0	0	0	0
Refrigerators (02-Aug-16)	101	12	37.5 %	38	24	15	9	6	9
Television Sets (02-Aug-16)	61	10	37.5 %	23	14	9	6	3	6
Washing Machines (02-Aug-16)	67	10	37.5 %	25	16	10	6	4	6
Furniture - Freestanding A (08-Aug-16)	277	13	37.5 %	104	65	41	25	16	26
Furniture - Freestanding B (08-Aug-16)	424	13	37.5 %	159	99	62	39	24	41
Furniture - Outdoor A (08-Aug-16)	59	5	37.5 %	22	14	9	5	3	6
Light Fittings - Non Hard Wired (08-Aug-16)	0	5	0.0 %	0	0	0	0	0	0
Linen (08-Aug-16)	73	5	37.5 %	27	17	11	7	4	7
Subtotal	1,101			413	258	163	100	62	105
Existing Common Property									
Air Conditioner - Split Systems	0	10	0.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	0.0 %	0	0	0	0	0	0
Barbecues - Sliding Trays & Cookers	0	10	0.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Carpet	0	10	0.0 %	0	0	0	0	0	0
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	45	12	37.5 %	17	11	6	4	3	4
Fire Alarm Bells	0	12	0.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	0.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	0.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	0.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	0.0 %	0	0	0	0	0	0
Fire Indicator Panels	0	12	0.0 %	0	0	0	0	0	0
Furniture - Freestanding A	0	13	0.0 %	0	0	0	0	0	0
Furniture - Outdoor A	0	5	0.0 %	0	0	0	0	0	0
Garbage Bins	0	10	0.0 %	0	0	0	0	0	0
Gym Asset - Cardiovascular	0	5	0.0 %	0	0	0	0	0	0
Gym Asset - Resistance	0	10	0.0 %	0	0	0	0	0	0
Hot Water Systems	115	12	37.5 %	43	27	17	11	6	11

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Diminishing value method pooling schedule (years 6 - 10) Continued

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-26 (\$)
				1-Jul-21 30-Jun-22 Year 6 (\$)	1-Jul-22 30-Jun-23 Year 7 (\$)	1-Jul-23 30-Jun-24 Year 8 (\$)	1-Jul-24 30-Jun-25 Year 9 (\$)	1-Jul-25 30-Jun-26 Year 10 (\$)	
Intercom System Assets	74	10	37.5 %	28	17	11	7	4	7
Lifts	*1,872	30	0.0 %	0	0	0	0	0	0
Light Shades	0	5	0.0 %	0	0	0	0	0	0
MATV System	0	10	0.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	0.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	0.0 %	0	0	0	0	0	0
Swimming Pool - Cleaners	0	7	0.0 %	0	0	0	0	0	0
Swimming Pool & Spa - Filtration, Chlorinator & Pump	0	12	0.0 %	0	0	0	0	0	0
Television Sets	0	10	0.0 %	0	0	0	0	0	0
Ventilation Fans	49	20	37.5 %	18	12	7	5	3	4
Water Pumps	0	20	0.0 %	0	0	0	0	0	0
Subtotal	283			106	67	41	27	16	26
Total - Pooled Items	5,650			2,119	1,628	1,017	635	395	661

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Diminishing value method pooling schedule (years 11 - 15)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 11 (\$)	1-Jul-27 30-Jun-28 Year 12 (\$)	1-Jul-28 30-Jun-29 Year 13 (\$)	1-Jul-29 30-Jun-30 Year 14 (\$)	1-Jul-30 30-Jun-31 Year 15 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	238	10	37.5 %	89	56	35	22	14	22
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Blinds	14	10	37.5 %	5	3	2	2	1	1
Carpet	122	10	37.5 %	46	29	18	11	7	11
Clothes Dryers	0	10	0.0 %	0	0	0	0	0	0
Cooktops	22	12	37.5 %	8	5	3	2	2	2
Dishwashers	32	10	37.5 %	12	8	5	3	2	2
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Light Shades	6	5	37.5 %	2	2	1	1	0	0
Ovens	87	12	37.5 %	33	20	13	8	5	8
Rangehoods	9	12	37.5 %	3	2	2	1	1	0
Smoke Alarms	0	6	0.0 %	0	0	0	0	0	0
Subtotal	530			198	125	79	50	32	46
Additional Unit Specific									
Bathroom Accessories - Freestanding (02-Aug-16)	0	5	0.0 %	0	0	0	0	0	0
Cutlery & Crockery (02-Aug-16)	4	5	37.5 %	2	1	1	0	0	0
Furniture - Freestanding A (02-Aug-16)	0	13	0.0 %	0	0	0	0	0	0
Garbage Bins (02-Aug-16)	0	10	0.0 %	0	0	0	0	0	0
Ironing Boards, Freestanding (02-Aug-16)	0	7	0.0 %	0	0	0	0	0	0
Microwave Ovens (02-Aug-16)	0	10	0.0 %	0	0	0	0	0	0
Refrigerators (02-Aug-16)	9	12	37.5 %	3	2	2	1	1	0
Television Sets (02-Aug-16)	6	10	37.5 %	2	2	1	1	0	0
Washing Machines (02-Aug-16)	6	10	37.5 %	2	2	1	1	0	0
Furniture - Freestanding A (08-Aug-16)	26	13	37.5 %	10	6	4	2	2	2
Furniture - Freestanding B (08-Aug-16)	41	13	37.5 %	15	10	6	4	2	4
Furniture - Outdoor A (08-Aug-16)	6	5	37.5 %	2	2	1	1	0	0
Light Fittings - Non Hard Wired (08-Aug-16)	0	5	0.0 %	0	0	0	0	0	0
Linen (08-Aug-16)	7	5	37.5 %	3	2	1	1	0	0
Subtotal	105			39	27	17	11	5	6
Existing Common Property									
Air Conditioner - Split Systems	0	10	0.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	0.0 %	0	0	0	0	0	0
Barbecues - Sliding Trays & Cookers	0	10	0.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Carpet	0	10	0.0 %	0	0	0	0	0	0
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	4	12	37.5 %	2	1	1	0	0	0
Fire Alarm Bells	0	12	0.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	0.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	0.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	0.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	0.0 %	0	0	0	0	0	0
Fire Indicator Panels	0	12	0.0 %	0	0	0	0	0	0
Furniture - Freestanding A	0	13	0.0 %	0	0	0	0	0	0
Furniture - Outdoor A	0	5	0.0 %	0	0	0	0	0	0
Garbage Bins	0	10	0.0 %	0	0	0	0	0	0
Gym Asset - Cardiovascular	0	5	0.0 %	0	0	0	0	0	0
Gym Asset - Resistance	0	10	0.0 %	0	0	0	0	0	0
Hot Water Systems	11	12	37.5 %	4	3	2	1	1	0

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Diminishing value method pooling schedule (years 11 - 15) Continued

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 11 (\$)	1-Jul-27 30-Jun-28 Year 12 (\$)	1-Jul-28 30-Jun-29 Year 13 (\$)	1-Jul-29 30-Jun-30 Year 14 (\$)	1-Jul-30 30-Jun-31 Year 15 (\$)	
Intercom System Assets	7	10	37.5 %	3	2	1	1	0	0
Lifts	*1,872	30	37.5 %	0	0	0	0	702	1,170
Light Shades	0	5	0.0 %	0	0	0	0	0	0
MATV System	0	10	0.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	0.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	0.0 %	0	0	0	0	0	0
Swimming Pool - Cleaners	0	7	0.0 %	0	0	0	0	0	0
Swimming Pool & Spa - Filtration, Chlorinator & Pump	0	12	0.0 %	0	0	0	0	0	0
Television Sets	0	10	0.0 %	0	0	0	0	0	0
Ventilation Fans	4	20	37.5 %	2	1	1	0	0	0
Water Pumps	0	20	0.0 %	0	0	0	0	0	0
Subtotal	26			11	7	5	2	703	1,170
Total - Pooled Items	661			248	159	101	63	740	1,222

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Diminishing value method pooling schedule (years 16 - 20)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 16 (\$)	1-Jul-32 30-Jun-33 Year 17 (\$)	1-Jul-33 30-Jun-34 Year 18 (\$)	1-Jul-34 30-Jun-35 Year 19 (\$)	1-Jul-35 30-Jun-36 Year 20 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	22	10	37.5 %	8	5	3	2	2	2
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Blinds	1	10	37.5 %	1	0	0	0	0	0
Carpet	11	10	37.5 %	4	3	2	1	1	0
Clothes Dryers	0	10	0.0 %	0	0	0	0	0	0
Cooktops	2	12	37.5 %	1	1	0	0	0	0
Dishwashers	2	10	37.5 %	1	1	0	0	0	0
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Light Shades	0	5	0.0 %	0	0	0	0	0	0
Ovens	8	12	37.5 %	3	2	1	1	1	0
Rangehoods	0	12	0.0 %	0	0	0	0	0	0
Smoke Alarms	0	6	0.0 %	0	0	0	0	0	0
Subtotal	46			18	12	6	4	4	2
Additional Unit Specific									
Bathroom Accessories - Freestanding (02-Aug-16)	0	5	0.0 %	0	0	0	0	0	0
Cutlery & Crockery (02-Aug-16)	0	5	0.0 %	0	0	0	0	0	0
Furniture - Freestanding A (02-Aug-16)	0	13	0.0 %	0	0	0	0	0	0
Garbage Bins (02-Aug-16)	0	10	0.0 %	0	0	0	0	0	0
Ironing Boards, Freestanding (02-Aug-16)	0	7	0.0 %	0	0	0	0	0	0
Microwave Ovens (02-Aug-16)	0	10	0.0 %	0	0	0	0	0	0
Refrigerators (02-Aug-16)	0	12	0.0 %	0	0	0	0	0	0
Television Sets (02-Aug-16)	0	10	0.0 %	0	0	0	0	0	0
Washing Machines (02-Aug-16)	0	10	0.0 %	0	0	0	0	0	0
Furniture - Freestanding A (08-Aug-16)	2	13	37.5 %	1	1	0	0	0	0
Furniture - Freestanding B (08-Aug-16)	4	13	37.5 %	2	1	1	0	0	0
Furniture - Outdoor A (08-Aug-16)	0	5	0.0 %	0	0	0	0	0	0
Light Fittings - Non Hard Wired (08-Aug-16)	0	5	0.0 %	0	0	0	0	0	0
Linen (08-Aug-16)	0	5	0.0 %	0	0	0	0	0	0
Subtotal	6			3	2	1	0	0	0
Existing Common Property									
Air Conditioner - Split Systems	0	10	0.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	0.0 %	0	0	0	0	0	0
Barbecues - Sliding Trays & Cookers	0	10	0.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Carpet	0	10	0.0 %	0	0	0	0	0	0
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	0	12	0.0 %	0	0	0	0	0	0
Fire Alarm Bells	0	12	0.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	0.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	0.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	0.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	0.0 %	0	0	0	0	0	0
Fire Indicator Panels	0	12	0.0 %	0	0	0	0	0	0
Furniture - Freestanding A	0	13	0.0 %	0	0	0	0	0	0
Furniture - Outdoor A	0	5	0.0 %	0	0	0	0	0	0
Garbage Bins	0	10	0.0 %	0	0	0	0	0	0
Gym Asset - Cardiovascular	0	5	0.0 %	0	0	0	0	0	0
Gym Asset - Resistance	0	10	0.0 %	0	0	0	0	0	0
Hot Water Systems	0	12	0.0 %	0	0	0	0	0	0

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Diminishing value method pooling schedule (years 16 - 20) Continued

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 16 (\$)	1-Jul-32 30-Jun-33 Year 17 (\$)	1-Jul-33 30-Jun-34 Year 18 (\$)	1-Jul-34 30-Jun-35 Year 19 (\$)	1-Jul-35 30-Jun-36 Year 20 (\$)	
Intercom System Assets	0	10	0.0 %	0	0	0	0	0	0
Lifts	1,170	30	37.5 %	439	274	171	107	67	112
Light Shades	0	5	0.0 %	0	0	0	0	0	0
MATV System	0	10	0.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	0.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	0.0 %	0	0	0	0	0	0
Swimming Pool - Cleaners	0	7	0.0 %	0	0	0	0	0	0
Swimming Pool & Spa - Filtration, Chlorinator & Pump	0	12	0.0 %	0	0	0	0	0	0
Television Sets	0	10	0.0 %	0	0	0	0	0	0
Ventilation Fans	0	20	0.0 %	0	0	0	0	0	0
Water Pumps	0	20	0.0 %	0	0	0	0	0	0
Subtotal	1,170			439	274	171	107	67	112
Total - Pooled Items	1,222			460	288	178	111	71	114

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Prime cost method schedule (years 1 - 5)

Tax Grouping	Total Cost @ 2-Aug-16 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-21 (\$)
				2-Aug-16 30-Jun-17 Year 1 (\$)	1-Jul-17 30-Jun-18 Year 2 (\$)	1-Jul-18 30-Jun-19 Year 3 (\$)	1-Jul-19 30-Jun-20 Year 4 (\$)	1-Jul-20 30-Jun-21 Year 5 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	7,466	10	10.0 %	681	747	747	747	747	3,797
Bathroom Accessories - Freestanding	111	5	100.0 %	111	0	0	0	0	0
Blinds	1,144	10	10.0 %	104	114	114	114	114	584
Carpet	3,005	10	10.0 %	274	301	301	301	301	1,527
Clothes Dryers	223	10	100.0 %	223	0	0	0	0	0
Cooktops	1,317	12	8.3 %	100	110	110	110	110	777
Dishwashers	1,622	10	10.0 %	148	162	162	162	162	826
Door Closers	132	10	100.0 %	132	0	0	0	0	0
Light Shades	462	5	20.0 %	84	92	92	92	92	10
Ovens	2,230	12	8.3 %	170	186	186	186	186	1,316
Rangehoods	776	12	8.3 %	59	65	65	65	65	457
Smoke Alarms	143	6	100.0 %	143	0	0	0	0	0
Subtotal	18,631			2,229	1,777	1,777	1,777	1,777	9,294
Additional Unit Specific									
Bathroom Accessories - Freestanding (02-Aug-16)	8	5	100.0 %	8	0	0	0	0	0
Cutlery & Crockery (02-Aug-16)	315	5	20.0 %	57	63	63	63	63	6
Furniture - Freestanding A (02-Aug-16)	188	13	100.0 %	188	0	0	0	0	0
Garbage Bins (02-Aug-16)	31	10	100.0 %	31	0	0	0	0	0
Ironing Boards, Freestanding (02-Aug-16)	90	7	100.0 %	90	0	0	0	0	0
Microwave Ovens (02-Aug-16)	208	10	100.0 %	208	0	0	0	0	0
Refrigerators (02-Aug-16)	810	12	8.3 %	62	67	67	67	67	480
Television Sets (02-Aug-16)	495	10	10.0 %	45	50	50	50	50	250
Washing Machines (02-Aug-16)	538	10	10.0 %	49	54	54	54	54	273
Furniture - Freestanding A (08-Aug-16)	2,238	13	7.5 %	150	168	168	168	168	1,416
Furniture - Freestanding B (08-Aug-16)	3,418	13	7.5 %	230	256	256	256	256	2,164
Furniture - Outdoor A (08-Aug-16)	477	5	20.0 %	85	95	95	95	95	12
Light Fittings - Non Hard Wired (08-Aug-16)	274	5	100.0 %	274	0	0	0	0	0
Linen (08-Aug-16)	588	5	20.0 %	105	118	118	118	118	11
Subtotal	9,678			1,582	871	871	871	871	4,612
Existing Common Property									
Air Conditioner - Split Systems	93	10	100.0 %	93	0	0	0	0	0
Automatic Garage Door - Motors	17	10	100.0 %	17	0	0	0	0	0
Barbecues - Sliding Trays & Cookers	20	10	100.0 %	20	0	0	0	0	0
Bathroom Accessories - Freestanding	2	5	100.0 %	2	0	0	0	0	0
Carpet	119	10	100.0 %	119	0	0	0	0	0
Door Closers	19	10	100.0 %	19	0	0	0	0	0
Emergency Warning & Intercommunication Systems	364	12	8.3 %	28	30	30	30	30	216
Fire Alarm Bells	60	12	100.0 %	60	0	0	0	0	0
Fire Booster Pumps	69	20	100.0 %	69	0	0	0	0	0
Fire Detection Alarms	60	20	100.0 %	60	0	0	0	0	0
Fire Extinguishers	21	15	100.0 %	21	0	0	0	0	0
Fire Hoses & Nozzles	141	10	100.0 %	141	0	0	0	0	0
Fire Indicator Panels	109	12	100.0 %	109	0	0	0	0	0
Furniture - Freestanding A	62	13	100.0 %	62	0	0	0	0	0
Furniture - Outdoor A	24	5	100.0 %	24	0	0	0	0	0
Garbage Bins	150	10	100.0 %	150	0	0	0	0	0
Gym Asset - Cardiovascular	277	5	100.0 %	277	0	0	0	0	0
Gym Asset - Resistance	64	10	100.0 %	64	0	0	0	0	0
Hot Water Systems	929	12	8.3 %	71	77	77	77	77	550

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Prime cost method schedule (years 1 - 5) Continued

Tax Grouping	Total Cost @ 2-Aug-16 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-21 (\$)
				2-Aug-16 30-Jun-17 Year 1 (\$)	1-Jul-17 30-Jun-18 Year 2 (\$)	1-Jul-18 30-Jun-19 Year 3 (\$)	1-Jul-19 30-Jun-20 Year 4 (\$)	1-Jul-20 30-Jun-21 Year 5 (\$)	
Intercom System Assets	603	10	10.0 %	55	60	60	60	60	308
Lifts	4,886	30	3.3 %	149	163	163	163	163	4,085
Light Shades	80	5	100.0 %	80	0	0	0	0	0
MATV System	285	10	100.0 %	285	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	111	5	100.0 %	111	0	0	0	0	0
Security Monitoring Proximity Readers	107	7	100.0 %	107	0	0	0	0	0
Swimming Pool - Cleaners	12	7	100.0 %	12	0	0	0	0	0
Swimming Pool & Spa - Filtration, Chlorinator & Pump	48	12	100.0 %	48	0	0	0	0	0
Television Sets	10	10	100.0 %	10	0	0	0	0	0
Ventilation Fans	397	20	5.0 %	18	20	20	20	20	299
Water Pumps	57	20	100.0 %	57	0	0	0	0	0
Subtotal	9,196			2,338	350	350	350	350	5,458
Total Division 40 - Effective Life Rate	37,505			6,149	2,998	2,998	2,998	2,998	19,364
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	175,938			4,566	4,991	4,991	4,991	4,991	151,408
Total Depreciation	213,443			10,715	7,989	7,989	7,989	7,989	170,772

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Prime cost method schedule (years 6 - 10)

Tax Grouping	Total Cost @ 1-Jul-21 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-26 (\$)
				1-Jul-21 30-Jun-22 Year 6 (\$)	1-Jul-22 30-Jun-23 Year 7 (\$)	1-Jul-23 30-Jun-24 Year 8 (\$)	1-Jul-24 30-Jun-25 Year 9 (\$)	1-Jul-25 30-Jun-26 Year 10 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	3,797	10	10.0 %	747	747	747	747	747	62
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Blinds	584	10	10.0 %	114	114	114	114	114	14
Carpet	1,527	10	10.0 %	301	301	301	301	301	22
Clothes Dryers	0	10	100.0 %	0	0	0	0	0	0
Cooktops	777	12	8.3 %	110	110	110	110	110	227
Dishwashers	826	10	10.0 %	162	162	162	162	162	16
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Light Shades	10	5	20.0 %	10	0	0	0	0	0
Ovens	1,316	12	8.3 %	186	186	186	186	186	386
Rangehoods	457	12	8.3 %	65	65	65	65	65	132
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Subtotal	9,294			1,695	1,685	1,685	1,685	1,685	859
Additional Unit Specific									
Bathroom Accessories - Freestanding (02-Aug-16)	0	5	100.0 %	0	0	0	0	0	0
Cutlery & Crockery (02-Aug-16)	6	5	20.0 %	6	0	0	0	0	0
Furniture - Freestanding A (02-Aug-16)	0	13	100.0 %	0	0	0	0	0	0
Garbage Bins (02-Aug-16)	0	10	100.0 %	0	0	0	0	0	0
Ironing Boards, Freestanding (02-Aug-16)	0	7	100.0 %	0	0	0	0	0	0
Microwave Ovens (02-Aug-16)	0	10	100.0 %	0	0	0	0	0	0
Refrigerators (02-Aug-16)	480	12	8.3 %	67	67	67	67	67	145
Television Sets (02-Aug-16)	250	10	10.0 %	50	50	50	50	50	0
Washing Machines (02-Aug-16)	273	10	10.0 %	54	54	54	54	54	3
Furniture - Freestanding A (08-Aug-16)	1,416	13	7.5 %	168	168	168	168	168	576
Furniture - Freestanding B (08-Aug-16)	2,164	13	7.5 %	256	256	256	256	256	884
Furniture - Outdoor A (08-Aug-16)	12	5	20.0 %	12	0	0	0	0	0
Light Fittings - Non Hard Wired (08-Aug-16)	0	5	100.0 %	0	0	0	0	0	0
Linen (08-Aug-16)	11	5	20.0 %	11	0	0	0	0	0
Subtotal	4,612			624	595	595	595	595	1,608
Existing Common Property									
Air Conditioner - Split Systems	0	10	100.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	100.0 %	0	0	0	0	0	0
Barbecues - Sliding Trays & Cookers	0	10	100.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Carpet	0	10	100.0 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	216	12	8.3 %	30	30	30	30	30	66
Fire Alarm Bells	0	12	100.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	100.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	100.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	100.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	100.0 %	0	0	0	0	0	0
Fire Indicator Panels	0	12	100.0 %	0	0	0	0	0	0
Furniture - Freestanding A	0	13	100.0 %	0	0	0	0	0	0
Furniture - Outdoor A	0	5	100.0 %	0	0	0	0	0	0
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Gym Asset - Cardiovascular	0	5	100.0 %	0	0	0	0	0	0
Gym Asset - Resistance	0	10	100.0 %	0	0	0	0	0	0
Hot Water Systems	550	12	8.3 %	77	77	77	77	77	165

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Prime cost method schedule (years 6 - 10) Continued

Tax Grouping	Total Cost @ 1-Jul-21 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-26 (\$)
				1-Jul-21 30-Jun-22 Year 6 (\$)	1-Jul-22 30-Jun-23 Year 7 (\$)	1-Jul-23 30-Jun-24 Year 8 (\$)	1-Jul-24 30-Jun-25 Year 9 (\$)	1-Jul-25 30-Jun-26 Year 10 (\$)	
Intercom System Assets	308	10	10.0 %	60	60	60	60	60	8
Lifts	4,085	30	3.3 %	163	163	163	163	163	3,270
Light Shades	0	5	100.0 %	0	0	0	0	0	0
MATV System	0	10	100.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	100.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	100.0 %	0	0	0	0	0	0
Swimming Pool - Cleaners	0	7	100.0 %	0	0	0	0	0	0
Swimming Pool & Spa - Filtration, Chlorinator & Pump	0	12	100.0 %	0	0	0	0	0	0
Television Sets	0	10	100.0 %	0	0	0	0	0	0
Ventilation Fans	299	20	5.0 %	20	20	20	20	20	199
Water Pumps	0	20	100.0 %	0	0	0	0	0	0
Subtotal	5,458			350	350	350	350	350	3,708
Total Division 40 - Effective Life Rate	19,364			2,669	2,630	2,630	2,630	2,630	6,175
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	151,408			4,991	4,991	4,991	4,991	4,991	126,453
Total Depreciation	170,772			7,660	7,621	7,621	7,621	7,621	132,628

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Prime cost method schedule (years 11 - 15)

Tax Grouping	Total Cost @ 1-Jul-26 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 11 (\$)	1-Jul-27 30-Jun-28 Year 12 (\$)	1-Jul-28 30-Jun-29 Year 13 (\$)	1-Jul-29 30-Jun-30 Year 14 (\$)	1-Jul-30 30-Jun-31 Year 15 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	62	10	10.0 %	62	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Blinds	14	10	10.0 %	14	0	0	0	0	0
Carpet	22	10	10.0 %	22	0	0	0	0	0
Clothes Dryers	0	10	100.0 %	0	0	0	0	0	0
Cooktops	227	12	8.3 %	110	110	7	0	0	0
Dishwashers	16	10	10.0 %	16	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Light Shades	0	5	20.0 %	0	0	0	0	0	0
Ovens	386	12	8.3 %	186	186	14	0	0	0
Rangehoods	132	12	8.3 %	65	65	2	0	0	0
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Subtotal	859			475	361	23	0	0	0
Additional Unit Specific									
Bathroom Accessories - Freestanding (02-Aug-16)	0	5	100.0 %	0	0	0	0	0	0
Cutlery & Crockery (02-Aug-16)	0	5	20.0 %	0	0	0	0	0	0
Furniture - Freestanding A (02-Aug-16)	0	13	100.0 %	0	0	0	0	0	0
Garbage Bins (02-Aug-16)	0	10	100.0 %	0	0	0	0	0	0
Ironing Boards, Freestanding (02-Aug-16)	0	7	100.0 %	0	0	0	0	0	0
Microwave Ovens (02-Aug-16)	0	10	100.0 %	0	0	0	0	0	0
Refrigerators (02-Aug-16)	145	12	8.3 %	67	67	11	0	0	0
Television Sets (02-Aug-16)	0	10	10.0 %	0	0	0	0	0	0
Washing Machines (02-Aug-16)	3	10	10.0 %	3	0	0	0	0	0
Furniture - Freestanding A (08-Aug-16)	576	13	7.5 %	168	168	168	72	0	0
Furniture - Freestanding B (08-Aug-16)	884	13	7.5 %	256	256	256	116	0	0
Furniture - Outdoor A (08-Aug-16)	0	5	20.0 %	0	0	0	0	0	0
Light Fittings - Non Hard Wired (08-Aug-16)	0	5	100.0 %	0	0	0	0	0	0
Linen (08-Aug-16)	0	5	20.0 %	0	0	0	0	0	0
Subtotal	1,608			494	491	435	188	0	0
Existing Common Property									
Air Conditioner - Split Systems	0	10	100.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	100.0 %	0	0	0	0	0	0
Barbecues - Sliding Trays & Cookers	0	10	100.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Carpet	0	10	100.0 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	66	12	8.3 %	30	30	6	0	0	0
Fire Alarm Bells	0	12	100.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	100.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	100.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	100.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	100.0 %	0	0	0	0	0	0
Fire Indicator Panels	0	12	100.0 %	0	0	0	0	0	0
Furniture - Freestanding A	0	13	100.0 %	0	0	0	0	0	0
Furniture - Outdoor A	0	5	100.0 %	0	0	0	0	0	0
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Gym Asset - Cardiovascular	0	5	100.0 %	0	0	0	0	0	0
Gym Asset - Resistance	0	10	100.0 %	0	0	0	0	0	0
Hot Water Systems	165	12	8.3 %	77	77	11	0	0	0

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Prime cost method schedule (years 11 - 15) Continued

Tax Grouping	Total Cost @ 1-Jul-26 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 11 (\$)	1-Jul-27 30-Jun-28 Year 12 (\$)	1-Jul-28 30-Jun-29 Year 13 (\$)	1-Jul-29 30-Jun-30 Year 14 (\$)	1-Jul-30 30-Jun-31 Year 15 (\$)	
Intercom System Assets	8	10	10.0 %	8	0	0	0	0	0
Lifts	3,270	30	3.3 %	163	163	163	163	163	2,455
Light Shades	0	5	100.0 %	0	0	0	0	0	0
MATV System	0	10	100.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	100.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	100.0 %	0	0	0	0	0	0
Swimming Pool - Cleaners	0	7	100.0 %	0	0	0	0	0	0
Swimming Pool & Spa - Filtration, Chlorinator & Pump	0	12	100.0 %	0	0	0	0	0	0
Television Sets	0	10	100.0 %	0	0	0	0	0	0
Ventilation Fans	199	20	5.0 %	20	20	20	20	20	99
Water Pumps	0	20	100.0 %	0	0	0	0	0	0
Subtotal	3,708			298	290	200	183	183	2,554
Total Division 40 - Effective Life Rate	6,175			1,267	1,142	658	371	183	2,554
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	126,453			4,991	4,991	4,991	4,991	4,991	101,498
Total Depreciation	132,628			6,258	6,133	5,649	5,362	5,174	104,052

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Prime cost method schedule (years 16 - 20)

Tax Grouping	Total Cost @ 1-Jul-31 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 16 (\$)	1-Jul-32 30-Jun-33 Year 17 (\$)	1-Jul-33 30-Jun-34 Year 18 (\$)	1-Jul-34 30-Jun-35 Year 19 (\$)	1-Jul-35 30-Jun-36 Year 20 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	0	10	10.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Blinds	0	10	10.0 %	0	0	0	0	0	0
Carpet	0	10	10.0 %	0	0	0	0	0	0
Clothes Dryers	0	10	100.0 %	0	0	0	0	0	0
Cooktops	0	12	8.3 %	0	0	0	0	0	0
Dishwashers	0	10	10.0 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Light Shades	0	5	20.0 %	0	0	0	0	0	0
Ovens	0	12	8.3 %	0	0	0	0	0	0
Rangehoods	0	12	8.3 %	0	0	0	0	0	0
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Subtotal	0			0	0	0	0	0	0
Additional Unit Specific									
Bathroom Accessories - Freestanding (02-Aug-16)	0	5	100.0 %	0	0	0	0	0	0
Cutlery & Crockery (02-Aug-16)	0	5	20.0 %	0	0	0	0	0	0
Furniture - Freestanding A (02-Aug-16)	0	13	100.0 %	0	0	0	0	0	0
Garbage Bins (02-Aug-16)	0	10	100.0 %	0	0	0	0	0	0
Ironing Boards, Freestanding (02-Aug-16)	0	7	100.0 %	0	0	0	0	0	0
Microwave Ovens (02-Aug-16)	0	10	100.0 %	0	0	0	0	0	0
Refrigerators (02-Aug-16)	0	12	8.3 %	0	0	0	0	0	0
Television Sets (02-Aug-16)	0	10	10.0 %	0	0	0	0	0	0
Washing Machines (02-Aug-16)	0	10	10.0 %	0	0	0	0	0	0
Furniture - Freestanding A (08-Aug-16)	0	13	7.5 %	0	0	0	0	0	0
Furniture - Freestanding B (08-Aug-16)	0	13	7.5 %	0	0	0	0	0	0
Furniture - Outdoor A (08-Aug-16)	0	5	20.0 %	0	0	0	0	0	0
Light Fittings - Non Hard Wired (08-Aug-16)	0	5	100.0 %	0	0	0	0	0	0
Linen (08-Aug-16)	0	5	20.0 %	0	0	0	0	0	0
Subtotal	0			0	0	0	0	0	0
Existing Common Property									
Air Conditioner - Split Systems	0	10	100.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	100.0 %	0	0	0	0	0	0
Barbecues - Sliding Trays & Cookers	0	10	100.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Carpet	0	10	100.0 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	0	12	8.3 %	0	0	0	0	0	0
Fire Alarm Bells	0	12	100.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	100.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	100.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	100.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	100.0 %	0	0	0	0	0	0
Fire Indicator Panels	0	12	100.0 %	0	0	0	0	0	0
Furniture - Freestanding A	0	13	100.0 %	0	0	0	0	0	0
Furniture - Outdoor A	0	5	100.0 %	0	0	0	0	0	0
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Gym Asset - Cardiovascular	0	5	100.0 %	0	0	0	0	0	0
Gym Asset - Resistance	0	10	100.0 %	0	0	0	0	0	0
Hot Water Systems	0	12	8.3 %	0	0	0	0	0	0

This depreciation schedule is for use only by the client and by no other party or for any other purpose without the express prior written approval of BMT Tax Depreciation Pty Ltd. No responsibility is accepted for any third party that may rely on the whole or any part of the content of this schedule. Should the client not elect to use the pooling system, then the total cost figure can be used and the applicable depreciation rates applied. All pooled items have been depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.

Prime cost method schedule (years 16 - 20) Continued

Tax Grouping	Total Cost @ 1-Jul-31 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 16 (\$)	1-Jul-32 30-Jun-33 Year 17 (\$)	1-Jul-33 30-Jun-34 Year 18 (\$)	1-Jul-34 30-Jun-35 Year 19 (\$)	1-Jul-35 30-Jun-36 Year 20 (\$)	
Intercom System Assets	0	10	10.0 %	0	0	0	0	0	0
Lifts	2,455	30	3.3 %	163	163	163	163	163	1,640
Light Shades	0	5	100.0 %	0	0	0	0	0	0
MATV System	0	10	100.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	100.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	100.0 %	0	0	0	0	0	0
Swimming Pool - Cleaners	0	7	100.0 %	0	0	0	0	0	0
Swimming Pool & Spa - Filtration, Chlorinator & Pump	0	12	100.0 %	0	0	0	0	0	0
Television Sets	0	10	100.0 %	0	0	0	0	0	0
Ventilation Fans	99	20	5.0 %	20	20	20	20	19	0
Water Pumps	0	20	100.0 %	0	0	0	0	0	0
Subtotal	2,554			183	183	183	183	182	1,640
Total Division 40 - Effective Life Rate	2,554			183	183	183	183	182	1,640
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	101,498			4,991	4,991	4,991	4,991	4,991	76,543
Total Depreciation	104,052			5,174	5,174	5,174	5,174	5,173	78,183

This depreciation schedule is for use only by the client and by no other party or for any other purpose without the express prior written approval of BMT Tax Depreciation Pty Ltd. No responsibility is accepted for any third party that may rely on the whole or any part of the content of this schedule. Should the client not elect to use the pooling system, then the total cost figure can be used and the applicable depreciation rates applied. All pooled items have been depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.

Grouped depreciation rates - diminishing value method

BMT Tax Depreciation has allocated each asset into a group based on their rate of depreciation. The following tables provide a summary of the total deductions available for each depreciation rate for both the diminishing value method and the prime cost method of depreciation. This may assist when entering depreciation into accounting software packages.

Basic rate (%)	Years				
	2-Aug-16 30-Jun-17 Year 1 (\$)	1-Jul-17 30-Jun-18 Year 2 (\$)	1-Jul-18 30-Jun-19 Year 3 (\$)	1-Jul-19 30-Jun-20 Year 4 (\$)	1-Jul-20 30-Jun-21 Year 5 (\$)
2.5	4,566	4,991	4,991	4,991	4,991
6.67	297	306	286	266	249
16.67	539	501	263	219	182
18.75	2,542	0	0	0	0
20	2,206	1,977	1,582	1,096	877
37.5	0	4,130	2,930	2,150	1,344
100	3,425	0	0	0	0
Total	13,575	11,905	10,052	8,722	7,643

Basic rate (%)	Years				
	1-Jul-21 30-Jun-22 Year 6 (\$)	1-Jul-22 30-Jun-23 Year 7 (\$)	1-Jul-23 30-Jun-24 Year 8 (\$)	1-Jul-24 30-Jun-25 Year 9 (\$)	1-Jul-25 30-Jun-26 Year 10 (\$)
2.5	4,991	4,991	4,991	4,991	4,991
6.67	232	217	202	189	176
16.67	0	0	0	0	0
18.75	0	0	0	0	0
20	201	0	0	0	0
37.5	2,119	1,628	1,017	635	395
100	0	0	0	0	0
Total	7,543	6,836	6,210	5,815	5,562

Grouped depreciation rates - prime cost method

Basic Rate (%)	Years				
	2-Aug-16 30-Jun-17 Year 1 (\$)	1-Jul-17 30-Jun-18 Year 2 (\$)	1-Jul-18 30-Jun-19 Year 3 (\$)	1-Jul-19 30-Jun-20 Year 4 (\$)	1-Jul-20 30-Jun-21 Year 5 (\$)
2.5	4,566	4,991	4,991	4,991	4,991
3.33	149	163	163	163	163
5	18	20	20	20	20
7.5	380	424	424	424	424
8.33	490	535	535	535	535
10	1,356	1,488	1,488	1,488	1,488
20	331	368	368	368	368
100	3,425	0	0	0	0
Total	10,715	7,989	7,989	7,989	7,989

Basic Rate (%)	Years				
	1-Jul-21 30-Jun-22 Year 6 (\$)	1-Jul-22 30-Jun-23 Year 7 (\$)	1-Jul-23 30-Jun-24 Year 8 (\$)	1-Jul-24 30-Jun-25 Year 9 (\$)	1-Jul-25 30-Jun-26 Year 10 (\$)
2.5	4,991	4,991	4,991	4,991	4,991
3.33	163	163	163	163	163
5	20	20	20	20	20
7.5	424	424	424	424	424
8.33	535	535	535	535	535
10	1,488	1,488	1,488	1,488	1,488
20	39	0	0	0	0
100	0	0	0	0	0
Total	7,660	7,621	7,621	7,621	7,621

Glossary of Terms

Building first use

Properties generally depreciate for forty years from their construction completion date. When a purchaser becomes the first owner of a brand new investment property, they are entitled to claim depreciation for the full forty years as long as they own the property.

Building price indices

The building price index is a statistical based method of measuring building price movements over time. It is a composite index with weighted factors on an industry-wide basis.

Division 40

Division 40 refers to the plant and equipment assets contained within the property. These assets are deemed to be mechanical or easily removed from the property as opposed to items that are permanently fixed to the structure of the building. These are assets which are also listed as recognised plant and equipment assets by the Australian Taxation Office. Unlike deductions available for division 43, depreciation of plant and equipment is not limited by age. It is the condition and quality of each item as well as the individual effective life of the asset as set by the Australian Taxation Office which contributes to the depreciable amount. Some examples of plant and equipment assets include carpet, blinds, ovens as well as less obvious items such as door closers.

See the definitions also provided for plant and equipment assets and effective life within this glossary of terms.

Division 43

Division 43 refers to a deduction available for the wear and tear of the building. Also known as a capital works deduction. A deduction can be claimed for the building, structural improvements and fixed assets of a property at a rate of either 2.5% or 4% each year depending on the classification of the property's use and the property's construction commencement date as demonstrated in the following table.

Current Australian Taxation Office legislation states that a property owner is eligible to claim a deduction for the division 43 on income producing properties that commenced construction between the 18th of July 1985 and the present time. The depreciation available for building write-off can only be claimed for a maximum of forty years after the construction completion date. Examples of assets that will qualify for division 43 include walls, roof, tiles, built in robes, cabinets, fixed bathroom fittings and vanities.

Property owners may also be able to claim building write-off for renovations that have been completed to a property, even if these renovations were completed by a previous owner of the property.

Diminishing value method

The diminishing value method is one of two methods used to claim depreciation for plant and equipment assets. Under the diminishing value method the decline in value is calculated using the asset's base value. The base value of an asset is, broadly, its cost plus any costs incurred on the asset since you first held it less the decline in value of the asset up to the end of the prior year.

The formulas for the diminishing value method are:

Diminishing value method				
For depreciating assets you started to hold on or after 10th May 2006				
Base value*	X	Days held ----- 365	X	200% ----- asset's effective life
For depreciating assets you started to hold prior to 10th May 2006				
Base value*	X	Days held ----- 365	X	150% ----- asset's effective life

* For the income year in which an asset is first used or installed ready for use for any purpose, the **base value** is the asset's cost. For a later income year, the base value is the asset's opening adjustable value plus any amounts included in the asset's second element of cost for that year.

This method assumes that the decline in value each year is a constant proportion of the amount not yet written off and produces a progressively smaller decline in value over time.

This method results in a higher rate of depreciation deductions in the first five to ten years of owning the property.

Once a method has been chosen, this cannot be changed. For this reason, it is recommended to the property owner that they consult with an Accountant or a Financial Advisor for advice on which method will best suit their individual investment strategy and to ensure the best results are obtained.

Effective life

Australian Taxation Office legislation provides an effective life for each individual asset claimable as plant and equipment. Depreciation of plant and equipment based on this effective life is determined by the current Australian Taxation Office legislation in place at the time of this schedule being completed. See plant and equipment assets.

See the definitions also provided for division 40 and plant and equipment assets within this glossary of terms.

Immediate write-off

Individual assets which cost \$300 or less can usually be written off as an immediate deduction in the year of their acquisition. This means an investor can claim 100% of the value of an asset in the same financial year as its purchase so long as the asset meets certain criteria as set by the Australian Taxation Office.

To be eligible for the immediate write-off, an asset must be used for the purpose of producing assessable income that was not income from carrying out a business. The asset also cannot be part of a set of assets acquired in the income year that together cost more than \$300. The cost of individual assets that have been acquired after the 1st of July 2001 that are the same asset type (or are considered to be identical or substantially identical in accordance with Australian Taxation Office legislation) must be added together when applying the \$300 threshold. If their combined total cost is more than \$300, they cannot be written off in the year of purchase (unless there are multiple owners and their interest in the asset is less than \$300). Alternatively, you may be able to allocate the asset to a low-value pool.

Life of the property

From the date of construction completion, the Australian Taxation Office has determined that the owner of any property eligible to claim depreciation can do so for forty years. Therefore investors can claim the full forty years on a brand new building, while only the balance of the forty year period from the construction completion date can be claimed for an older property.

Low-value pooling

From 1 July 2000, an optional low-value pooling arrangement for plant was introduced. It applied to certain plant costing less than \$1,000 or having an undeducted cost of less than \$1,000.

Under the UCA, you can allocate low-cost assets and low value assets to a low-value pool.

You work out the decline in value of an asset you hold jointly with others based on the cost of your interest in the asset. This means if you hold an asset jointly and the cost of your interest in the asset or the opening adjustable value of your interest is less than \$1,000, you can allocate your interest in the asset to your low-value pool. Once you choose to create a low-value pool and allocate a low-cost asset to it, you must pool all other low-cost assets you start to hold in that income year and in later income years. However, this rule does not apply to low-value assets. You can decide whether to allocate low-value assets to the pool on an asset-by-asset basis.

Assets which are placed into a low-value pool are able to be claimed by the property owner at a rate of 18.75% in the year of purchase and 37.5% every year thereafter.

Low-cost assets

A low-cost asset is a depreciable asset that has an opening value of less than \$1,000 in the year of acquisition.

Low-value assets

A low-value asset is a depreciable asset that has a written down value of less than \$1,000. That is, the value of the asset may have been greater than \$1,000 in the year of acquisition however the value remaining after a previous year's depreciation deduction is less than \$1,000.

Non-depreciable components

Examples of non-depreciable components include land value, market premiums, rates, taxes, holding costs and assets which have not been deemed to be depreciable according to current Australian Taxation Office legislation, for example soft landscaping.

Not one of a number of identical or substantially identical items

Items are identical if they are the same in all respects. Items are substantially identical if they are the same in most respects even though there may be some minor or incidental differences. Factors to consider include colour, shape, function, texture, composition, brand and design.

The total cost of the asset and any other identical or substantially identical asset that you acquire in the income year must not exceed \$300. Do not take into account assets that you acquired in another income year.

Not part of a set

You need to determine whether items form a set on a case-by-case basis. You can regard items as a set if they are, dependent on each other, marketed as a set, or designed and intended to be used together. It is the cost of a set of assets you acquire in the income year that must not exceed \$300. You cannot avoid the test by buying parts of a set separately.

Plant and equipment items

Depreciation can be claimed for assets recognised as plant and equipment items by current Australian Taxation Office legislation. Each asset is assigned an effective life by the Australian Taxation Office and is depreciated based on this effective life. Some examples of plant and equipment assets include carpet, blinds, ovens as well as less obvious items such as door closers.

See the definitions also provided for division 40 and effective life within this glossary of terms.

Preliminaries

Construction preliminaries refers to the associated expenses or costs that contractors incur in the completion of a project, for example a site office or heating of a site office, rather than the actual building working materials like the bricks and mortar.

Prime cost method

Under the prime cost method the decline in value is generally calculated as a constant percentage of the asset's cost and reflects a uniform decline in value over time. The formula is:

Prime cost method				
Asset's cost	X	Days held ----- 365	X	100% ----- asset's effective life

* The cost of an asset includes both the amount you pay for it as well as any additional amounts you spend on transporting it and installing it. Cost also includes amounts you spend on improving the asset.

Once a method has been chosen, this cannot be changed. For this reason, it is recommended to the property owner that they consult with an Accountant or a Financial Advisor for advice on which method will best suit their individual investment strategy and to ensure the best results are obtained.

Pro-rata calculations

Pro-rata calculations are used to show a portion of a total quantity. When an investment property is rented part way through a year, depreciation claims are required to be based on a pro-rata calculation of the time that the property (or asset acquired and installed within the property) was income producing.

Split report

Ownership structures influence how depreciation deductions are calculated. Properties with multiple owners can create a complex tax situation. A BMT Tax Depreciation Schedule makes life easier for Accountants by splitting depreciation deductions to ensure the owners' claims are maximised. BMT Tax Depreciation can take into account any number of owners and ownership percentages from 2 owners at 60:40 or even 4 owners at 70:15:10:5.

Uniform Capital Allowance

Under the Uniform Capital Allowance a depreciating asset starts to decline in value when you first use it (or install it ready for use) to produce income. You can deduct an amount equal to the decline in value for an income year of a depreciating asset that you held for any time during the year.

You must decide whether to calculate the decline in value of a depreciating asset using the prime cost or diminishing value method. Please refer to the definitions for prime cost and diminishing value method within this glossary of terms for further information on these methods.

Generally, the effective life of a depreciating asset is how long it can be used by any entity for a taxable purpose, or for the purpose of producing income. The effective life of an asset is based on the wear and tear, assuming that it will be maintained in reasonably good order and condition. BMT Tax

Depreciation always adopt the effective life of particular assets as determined by the Commissioner of Taxation unless advised otherwise.

Disclaimer

BMT Tax Depreciation Pty Ltd does not accept any contractual, tortious or any other form of liability for any consequences, loss or damage as a result of any other person acting upon or using this tax depreciation schedule.

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BMT Tax Depreciation
QUANTITY SURVEYORS

Bare Trust Deed



Prepared by:

hunt&hunt

Gateway
1 Macquarie Place
Sydney NSW 2000

Certified by Slavka Visevic
Membership No: 229707
Institute of Public Accountants

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Bare Trust Deed

This DEED is made on the Date of this Deed as described in the Schedule.

Parties

Between

The person or persons, entity or entities named and described in the Schedule as the Bare Trustee ('the Bare Trustee')

And

The person or persons, entity or entities named and described in the Schedule as Fund Trustee ('the Fund Trustee')

Recitals

The Bare Trustee has acquired or intends to acquire the Investment described in Section 5 of the Schedule ('the Investment') as bare trustee (such trust now referred to as 'the Trust') for the Fund Trustee as trustee of the Self-Managed Superannuation Fund described in Section 2 of the Schedule ('the Fund') and in accordance with the terms of this Deed.

Provisions:

1. The Trust is established and will take effect upon execution of this Deed.
2. All monies required for the purchase of the Investment will be provided by the Fund Trustee and the Bare Trustee will at all times, hold the Investment in trust for the Fund Trustee.
3. The Fund Trustee has the beneficial interest in the Investment and in all the earnings, profits or gains accrued or to accrue in respect of the Investment at all times;
4. The Bare Trustee or the Bare Trustee's successor will effect the transfer of the Investment to the Fund Trustee for nil consideration as and when directed by the Fund Trustee following the making of one or more payments by the Fund Trustee after acquiring the beneficial interest in the Investment in accordance with the *Superannuation Industry (Supervision) Act 1993*.
5. The Bare Trustee has been authorised by the Fund Trustee to complete any documents giving effect to any purchase, sale and registration of transfer of the Investment as instructed by the Fund Trustee.
6. All dealings with the Investment including the exercise and performance of all the rights duties and powers relating to the Investment will be exercised by the Bare Trustee only as directed by the Fund Trustee.
7. The Bare Trustee will grant a mortgage or charge over the Investment if requested by the Fund Trustee and not otherwise.

Schedule

1. **Date of this Deed:** 18 / 05 / 12
2. **Fund:** S & D Visevic Estate Super Fund
3. **Bare Trustee:** Visevic Investments No. 2 Pty Ltd
ACN 158 440 898
4. **Fund Trustee:** Visevic Investments Pty Ltd
ACN 158 420 136
as trustee for the Fund.
5. **Investment:** PROPERTY ADDRESS: 204/828 ELIZABETH STREET, WATERLOO,
Please print details of the investment
NSW, 2016

Execution

EXECUTED as a Deed.

EXECUTED by
Visevic Investments Pty Ltd
ACN 158 420 136
in accordance with section 127 of the
Corporation Act 2001 by its Directors or
Director and/ or Secretary:

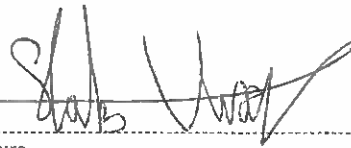
SLAVKO VISEVIC
Please print name of Director/ Sole Director*


DANIJELA VISEVIC
Please print name of Director/ Secretary*
* Delete as appropriate

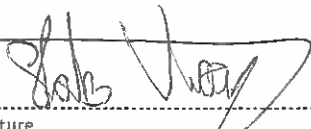
EXECUTED by
Visevic Investments No. 2 Pty Ltd
ACN 158 440 898
in accordance with section 127 of the
Corporations Act 2001 by its Directors or
Director and/ or Secretary:

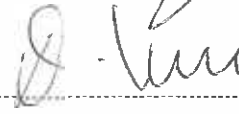
SLAVKO VISEVIC
Please print name of Director/ Sole Director*

DANIJELA VISEVIC
Please print name of Director/ Secretary
* Delete as appropriate


Signature


Signature


Signature


Signature



Capital Allowance & Tax Depreciation Schedule

Maximising the cash return from investment properties

S & D Visevic Estate Super Fund
Unit 204/828 Elizabeth Street
WATERLOO, NSW 2017

4 March 2015

S & D Visevic Estate Super Fund
26 Kanangra Crescent
CHERRYBROOK, NSW 2126

Dear Sir/Madam,

Thank you for choosing BMT Tax Depreciation to complete your Capital Allowance and Tax Depreciation Schedule.

The document outlines the relevant information, legislation and methodology used in the assessment of the potential depreciation deductions for Unit 204/828 Elizabeth Street WATERLOO, NSW 2017.

For your convenience we have included an explanation, summary and comparison of the two different methods you can choose to calculate an assets decline in value. This provides you or your Tax Adviser the information necessary to make a more informed decision specific to your circumstances.

We trust our service and the deductions outlined in the following schedules have and will exceed your expectations. We strive for excellence and would truly appreciate your feedback.

We are committed to the continual professional development of our service and report so we can fortify our relationship as your preferred Tax Depreciation and Capital Allowance Specialist.

For further information on property taxation and relevant property news we invite you to visit our website at www.bmtqs.com.au where you will find an array of free investment tools and resources you can use, order or download at any time.

Should you require any further information or clarification, please do not hesitate to contact one of our Depreciation Specialists or our Managing Director Mr Bradley Beer at the office on (03) 9654 2233.

Once again, thank you for choosing BMT Tax Depreciation and we look forward to working with you in the future.

Yours sincerely,



BMT Tax Depreciation Pty Ltd
Quantity Surveyors
AIQS, RICS, AVAA, Tax Agent: 53712009

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BMT Capital Allowance and Tax Depreciation Schedule overview

Please find following a summary of the information BMT Tax Depreciation have used when preparing this Capital Allowance and Tax Depreciation Schedule. The ownership structure plays a significant part in the methodology that is used and subsequently changes the structure of the report and the calculations used therein. Any changes to the ownership entity or structure will make this report inaccurate.

Report prepared for:	S & D Visevic Estate Super Fund
Property address:	Unit 204/828 Elizabeth Street WATERLOO, NSW 2017
Ownership interest:	100%

Co-owners must divide the income and expenses for the rental property in line with their 'interest' in the property. The two co-owner structures are:

- Joint tenants - each holds an equal interest in the property, or
- Tenants in common - may hold unequal interests in the property, for example, one may hold a 20% interest and the other an 80% interest

Co-owned depreciating assets, as outlined in section 40-35 of the ITAA 1997, are able to be calculated and deducted based on each owner's interest in the asset, and not the whole asset. For example, joint tenants with an equal 50% share can claim an immediate write-off for items under \$600 as each co-owner's share is less than \$300 each. When an owner's share of an asset is valued at \$1,000 or less it can also be added to a low-value pool.

Property type:	Residential
Purchase price:	\$594,000
Settlement date:	20 June 2014
Construction completion date:	20 June 2014
Schedule start date:	21 June 2014

Methodology

The Capital Allowance and Tax Depreciation Schedule prepared for S & D Visevic Estate Super Fund on Unit 204/828 Elizabeth Street WATERLOO, NSW 2017 has been prepared and calculated in accordance with the legislation applicable on the 4 March 2015.

The Capital Allowance and Tax Depreciation Schedule is based on BMT Tax Depreciation's understanding of the Commissioner of Taxation's assumed intent and the interpretation of the relevant tax rulings and supportive documents:

- The Income Tax Assessment Act 1997, (ITAA) 1936, Part 3, Division 3A, Sections 54, 55, 56, 60, 61 and 62
- The basis of depreciation of an item of plant and equipment includes its purchase price (ITAA Sect 42-65) delivery and installation costs (IT 2197) and the costs associated with bringing the plant into full operation (ITAA97 Sect 8-1)
- Capital allowances in accordance with Division 10D, Sections 124ZF-ZH and Section 1234ZFB and ITAA 1997 Division 40, 42 and 43
- Changes from the Ralph Review of Business Taxation of 21 September 1999
- Legislation by the Australian Taxation Office in Market Valuations for Tax Purposes
- Documentation and procedures defined in the Australian Accounting Standards AASB 116 Property, Plant and Equipment and AASB13 Fair Value Measurement
- Taxation Ruling TR 2014/4 – Income Tax: Effective Life of Depreciating Assets

It is a requirement to advise BMT Tax Depreciation when any actual costs in whole or part thereof are available prior to the preparation of the Capital Allowance and Tax Depreciation Schedule. Where costs have been provided, they have been used and noted accordingly in this schedule. In the event that costs are not available, BMT Tax Depreciation use the estimating procedures and methodology provided to estimate a fair market value based on cost advice as at the 4 March 2015. Where applicable, all cost estimates are adjusted to that of the historical date in which the actual construction or installation took place.

The construction expenditure has been determined on the basis of the actual cost incurred in relation to the construction of a building.

Construction expenditure calculated includes:

- Preliminary expenses such as architects' fees, engineering fees and the cost of foundation excavations
- Builders or Contractors margin
- Professional fees such as Architects, Engineers and Surveyors
- Contingencies
- All plant and equipment

The construction expenditure calculated excludes:

- Site clearance, earthworks that are permanent, can be economically maintained and are not integral to the installation or construction of a structure
- Demolition of existing structures
- Soft landscaping
- Cost of acquiring land
- Developers profit and overheads

The following additional information has been used in the preparation of the Capital Allowance and Tax Depreciation Schedule:

- Strata drawings provided by Leap Searching
- Written and verbal information provided by S & D Visevic Estate Super Fund
- Verbal information provided by Council of the City of Sydney
- Site inspection conducted by BMT Tax Depreciation on 26 February 2015
- Purchase price of \$594,000

The following assumptions have been made in the preparation of the Capital Allowance and Tax Depreciation Schedule.

- That all items of plant and equipment listed in the schedule are owned by the tax payer
- That you are not entitled to input tax credits and therefore GST is included in the appropriate items within the schedule
- That no schedule of depreciation allowances existed or formed a condition of the purchase documentation
- Qualifying expenditure and depreciation rates have been calculated with the understanding that the property is used for the production of assessable income, excluding short-term traveller's accommodation or non-residential usage
- No additional actual costs in whole or part thereof are available at this time
- The owners are not carrying on a rental property business

Owners are advised to discuss and confirm the above assumptions with their Tax Adviser prior to using this Capital Allowance and Tax Depreciation Schedule.

Disclaimer

This report and the information contained within it has been prepared by BMT Tax Depreciation Pty Ltd , as property depreciation and construction cost consultants and not in any other capacity on the basis of estimated costs and information provided to us by the client. It is intended for use only by the client. The contents of this report are advice on construction costs only. The contents of this report are not legal, accounting or taxation advice. The client must consult with their own legal, accounting or taxation advisers before relying on these schedules. The report and the schedules have been prepared in accordance with legislation in force at the time the asset was acquired and the date this report was produced.

BMT Tax Depreciation Pty Ltd is not responsible for the results of the actions taken on the basis of the information provided in this report or any error in or omission from this report. The construction cost estimate has been prepared for depreciation purposes only. It is not an estimate of replacement cost not suitable for any other purpose. Neither the whole nor any part of this report or any reference thereto may be included in any published, circular or statement, nor published in part or in full in any way, without the express prior written approval from BMT Tax Depreciation Pty Ltd.

Experience and qualifications

It is a legislative requirement that you use an appropriately qualified person to prepare a Capital Allowance and Tax Depreciation Schedule under Tax Ruling 97/25. A Quantity Surveyor is one of the few professionals recognised to have appropriate construction costing skills to estimate building costs for the purpose of establishing a cost to claim your capital works and tax depreciation deductions.

Please find following BMT Tax Depreciation's relevant qualifications and associations with governing bodies:

- **AIQS - Australian Institute of Quantity Surveyors**

As a member of the AIQS, a professional standards body, BMT Tax Depreciation upholds its professionalism and standards to the highest level. The institute plays an important role by ensuring that industry standards and information are continuously updated.

- **RICS - Royal Institute of Chartered Surveyors**

BMT Tax Depreciation are proud members of RICS, allowing us access to the latest methodology being used by Surveyors across Australia and the world.

- **AVAA - Auctioneers & Valuers Association of Australia**

BMT Tax Depreciation is also a member of the AVAA. The AVAA works to elevate and maintain the standards of professional knowledge and sound practice relating to accurately valuing a variety of plant and equipment.

- **PIPA- Property Investment Professionals of Australia**

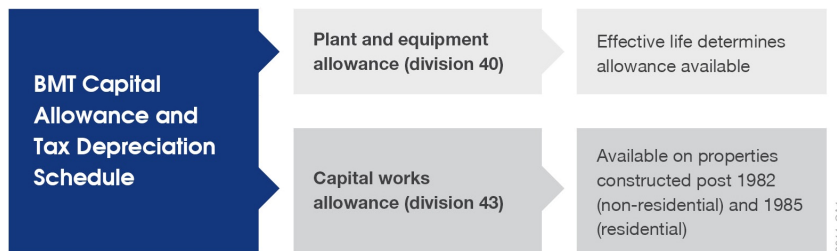
As a member of PIPA, BMT are committed to maintaining high levels of professional standards through their work in educating property investors on the benefits of tax depreciation.

- **Registered Tax Agent**

BMT Tax Depreciation are registered Tax Agents qualified to prepare depreciation schedules for any rental, commercial or investment property under the Tax Agents Services Act 2009. **Our Tax Agents number is 53712009**

Summary of capital expenditure

Purchase price	\$594,000
Expenditure after purchase: (renovations/additional works)	\$1,270
Total expenditure	\$595,270



Division 40 - plant and equipment	\$34,605
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The calculations for plant and equipment assets have been prepared in accordance with the relevant Taxation Ruling in place at the time of preparing this report. This ruling discusses the methodology outlined by the Commissioner of Taxation to determine the effective life of depreciating assets under section 40-100 of the Income Tax Assessment Act 1997 (ITAA 1997).

Division 43 - capital works allowance	\$304,056
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Division 43, as outlined in the Income Tax Assessment Act 1997 (ITAA 1997), allows a deduction for capital expenditure incurred in the construction of any capital works. The deduction claimed as a capital works allowance depends on the type of construction and the date construction started. See the definition of Division 43 and the table under this heading within the glossary of key terms for further clarification of the qualifying dates for capital works deductions. The deductible amount for division 43 excludes both division 40 above and any non-qualifying balance of capital expenditure.

Balance of capital expenditure	\$256,609
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This represents all items that do not qualify for capital works deductions or decline in value and any capital works deductions which are already exhausted. Construction expenditure that cannot be claimed (as per Australian Taxation Office guidelines) include:

- land
- expenditure on clearing the land prior to construction
- earthworks that are permanent, and are not integral to the construction
- expenditure on soft landscaping
- demolition

Total capital expenditure	\$595,270
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Capital Allowance and Tax Depreciation Schedule summary

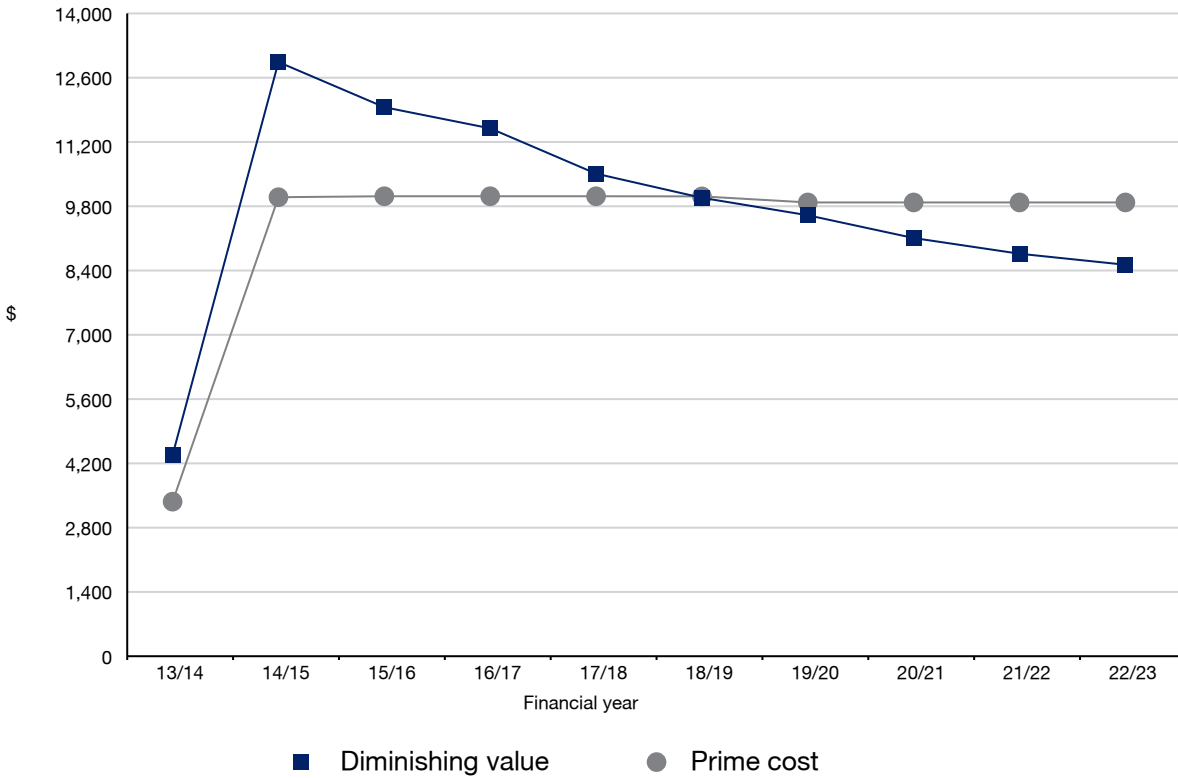
Total deductions - 40 year forecast

The forty year projection summary outlines the total yearly deductions available over the lifetime of the property. These totals include the division 43 and division 40 components as a total yearly deduction. Both the diminishing value (DV) and prime cost (PC) method values are shown for easy comparison.

Years 1-21			Years 22-41		
Period	Total deductions		Period	Total deductions for Div 40 and Div 43	
	DV (\$)	PC (\$)		DV (\$)	PC (\$)
21-Jun-14 to 30-Jun-14	4,384	3,366	1-Jul-34 to 30-Jun-35	8,013	7,733
1-Jul-14 to 30-Jun-15	12,941	9,997	1-Jul-35 to 30-Jun-36	7,858	7,733
1-Jul-15 to 30-Jun-16	11,957	10,018	1-Jul-36 to 30-Jun-37	7,762	7,733
1-Jul-16 to 30-Jun-17	11,497	10,018	1-Jul-37 to 30-Jun-38	7,702	7,733
1-Jul-17 to 30-Jun-18	10,510	10,018	1-Jul-38 to 30-Jun-39	7,665	7,733
1-Jul-18 to 30-Jun-19	9,984	10,015	1-Jul-39 to 30-Jun-40	7,641	7,733
1-Jul-19 to 30-Jun-20	9,604	9,883	1-Jul-40 to 30-Jun-41	7,626	7,733
1-Jul-20 to 30-Jun-21	9,108	9,883	1-Jul-41 to 30-Jun-42	7,617	7,733
1-Jul-21 to 30-Jun-22	8,766	9,883	1-Jul-42 to 30-Jun-43	7,612	7,733
1-Jul-22 to 30-Jun-23	8,526	9,883	1-Jul-43 to 30-Jun-44	7,608	7,733
1-Jul-23 to 30-Jun-24	8,356	9,863	1-Jul-44 to 30-Jun-45	7,605	7,606
1-Jul-24 to 30-Jun-25	8,229	9,125	1-Jul-45 to 30-Jun-46	7,604	7,602
1-Jul-25 to 30-Jun-26	8,133	9,089	1-Jul-46 to 30-Jun-47	7,604	7,602
1-Jul-26 to 30-Jun-27	8,266	8,597	1-Jul-47 to 30-Jun-48	7,603	7,602
1-Jul-27 to 30-Jun-28	8,100	8,591	1-Jul-48 to 30-Jun-49	7,603	7,602
1-Jul-28 to 30-Jun-29	7,981	8,572	1-Jul-49 to 30-Jun-50	7,602	7,602
1-Jul-29 to 30-Jun-30	8,120	7,752	1-Jul-50 to 30-Jun-51	7,602	7,602
1-Jul-30 to 30-Jun-31	7,953	7,752	1-Jul-51 to 30-Jun-52	7,602	7,602
1-Jul-31 to 30-Jun-32	7,848	7,752	1-Jul-52 to 30-Jun-53	7,602	7,602
1-Jul-32 to 30-Jun-33	7,781	7,752	1-Jul-53 to 30-Jun-54	7,349	7,349
1-Jul-33 to 30-Jun-34	7,737	7,751			
			Total	338,661	338,661

10 year forecast comparison graph

This graphical representation of the diminishing value method and prime cost method compares the yearly claims from both methods against each other. It demonstrates the diminishing value method's increased deductions over the first few years and the prime cost method's greater deductions in later years.



Division 43 – capital works allowance

The table below outlines the division 43 building write-off allowance available to be claimed over forty years from the construction completion date. The depreciation calculated has been deemed to be on structural elements only completed after the ATO legislated dates.

Works	Date	Rate	Original cost (\$)
Original Works	20-Jun-14	2.5 %	304,056

Calculation for write-off provision:

Period	Original Division 43 (\$)
21-Jun-14 to 30-Jun-14	229
1-Jul-14 to 30-Jun-15	7,602
1-Jul-15 to 30-Jun-16	7,602
1-Jul-16 to 30-Jun-17	7,602
1-Jul-17 to 30-Jun-18	7,602
1-Jul-18 to 30-Jun-19	7,602
1-Jul-19 to 30-Jun-20	7,602
1-Jul-20 to 30-Jun-21	7,602
1-Jul-21 to 30-Jun-22	7,602
1-Jul-22 to 30-Jun-23	7,602

Diminishing value method summary

Date	Effective life	Pooled plant	Division 40	Division 43	Total
21-Jun-14 to 30-Jun-14	3,171	984	4,155	229	4,384
1-Jul-14 to 30-Jun-15	3,502	1,837	5,339	7,602	12,941
1-Jul-15 to 30-Jun-16	2,967	1,388	4,355	7,602	11,957
1-Jul-16 to 30-Jun-17	2,010	1,885	3,895	7,602	11,497
1-Jul-17 to 30-Jun-18	1,730	1,178	2,908	7,602	10,510
1-Jul-18 to 30-Jun-19	1,321	1,061	2,382	7,602	9,984
1-Jul-19 to 30-Jun-20	1,004	998	2,002	7,602	9,604
1-Jul-20 to 30-Jun-21	882	624	1,506	7,602	9,108
1-Jul-21 to 30-Jun-22	776	388	1,164	7,602	8,766
1-Jul-22 to 30-Jun-23	683	241	924	7,602	8,526
1-Jul-23 to 30-Jun-24	602	152	754	7,602	8,356
1-Jul-24 to 30-Jun-25	531	96	627	7,602	8,229
1-Jul-25 to 30-Jun-26	469	62	531	7,602	8,133
1-Jul-26 to 30-Jun-27	297	367	664	7,602	8,266
1-Jul-27 to 30-Jun-28	266	232	498	7,602	8,100
1-Jul-28 to 30-Jun-29	237	142	379	7,602	7,981
1-Jul-29 to 30-Jun-30	93	425	518	7,602	8,120
1-Jul-30 to 30-Jun-31	87	264	351	7,602	7,953
1-Jul-31 to 30-Jun-32	81	165	246	7,602	7,848
1-Jul-32 to 30-Jun-33	76	103	179	7,602	7,781
1-Jul-33 to 30-Jun-34	71	64	135	7,602	7,737
1-Jul-34 to 30-Jun-35	0	411	411	7,602	8,013
1-Jul-35 to 30-Jun-36	0	256	256	7,602	7,858
1-Jul-36 to 30-Jun-37	0	160	160	7,602	7,762
1-Jul-37 to 30-Jun-38	0	100	100	7,602	7,702
1-Jul-38 to 30-Jun-39	0	63	63	7,602	7,665
1-Jul-39 to 30-Jun-40	0	39	39	7,602	7,641
1-Jul-40 to 30-Jun-41	0	24	24	7,602	7,626
1-Jul-41 to 30-Jun-42	0	15	15	7,602	7,617
1-Jul-42 to 30-Jun-43	0	10	10	7,602	7,612
1-Jul-43 to 30-Jun-44	0	6	6	7,602	7,608
1-Jul-44 to 30-Jun-45	0	3	3	7,602	7,605
1-Jul-45 to 30-Jun-46	0	2	2	7,602	7,604
1-Jul-46 to 30-Jun-47	0	2	2	7,602	7,604
1-Jul-47 to 30-Jun-48	0	1	1	7,602	7,603
1-Jul-48 to 30-Jun-49	0	1	1	7,602	7,603
1-Jul-49 to 30-Jun-50	0	0	0	7,602	7,602
1-Jul-50 to 30-Jun-51	0	0	0	7,602	7,602
1-Jul-51 to 30-Jun-52	0	0	0	7,602	7,602
1-Jul-52 to 30-Jun-53	0	0	0	7,602	7,602
1-Jul-53 to 30-Jun-54	0	0	0	7,349	7,349

Prime cost method summary

Date	Effective Life Plant	Division 43	Total
21-Jun-14 to 30-Jun-14	3,137	229	3,366
1-Jul-14 to 30-Jun-15	2,395	7,602	9,997
1-Jul-15 to 30-Jun-16	2,416	7,602	10,018
1-Jul-16 to 30-Jun-17	2,416	7,602	10,018
1-Jul-17 to 30-Jun-18	2,416	7,602	10,018
1-Jul-18 to 30-Jun-19	2,413	7,602	10,015
1-Jul-19 to 30-Jun-20	2,281	7,602	9,883
1-Jul-20 to 30-Jun-21	2,281	7,602	9,883
1-Jul-21 to 30-Jun-22	2,281	7,602	9,883
1-Jul-22 to 30-Jun-23	2,281	7,602	9,883
1-Jul-23 to 30-Jun-24	2,261	7,602	9,863
1-Jul-24 to 30-Jun-25	1,523	7,602	9,125
1-Jul-25 to 30-Jun-26	1,487	7,602	9,089
1-Jul-26 to 30-Jun-27	995	7,602	8,597
1-Jul-27 to 30-Jun-28	989	7,602	8,591
1-Jul-28 to 30-Jun-29	970	7,602	8,572
1-Jul-29 to 30-Jun-30	150	7,602	7,752
1-Jul-30 to 30-Jun-31	150	7,602	7,752
1-Jul-31 to 30-Jun-32	150	7,602	7,752
1-Jul-32 to 30-Jun-33	150	7,602	7,752
1-Jul-33 to 30-Jun-34	149	7,602	7,751
1-Jul-34 to 30-Jun-35	131	7,602	7,733
1-Jul-35 to 30-Jun-36	131	7,602	7,733
1-Jul-36 to 30-Jun-37	131	7,602	7,733
1-Jul-37 to 30-Jun-38	131	7,602	7,733
1-Jul-38 to 30-Jun-39	131	7,602	7,733
1-Jul-39 to 30-Jun-40	131	7,602	7,733
1-Jul-40 to 30-Jun-41	131	7,602	7,733
1-Jul-41 to 30-Jun-42	131	7,602	7,733
1-Jul-42 to 30-Jun-43	131	7,602	7,733
1-Jul-43 to 30-Jun-44	131	7,602	7,733
1-Jul-44 to 30-Jun-45	4	7,602	7,606
1-Jul-45 to 30-Jun-46	0	7,602	7,602
1-Jul-46 to 30-Jun-47	0	7,602	7,602
1-Jul-47 to 30-Jun-48	0	7,602	7,602
1-Jul-48 to 30-Jun-49	0	7,602	7,602
1-Jul-49 to 30-Jun-50	0	7,602	7,602
1-Jul-50 to 30-Jun-51	0	7,602	7,602
1-Jul-51 to 30-Jun-52	0	7,602	7,602
1-Jul-52 to 30-Jun-53	0	7,602	7,602
1-Jul-53 to 30-Jun-54	0	7,349	7,349

Diminishing value method schedule (years 1 - 5)

Tax Grouping	Total Cost @ 21-Jun-14 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-18 (\$)
				21-Jun-14 30-Jun-14 Year 1 (\$)	1-Jul-14 30-Jun-15 Year 2 (\$)	1-Jul-15 30-Jun-16 Year 3 (\$)	1-Jul-16 30-Jun-17 Year 4 (\$)	1-Jul-17 30-Jun-18 Year 5 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioning - Packaged Unit	7,669	15	13.3 %	28	1,019	883	765	663	4,311
Bathroom Accessories - Freestanding	126	5	100.0 %	126	0	0	0	0	0
Carpet	1,272	10	20.0 %	7	253	202	0	0	316
Cooktops	1,445	12	16.7 %	7	240	200	0	0	390
Dishwashers	2,113	10	20.0 %	12	420	336	269	215	861
Door Closers	148	10	100.0 %	148	0	0	0	0	0
Exhaust Fans	502	10	37.5 %	0	0	0	0	0	62
Floating Timber Floors	4,920	15	13.3 %	18	654	566	491	425	2,766
Light Shades	676	5	37.5 %	0	0	0	0	0	84
Ovens	2,227	12	16.7 %	10	370	308	257	214	1,068
Rangehoods	828	12	37.5 %	0	0	0	0	0	102
Smoke Alarms	172	6	100.0 %	172	0	0	0	0	0
Washing Machines	1,427	10	20.0 %	8	284	227	0	0	354
Subtotal	23,525			536	3,240	2,722	1,782	1,517	10,314
Additional Unit Specific									
Blinds (29-Aug-14)	1,270	10	37.5 %	0	0	0	0	0	252
Subtotal	1,270			0	0	0	0	0	252
Existing Common Property									
Automatic Garage Door - Motors	55	10	100.0 %	55	0	0	0	0	0
Carpet	405	10	37.5 %	0	0	0	0	0	51
Closed Circuit Television - Cameras & Monitors	275	4	100.0 %	275	0	0	0	0	0
Closed Circuit Television - Digital Recorders	240	4	100.0 %	240	0	0	0	0	0
Door Closers	14	10	100.0 %	14	0	0	0	0	0
Emergency Warning & Intercommunication Systems	253	12	100.0 %	253	0	0	0	0	0
Fire Alarm Bells	124	12	100.0 %	124	0	0	0	0	0
Fire Booster Pumps	269	20	100.0 %	269	0	0	0	0	0
Fire Detection Alarms	208	20	100.0 %	208	0	0	0	0	0
Fire Extinguishers	94	15	100.0 %	94	0	0	0	0	0
Fire Hoses & Nozzles	236	10	100.0 %	236	0	0	0	0	0
Fire Indicator Panels	732	12	37.5 %	0	0	0	0	0	91
Garbage Bins	194	10	100.0 %	194	0	0	0	0	0
Hot Water Systems	918	12	37.5 %	0	0	0	0	0	114
Intercom System Assets	809	10	37.5 %	0	0	0	0	0	101
Lifts	3,938	30	6.7 %	7	262	245	228	213	2,983
Light Shades	105	5	100.0 %	105	0	0	0	0	0
MATV System	238	10	100.0 %	238	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	162	5	100.0 %	162	0	0	0	0	0
Security Monitoring Proximity Readers	161	7	100.0 %	161	0	0	0	0	0
Ventilation Fans	380	20	37.5 %	0	0	0	0	0	47
Subtotal	9,810			2,635	262	245	228	213	3,387
Total Division 40 - Effective Life Rate	28,085			3,171	3,502	2,967	2,010	1,730	11,128
Total Division 40 - Pooled (Page 18)	6,520			984	1,837	1,388	1,885	1,178	2,825
Total Division 40	34,605			4,155	5,339	4,355	3,895	2,908	13,953
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	304,056			229	7,602	7,602	7,602	7,602	273,419
Total Depreciation	338,661			4,384	12,941	11,957	11,497	10,510	287,372

This depreciation schedule is for use only by the client and by no other party or for any other purpose without the express prior written approval of BMT Tax Depreciation Pty Ltd. No responsibility is accepted for any third party that may rely on the whole or any part of the content of this schedule. Should the client not elect to use the pooling system, then the total cost figure can be used and the applicable depreciation rates applied. All pooled items have been depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.

Diminishing value method schedule (years 6 - 10)

Tax Grouping	Total Cost @ 1-Jul-18 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-23 (\$)
				1-Jul-18 30-Jun-19 Year 6 (\$)	1-Jul-19 30-Jun-20 Year 7 (\$)	1-Jul-20 30-Jun-21 Year 8 (\$)	1-Jul-21 30-Jun-22 Year 9 (\$)	1-Jul-22 30-Jun-23 Year 10 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioning - Packaged Unit	4,311	15	13.3 %	575	498	432	374	324	2,108
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Carpet	316	10	37.5 %	0	0	0	0	0	30
Cooktops	390	12	37.5 %	0	0	0	0	0	37
Dishwashers	861	10	37.5 %	0	0	0	0	0	82
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Exhaust Fans	62	10	37.5 %	0	0	0	0	0	6
Floating Timber Floors	2,766	15	13.3 %	369	320	277	240	208	1,352
Light Shades	84	5	37.5 %	0	0	0	0	0	7
Ovens	1,068	12	16.7 %	178	0	0	0	0	136
Rangehoods	102	12	37.5 %	0	0	0	0	0	10
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Washing Machines	354	10	37.5 %	0	0	0	0	0	34
Subtotal	10,314			1,122	818	709	614	532	3,802
Additional Unit Specific									
Blinds (29-Aug-14)	252	10	37.5 %	0	0	0	0	0	24
Subtotal	252			0	0	0	0	0	24
Existing Common Property									
Automatic Garage Door - Motors	0	10	100.0 %	0	0	0	0	0	0
Carpet	51	10	37.5 %	0	0	0	0	0	4
Closed Circuit Television - Cameras & Monitors	0	4	100.0 %	0	0	0	0	0	0
Closed Circuit Television - Digital Recorders	0	4	100.0 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	0	12	100.0 %	0	0	0	0	0	0
Fire Alarm Bells	0	12	100.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	100.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	100.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	100.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	100.0 %	0	0	0	0	0	0
Fire Indicator Panels	91	12	37.5 %	0	0	0	0	0	9
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Hot Water Systems	114	12	37.5 %	0	0	0	0	0	11
Intercom System Assets	101	10	37.5 %	0	0	0	0	0	9
Lifts	2,983	30	6.7 %	199	186	173	162	151	2,112
Light Shades	0	5	100.0 %	0	0	0	0	0	0
MATV System	0	10	100.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	100.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	100.0 %	0	0	0	0	0	0
Ventilation Fans	47	20	37.5 %	0	0	0	0	0	4
Subtotal	3,387			199	186	173	162	151	2,149
Total Division 40 - Effective Life Rate	11,128			1,321	1,004	882	776	683	5,572
Total Division 40 - Pooled (Page 19)	2,825			1,061	998	624	388	241	403
Total Division 40	13,953			2,382	2,002	1,506	1,164	924	5,975
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	273,419			7,602	7,602	7,602	7,602	7,602	235,409
Total Depreciation	287,372			9,984	9,604	9,108	8,766	8,526	241,384

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Diminishing value method schedule (years 11 - 15)

Tax Grouping	Total Cost @ 1-Jul-23 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-28 (\$)
				1-Jul-23 30-Jun-24 Year 11 (\$)	1-Jul-24 30-Jun-25 Year 12 (\$)	1-Jul-25 30-Jun-26 Year 13 (\$)	1-Jul-26 30-Jun-27 Year 14 (\$)	1-Jul-27 30-Jun-28 Year 15 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioning - Packaged Unit	2,108	15	13.3 %	281	244	211	183	159	1,030
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Carpet	30	10	37.5 %	0	0	0	0	0	2
Cooktops	37	12	37.5 %	0	0	0	0	0	4
Dishwashers	82	10	37.5 %	0	0	0	0	0	7
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Exhaust Fans	6	10	37.5 %	0	0	0	0	0	0
Floating Timber Floors	1,352	15	13.3 %	180	156	135	0	0	344
Light Shades	7	5	37.5 %	0	0	0	0	0	0
Ovens	136	12	37.5 %	0	0	0	0	0	13
Rangehoods	10	12	37.5 %	0	0	0	0	0	0
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Washing Machines	34	10	37.5 %	0	0	0	0	0	3
Subtotal	3,802			461	400	346	183	159	1,403
Additional Unit Specific									
Blinds (29-Aug-14)	24	10	37.5 %	0	0	0	0	0	2
Subtotal	24			0	0	0	0	0	2
Existing Common Property									
Automatic Garage Door - Motors	0	10	100.0 %	0	0	0	0	0	0
Carpet	4	10	37.5 %	0	0	0	0	0	0
Closed Circuit Television - Cameras & Monitors	0	4	100.0 %	0	0	0	0	0	0
Closed Circuit Television - Digital Recorders	0	4	100.0 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	0	12	100.0 %	0	0	0	0	0	0
Fire Alarm Bells	0	12	100.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	100.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	100.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	100.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	100.0 %	0	0	0	0	0	0
Fire Indicator Panels	9	12	37.5 %	0	0	0	0	0	0
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Hot Water Systems	11	12	37.5 %	0	0	0	0	0	0
Intercom System Assets	9	10	37.5 %	0	0	0	0	0	0
Lifts	2,112	30	6.7 %	141	131	123	114	107	1,496
Light Shades	0	5	100.0 %	0	0	0	0	0	0
MATV System	0	10	100.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	100.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	100.0 %	0	0	0	0	0	0
Ventilation Fans	4	20	37.5 %	0	0	0	0	0	0
Subtotal	2,149			141	131	123	114	107	1,496
Total Division 40 - Effective Life Rate	5,572			602	531	469	297	266	2,526
Total Division 40 - Pooled (Page 20)	403			152	96	62	367	232	375
Total Division 40	5,975			754	627	531	664	498	2,901
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	235,409			7,602	7,602	7,602	7,602	7,602	197,399
Total Depreciation	241,384			8,356	8,229	8,133	8,266	8,100	200,300

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Diminishing value method schedule (years 16 - 20)

Tax Grouping	Total Cost @ 1-Jul-28 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-33 (\$)
				1-Jul-28 30-Jun-29 Year 16 (\$)	1-Jul-29 30-Jun-30 Year 17 (\$)	1-Jul-30 30-Jun-31 Year 18 (\$)	1-Jul-31 30-Jun-32 Year 19 (\$)	1-Jul-32 30-Jun-33 Year 20 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioning - Packaged Unit	1,030	15	13.3 %	137	0	0	0	0	136
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Carpet	2	10	37.5 %	0	0	0	0	0	0
Cooktops	4	12	37.5 %	0	0	0	0	0	0
Dishwashers	7	10	37.5 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Exhaust Fans	0	10	37.5 %	0	0	0	0	0	0
Floating Timber Floors	344	15	37.5 %	0	0	0	0	0	32
Light Shades	0	5	37.5 %	0	0	0	0	0	0
Ovens	13	12	37.5 %	0	0	0	0	0	1
Rangehoods	0	12	37.5 %	0	0	0	0	0	0
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Washing Machines	3	10	37.5 %	0	0	0	0	0	0
Subtotal	1,403			137	0	0	0	0	169
Additional Unit Specific									
Blinds (29-Aug-14)	2	10	37.5 %	0	0	0	0	0	0
Subtotal	2			0	0	0	0	0	0
Existing Common Property									
Automatic Garage Door - Motors	0	10	100.0 %	0	0	0	0	0	0
Carpet	0	10	37.5 %	0	0	0	0	0	0
Closed Circuit Television - Cameras & Monitors	0	4	100.0 %	0	0	0	0	0	0
Closed Circuit Television - Digital Recorders	0	4	100.0 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	0	12	100.0 %	0	0	0	0	0	0
Fire Alarm Bells	0	12	100.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	100.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	100.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	100.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	100.0 %	0	0	0	0	0	0
Fire Indicator Panels	0	12	37.5 %	0	0	0	0	0	0
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Hot Water Systems	0	12	37.5 %	0	0	0	0	0	0
Intercom System Assets	0	10	37.5 %	0	0	0	0	0	0
Lifts	1,496	30	6.7 %	100	93	87	81	76	1,059
Light Shades	0	5	100.0 %	0	0	0	0	0	0
MATV System	0	10	100.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	100.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	100.0 %	0	0	0	0	0	0
Ventilation Fans	0	20	37.5 %	0	0	0	0	0	0
Subtotal	1,496			100	93	87	81	76	1,059
Total Division 40 - Effective Life Rate	2,526			237	93	87	81	76	1,059
Total Division 40 - Pooled (Page 21)	375			142	425	264	165	103	169
Total Division 40	2,901			379	518	351	246	179	1,228
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	197,399			7,602	7,602	7,602	7,602	7,602	159,389
Total Depreciation	200,300			7,981	8,120	7,953	7,848	7,781	160,617

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Diminishing value method pooling schedule (years 1 - 5)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-18 (\$)
				21-Jun-14 30-Jun-14 Year 1 (\$)	1-Jul-14 30-Jun-15 Year 2 (\$)	1-Jul-15 30-Jun-16 Year 3 (\$)	1-Jul-16 30-Jun-17 Year 4 (\$)	1-Jul-17 30-Jun-18 Year 5 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Air Conditioning - Packaged Unit	*893	15	0.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Carpet	*810	10	37.5 %	0	0	0	304	190	316
Cooktops	*998	12	37.5 %	0	0	0	374	234	390
Dishwashers	*861	10	0.0 %	0	0	0	0	0	0
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Exhaust Fans	502	10	37.5 %	94	153	96	60	37	62
Floating Timber Floors	*881	15	0.0 %	0	0	0	0	0	0
Light Shades	676	5	37.5 %	127	206	129	80	50	84
Ovens	*890	12	0.0 %	0	0	0	0	0	0
Rangehoods	828	12	37.5 %	155	252	158	99	62	102
Smoke Alarms	0	6	0.0 %	0	0	0	0	0	0
Washing Machines	*908	10	37.5 %	0	0	0	341	213	354
Subtotal	2,006			376	611	383	1,258	786	1,308
Additional Unit Specific									
Blinds (29-Aug-14)	*1,270	10	37.5 %	0	238	387	242	151	252
Subtotal	0			0	238	387	242	151	252
Existing Common Property									
Automatic Garage Door - Motors	0	10	0.0 %	0	0	0	0	0	0
Carpet	405	10	37.5 %	76	123	77	48	30	51
Closed Circuit Television - Cameras & Monitors	0	4	0.0 %	0	0	0	0	0	0
Closed Circuit Television - Digital Recorders	0	4	0.0 %	0	0	0	0	0	0
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	0	12	0.0 %	0	0	0	0	0	0
Fire Alarm Bells	0	12	0.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	0.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	0.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	0.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	0.0 %	0	0	0	0	0	0
Fire Indicator Panels	732	12	37.5 %	137	223	140	87	54	91
Garbage Bins	0	10	0.0 %	0	0	0	0	0	0
Hot Water Systems	918	12	37.5 %	172	280	175	109	68	114
Intercom System Assets	809	10	37.5 %	152	246	154	96	60	101
Lifts	*988	30	0.0 %	0	0	0	0	0	0
Light Shades	0	5	0.0 %	0	0	0	0	0	0
MATV System	0	10	0.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	0.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	0.0 %	0	0	0	0	0	0
Ventilation Fans	380	20	37.5 %	71	116	72	45	29	47
Subtotal	3,244			608	988	618	385	241	404
Total - Pooled Items	6,520			984	1,837	1,388	1,885	1,178	2,825

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Diminishing value method pooling schedule (years 6 - 10)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-23 (\$)
				1-Jul-18 30-Jun-19 Year 6 (\$)	1-Jul-19 30-Jun-20 Year 7 (\$)	1-Jul-20 30-Jun-21 Year 8 (\$)	1-Jul-21 30-Jun-22 Year 9 (\$)	1-Jul-22 30-Jun-23 Year 10 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Air Conditioning - Packaged Unit	*893	15	0.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Carpet	316	10	37.5 %	119	74	46	29	18	30
Cooktops	390	12	37.5 %	146	92	57	36	22	37
Dishwashers	861	10	37.5 %	323	202	126	79	49	82
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Exhaust Fans	62	10	37.5 %	23	15	9	6	3	6
Floating Timber Floors	*881	15	0.0 %	0	0	0	0	0	0
Light Shades	84	5	37.5 %	32	20	12	8	5	7
Ovens	*890	12	37.5 %	0	334	209	130	81	136
Rangehoods	102	12	37.5 %	38	24	15	9	6	10
Smoke Alarms	0	6	0.0 %	0	0	0	0	0	0
Washing Machines	354	10	37.5 %	133	83	52	32	20	34
Subtotal	2,169			814	844	526	329	204	342
Additional Unit Specific									
Blinds (29-Aug-14)	252	10	37.5 %	95	59	37	23	14	24
Subtotal	252			95	59	37	23	14	24
Existing Common Property									
Automatic Garage Door - Motors	0	10	0.0 %	0	0	0	0	0	0
Carpet	51	10	37.5 %	19	12	8	5	3	4
Closed Circuit Television - Cameras & Monitors	0	4	0.0 %	0	0	0	0	0	0
Closed Circuit Television - Digital Recorders	0	4	0.0 %	0	0	0	0	0	0
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	0	12	0.0 %	0	0	0	0	0	0
Fire Alarm Bells	0	12	0.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	0.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	0.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	0.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	0.0 %	0	0	0	0	0	0
Fire Indicator Panels	91	12	37.5 %	34	21	14	8	5	9
Garbage Bins	0	10	0.0 %	0	0	0	0	0	0
Hot Water Systems	114	12	37.5 %	43	27	17	10	6	11
Intercom System Assets	101	10	37.5 %	38	24	15	9	6	9
Lifts	*988	30	0.0 %	0	0	0	0	0	0
Light Shades	0	5	0.0 %	0	0	0	0	0	0
MATV System	0	10	0.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	0.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	0.0 %	0	0	0	0	0	0
Ventilation Fans	47	20	37.5 %	18	11	7	4	3	4
Subtotal	404			152	95	61	36	23	37
Total - Pooled Items	2,825			1,061	998	624	388	241	403

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Diminishing value method pooling schedule (years 11 - 15)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-28 (\$)
				1-Jul-23 30-Jun-24 Year 11 (\$)	1-Jul-24 30-Jun-25 Year 12 (\$)	1-Jul-25 30-Jun-26 Year 13 (\$)	1-Jul-26 30-Jun-27 Year 14 (\$)	1-Jul-27 30-Jun-28 Year 15 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Air Conditioning - Packaged Unit	*893	15	0.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Carpet	30	10	37.5 %	11	7	5	3	2	2
Cooktops	37	12	37.5 %	14	9	5	3	2	4
Dishwashers	82	10	37.5 %	31	19	12	8	5	7
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Exhaust Fans	6	10	37.5 %	2	2	1	1	0	0
Floating Timber Floors	*881	15	37.5 %	0	0	0	330	207	344
Light Shades	7	5	37.5 %	3	2	1	1	0	0
Ovens	136	12	37.5 %	51	32	20	12	8	13
Rangehoods	10	12	37.5 %	4	2	2	1	1	0
Smoke Alarms	0	6	0.0 %	0	0	0	0	0	0
Washing Machines	34	10	37.5 %	13	8	5	3	2	3
Subtotal	342			129	81	51	362	227	373
Additional Unit Specific									
Blinds (29-Aug-14)	24	10	37.5 %	9	6	3	2	2	2
Subtotal	24			9	6	3	2	2	2
Existing Common Property									
Automatic Garage Door - Motors	0	10	0.0 %	0	0	0	0	0	0
Carpet	4	10	37.5 %	2	1	1	0	0	0
Closed Circuit Television - Cameras & Monitors	0	4	0.0 %	0	0	0	0	0	0
Closed Circuit Television - Digital Recorders	0	4	0.0 %	0	0	0	0	0	0
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	0	12	0.0 %	0	0	0	0	0	0
Fire Alarm Bells	0	12	0.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	0.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	0.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	0.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	0.0 %	0	0	0	0	0	0
Fire Indicator Panels	9	12	37.5 %	3	2	2	1	1	0
Garbage Bins	0	10	0.0 %	0	0	0	0	0	0
Hot Water Systems	11	12	37.5 %	4	3	2	1	1	0
Intercom System Assets	9	10	37.5 %	3	2	2	1	1	0
Lifts	*988	30	0.0 %	0	0	0	0	0	0
Light Shades	0	5	0.0 %	0	0	0	0	0	0
MATV System	0	10	0.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	0.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	0.0 %	0	0	0	0	0	0
Ventilation Fans	4	20	37.5 %	2	1	1	0	0	0
Subtotal	37			14	9	8	3	3	0
Total - Pooled Items	403			152	96	62	367	232	375

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Diminishing value method pooling schedule (years 16 - 20)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-33 (\$)
				1-Jul-28 30-Jun-29 Year 16 (\$)	1-Jul-29 30-Jun-30 Year 17 (\$)	1-Jul-30 30-Jun-31 Year 18 (\$)	1-Jul-31 30-Jun-32 Year 19 (\$)	1-Jul-32 30-Jun-33 Year 20 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Air Conditioning - Packaged Unit	*893	15	37.5 %	0	335	209	131	82	136
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Carpet	2	10	37.5 %	1	1	0	0	0	0
Cooktops	4	12	37.5 %	2	1	1	0	0	0
Dishwashers	7	10	37.5 %	3	2	1	1	0	0
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Exhaust Fans	0	10	0.0 %	0	0	0	0	0	0
Floating Timber Floors	344	15	37.5 %	129	81	50	32	20	32
Light Shades	0	5	0.0 %	0	0	0	0	0	0
Ovens	13	12	37.5 %	5	3	2	1	1	1
Rangehoods	0	12	0.0 %	0	0	0	0	0	0
Smoke Alarms	0	6	0.0 %	0	0	0	0	0	0
Washing Machines	3	10	37.5 %	1	1	1	0	0	0
Subtotal	373			141	424	264	165	103	169
Additional Unit Specific									
Blinds (29-Aug-14)	2	10	37.5 %	1	1	0	0	0	0
Subtotal	2			1	1	0	0	0	0
Existing Common Property									
Automatic Garage Door - Motors	0	10	0.0 %	0	0	0	0	0	0
Carpet	0	10	0.0 %	0	0	0	0	0	0
Closed Circuit Television - Cameras & Monitors	0	4	0.0 %	0	0	0	0	0	0
Closed Circuit Television - Digital Recorders	0	4	0.0 %	0	0	0	0	0	0
Door Closers	0	10	0.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	0	12	0.0 %	0	0	0	0	0	0
Fire Alarm Bells	0	12	0.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	0.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	0.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	0.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	0.0 %	0	0	0	0	0	0
Fire Indicator Panels	0	12	0.0 %	0	0	0	0	0	0
Garbage Bins	0	10	0.0 %	0	0	0	0	0	0
Hot Water Systems	0	12	0.0 %	0	0	0	0	0	0
Intercom System Assets	0	10	0.0 %	0	0	0	0	0	0
Lifts	*988	30	0.0 %	0	0	0	0	0	0
Light Shades	0	5	0.0 %	0	0	0	0	0	0
MATV System	0	10	0.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	0.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	0.0 %	0	0	0	0	0	0
Ventilation Fans	0	20	0.0 %	0	0	0	0	0	0
Subtotal	0			0	0	0	0	0	0
Total - Pooled Items	375			142	425	264	165	103	169

Items marked by an * are allocated to the low-value pool in later years.

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Prime cost method schedule (years 1 - 5)

Tax Grouping	Total Cost @ 21-Jun-14 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-18 (\$)
				21-Jun-14 30-Jun-14 Year 1 (\$)	1-Jul-14 30-Jun-15 Year 2 (\$)	1-Jul-15 30-Jun-16 Year 3 (\$)	1-Jul-16 30-Jun-17 Year 4 (\$)	1-Jul-17 30-Jun-18 Year 5 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioning - Packaged Unit	7,669	15	6.7 %	14	511	511	511	511	5,611
Bathroom Accessories - Freestanding	126	5	100.0 %	126	0	0	0	0	0
Carpet	1,272	10	10.0 %	3	127	127	127	127	761
Cooktops	1,445	12	8.3 %	3	120	120	120	120	962
Dishwashers	2,113	10	10.0 %	6	211	211	211	211	1,263
Door Closers	148	10	100.0 %	148	0	0	0	0	0
Exhaust Fans	502	10	10.0 %	1	50	50	50	50	301
Floating Timber Floors	4,920	15	6.7 %	9	328	328	328	328	3,599
Light Shades	676	5	20.0 %	4	135	135	135	135	132
Ovens	2,227	12	8.3 %	5	186	186	186	186	1,478
Rangehoods	828	12	8.3 %	2	69	69	69	69	550
Smoke Alarms	172	6	100.0 %	172	0	0	0	0	0
Washing Machines	1,427	10	10.0 %	4	143	143	143	143	851
Subtotal	23,525			497	1,880	1,880	1,880	1,880	15,508
Additional Unit Specific									
Blinds (29-Aug-14)	1,270	10	10.0 %	0	106	127	127	127	783
Subtotal	1,270			0	106	127	127	127	783
Existing Common Property									
Automatic Garage Door - Motors	55	10	100.0 %	55	0	0	0	0	0
Carpet	405	10	10.0 %	1	41	41	41	41	240
Closed Circuit Television - Cameras & Monitors	275	4	100.0 %	275	0	0	0	0	0
Closed Circuit Television - Digital Recorders	240	4	100.0 %	240	0	0	0	0	0
Door Closers	14	10	100.0 %	14	0	0	0	0	0
Emergency Warning & Intercommunication Systems	253	12	100.0 %	253	0	0	0	0	0
Fire Alarm Bells	124	12	100.0 %	124	0	0	0	0	0
Fire Booster Pumps	269	20	100.0 %	269	0	0	0	0	0
Fire Detection Alarms	208	20	100.0 %	208	0	0	0	0	0
Fire Extinguishers	94	15	100.0 %	94	0	0	0	0	0
Fire Hoses & Nozzles	236	10	100.0 %	236	0	0	0	0	0
Fire Indicator Panels	732	12	8.3 %	2	61	61	61	61	486
Garbage Bins	194	10	100.0 %	194	0	0	0	0	0
Hot Water Systems	918	12	8.3 %	2	76	76	76	76	612
Intercom System Assets	809	10	10.0 %	2	81	81	81	81	483
Lifts	3,938	30	3.3 %	4	131	131	131	131	3,410
Light Shades	105	5	100.0 %	105	0	0	0	0	0
MATV System	238	10	100.0 %	238	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	162	5	100.0 %	162	0	0	0	0	0
Security Monitoring Proximity Readers	161	7	100.0 %	161	0	0	0	0	0
Ventilation Fans	380	20	5.0 %	1	19	19	19	19	303
Subtotal	9,810			2,640	409	409	409	409	5,534
Total Division 40 - Effective Life Rate	34,605			3,137	2,395	2,416	2,416	2,416	21,825
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	304,056			229	7,602	7,602	7,602	7,602	273,419
Total Depreciation	338,661			3,366	9,997	10,018	10,018	10,018	295,244

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Prime cost method schedule (years 6 - 10)

Tax Grouping	Total Cost @ 1-Jul-18 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-23 (\$)
				1-Jul-18 30-Jun-19 Year 6 (\$)	1-Jul-19 30-Jun-20 Year 7 (\$)	1-Jul-20 30-Jun-21 Year 8 (\$)	1-Jul-21 30-Jun-22 Year 9 (\$)	1-Jul-22 30-Jun-23 Year 10 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioning - Packaged Unit	5,611	15	6.7 %	511	511	511	511	511	3,056
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Carpet	761	10	10.0 %	127	127	127	127	127	126
Cooktops	962	12	8.3 %	120	120	120	120	120	362
Dishwashers	1,263	10	10.0 %	211	211	211	211	211	208
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Exhaust Fans	301	10	10.0 %	50	50	50	50	50	51
Floating Timber Floors	3,599	15	6.7 %	328	328	328	328	328	1,959
Light Shades	132	5	20.0 %	132	0	0	0	0	0
Ovens	1,478	12	8.3 %	186	186	186	186	186	548
Rangehoods	550	12	8.3 %	69	69	69	69	69	205
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Washing Machines	851	10	10.0 %	143	143	143	143	143	136
Subtotal	15,508			1,877	1,745	1,745	1,745	1,745	6,651
Additional Unit Specific									
Blinds (29-Aug-14)	783	10	10.0 %	127	127	127	127	127	148
Subtotal	783			127	127	127	127	127	148
Existing Common Property									
Automatic Garage Door - Motors	0	10	100.0 %	0	0	0	0	0	0
Carpet	240	10	10.0 %	41	41	41	41	41	35
Closed Circuit Television - Cameras & Monitors	0	4	100.0 %	0	0	0	0	0	0
Closed Circuit Television - Digital Recorders	0	4	100.0 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	0	12	100.0 %	0	0	0	0	0	0
Fire Alarm Bells	0	12	100.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	100.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	100.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	100.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	100.0 %	0	0	0	0	0	0
Fire Indicator Panels	486	12	8.3 %	61	61	61	61	61	181
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Hot Water Systems	612	12	8.3 %	76	76	76	76	76	232
Intercom System Assets	483	10	10.0 %	81	81	81	81	81	78
Lifts	3,410	30	3.3 %	131	131	131	131	131	2,755
Light Shades	0	5	100.0 %	0	0	0	0	0	0
MATV System	0	10	100.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	100.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	100.0 %	0	0	0	0	0	0
Ventilation Fans	303	20	5.0 %	19	19	19	19	19	208
Subtotal	5,534			409	409	409	409	409	3,489
Total Division 40 - Effective Life Rate	21,825			2,413	2,281	2,281	2,281	2,281	10,288
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	273,419			7,602	7,602	7,602	7,602	7,602	235,409
Total Depreciation	295,244			10,015	9,883	9,883	9,883	9,883	245,697

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Prime cost method schedule (years 11 - 15)

Tax Grouping	Total Cost @ 1-Jul-23 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-28 (\$)
				1-Jul-23 30-Jun-24 Year 11 (\$)	1-Jul-24 30-Jun-25 Year 12 (\$)	1-Jul-25 30-Jun-26 Year 13 (\$)	1-Jul-26 30-Jun-27 Year 14 (\$)	1-Jul-27 30-Jun-28 Year 15 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioning - Packaged Unit	3,056	15	6.7 %	511	511	511	511	511	501
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Carpet	126	10	10.0 %	126	0	0	0	0	0
Cooktops	362	12	8.3 %	120	120	120	2	0	0
Dishwashers	208	10	10.0 %	208	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Exhaust Fans	51	10	10.0 %	50	1	0	0	0	0
Floating Timber Floors	1,959	15	6.7 %	328	328	328	328	328	319
Light Shades	0	5	20.0 %	0	0	0	0	0	0
Ovens	548	12	8.3 %	186	186	176	0	0	0
Rangehoods	205	12	8.3 %	69	69	67	0	0	0
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Washing Machines	136	10	10.0 %	136	0	0	0	0	0
Subtotal	6,651			1,734	1,215	1,202	841	839	820
Additional Unit Specific									
Blinds (29-Aug-14)	148	10	10.0 %	127	21	0	0	0	0
Subtotal	148			127	21	0	0	0	0
Existing Common Property									
Automatic Garage Door - Motors	0	10	100.0 %	0	0	0	0	0	0
Carpet	35	10	10.0 %	35	0	0	0	0	0
Closed Circuit Television - Cameras & Monitors	0	4	100.0 %	0	0	0	0	0	0
Closed Circuit Television - Digital Recorders	0	4	100.0 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	0	12	100.0 %	0	0	0	0	0	0
Fire Alarm Bells	0	12	100.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	100.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	100.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	100.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	100.0 %	0	0	0	0	0	0
Fire Indicator Panels	181	12	8.3 %	61	61	59	0	0	0
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Hot Water Systems	232	12	8.3 %	76	76	76	4	0	0
Intercom System Assets	78	10	10.0 %	78	0	0	0	0	0
Lifts	2,755	30	3.3 %	131	131	131	131	131	2,100
Light Shades	0	5	100.0 %	0	0	0	0	0	0
MATV System	0	10	100.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	100.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	100.0 %	0	0	0	0	0	0
Ventilation Fans	208	20	5.0 %	19	19	19	19	19	113
Subtotal	3,489			400	287	285	154	150	2,213
Total Division 40 - Effective Life Rate	10,288			2,261	1,523	1,487	995	989	3,033
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	235,409			7,602	7,602	7,602	7,602	7,602	197,399
Total Depreciation	245,697			9,863	9,125	9,089	8,597	8,591	200,432

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Prime cost method schedule (years 16 - 20)

Tax Grouping	Total Cost @ 1-Jul-28 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-33 (\$)
				1-Jul-28 30-Jun-29 Year 16 (\$)	1-Jul-29 30-Jun-30 Year 17 (\$)	1-Jul-30 30-Jun-31 Year 18 (\$)	1-Jul-31 30-Jun-32 Year 19 (\$)	1-Jul-32 30-Jun-33 Year 20 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioning - Packaged Unit	501	15	6.7 %	501	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	100.0 %	0	0	0	0	0	0
Carpet	0	10	10.0 %	0	0	0	0	0	0
Cooktops	0	12	8.3 %	0	0	0	0	0	0
Dishwashers	0	10	10.0 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Exhaust Fans	0	10	10.0 %	0	0	0	0	0	0
Floating Timber Floors	319	15	6.7 %	319	0	0	0	0	0
Light Shades	0	5	20.0 %	0	0	0	0	0	0
Ovens	0	12	8.3 %	0	0	0	0	0	0
Rangehoods	0	12	8.3 %	0	0	0	0	0	0
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Washing Machines	0	10	10.0 %	0	0	0	0	0	0
Subtotal	820			820	0	0	0	0	0
Additional Unit Specific									
Blinds (29-Aug-14)	0	10	10.0 %	0	0	0	0	0	0
Subtotal	0			0	0	0	0	0	0
Existing Common Property									
Automatic Garage Door - Motors	0	10	100.0 %	0	0	0	0	0	0
Carpet	0	10	10.0 %	0	0	0	0	0	0
Closed Circuit Television - Cameras & Monitors	0	4	100.0 %	0	0	0	0	0	0
Closed Circuit Television - Digital Recorders	0	4	100.0 %	0	0	0	0	0	0
Door Closers	0	10	100.0 %	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems	0	12	100.0 %	0	0	0	0	0	0
Fire Alarm Bells	0	12	100.0 %	0	0	0	0	0	0
Fire Booster Pumps	0	20	100.0 %	0	0	0	0	0	0
Fire Detection Alarms	0	20	100.0 %	0	0	0	0	0	0
Fire Extinguishers	0	15	100.0 %	0	0	0	0	0	0
Fire Hoses & Nozzles	0	10	100.0 %	0	0	0	0	0	0
Fire Indicator Panels	0	12	8.3 %	0	0	0	0	0	0
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Hot Water Systems	0	12	8.3 %	0	0	0	0	0	0
Intercom System Assets	0	10	10.0 %	0	0	0	0	0	0
Lifts	2,100	30	3.3 %	131	131	131	131	131	1,445
Light Shades	0	5	100.0 %	0	0	0	0	0	0
MATV System	0	10	100.0 %	0	0	0	0	0	0
Security Monitoring Door Controllers & Code Pads	0	5	100.0 %	0	0	0	0	0	0
Security Monitoring Proximity Readers	0	7	100.0 %	0	0	0	0	0	0
Ventilation Fans	113	20	5.0 %	19	19	19	19	19	18
Subtotal	2,213			150	150	150	150	150	1,463
Total Division 40 - Effective Life Rate	3,033			970	150	150	150	150	1,463
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	197,399			7,602	7,602	7,602	7,602	7,602	159,389
Total Depreciation	200,432			8,572	7,752	7,752	7,752	7,752	160,852

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Grouped depreciation rates - diminishing value method

BMT Tax Depreciation has allocated each asset into a group based on their rate of depreciation. The following tables provide a summary of the total deductions available for each depreciation rate for both the diminishing value method and the prime cost method of depreciation. This may assist when entering depreciation into accounting software packages.

Basic rate (%)	Years				
	21-Jun-14 30-Jun-14 Year 1 (\$)	1-Jul-14 30-Jun-15 Year 2 (\$)	1-Jul-15 30-Jun-16 Year 3 (\$)	1-Jul-16 30-Jun-17 Year 4 (\$)	1-Jul-17 30-Jun-18 Year 5 (\$)
2.5	229	7,602	7,602	7,602	7,602
6.67	7	262	245	228	213
13.33	46	1,673	1,449	1,256	1,088
16.67	17	610	508	257	214
18.75	984	238	0	0	0
20	27	957	765	269	215
37.5	0	1,599	1,388	1,885	1,178
100	3,074	0	0	0	0
Total	4,384	12,941	11,957	11,497	10,510

Basic rate (%)	Years				
	1-Jul-18 30-Jun-19 Year 6 (\$)	1-Jul-19 30-Jun-20 Year 7 (\$)	1-Jul-20 30-Jun-21 Year 8 (\$)	1-Jul-21 30-Jun-22 Year 9 (\$)	1-Jul-22 30-Jun-23 Year 10 (\$)
2.5	7,602	7,602	7,602	7,602	7,602
6.67	199	186	173	162	151
13.33	944	818	709	614	532
16.67	178	0	0	0	0
18.75	0	0	0	0	0
20	0	0	0	0	0
37.5	1,061	998	624	388	241
100	0	0	0	0	0
Total	9,984	9,604	9,108	8,766	8,526

Grouped depreciation rates - prime cost method

Basic Rate (%)	Years				
	21-Jun-14 30-Jun-14 Year 1 (\$)	1-Jul-14 30-Jun-15 Year 2 (\$)	1-Jul-15 30-Jun-16 Year 3 (\$)	1-Jul-16 30-Jun-17 Year 4 (\$)	1-Jul-17 30-Jun-18 Year 5 (\$)
2.5	229	7,602	7,602	7,602	7,602
3.33	4	131	131	131	131
5	1	19	19	19	19
6.67	23	839	839	839	839
8.33	14	512	512	512	512
10	17	759	780	780	780
20	4	135	135	135	135
100	3,074	0	0	0	0
Total	3,366	9,997	10,018	10,018	10,018

Basic Rate (%)	Years				
	1-Jul-18 30-Jun-19 Year 6 (\$)	1-Jul-19 30-Jun-20 Year 7 (\$)	1-Jul-20 30-Jun-21 Year 8 (\$)	1-Jul-21 30-Jun-22 Year 9 (\$)	1-Jul-22 30-Jun-23 Year 10 (\$)
2.5	7,602	7,602	7,602	7,602	7,602
3.33	131	131	131	131	131
5	19	19	19	19	19
6.67	839	839	839	839	839
8.33	512	512	512	512	512
10	780	780	780	780	780
20	132	0	0	0	0
100	0	0	0	0	0
Total	10,015	9,883	9,883	9,883	9,883

Glossary of Terms

Building first use

Properties generally depreciate for forty years from their construction completion date. When a purchaser becomes the first owner of a brand new investment property, they are entitled to claim depreciation for the full forty years as long as they own the property.

Building price indices

The building price index is a statistical based method of measuring building price movements over time. It is a composite index with weighted factors on an industry-wide basis.

Division 40

Division 40 refers to the plant and equipment assets contained within the property. These assets are deemed to be mechanical or easily removed from the property as opposed to items that are permanently fixed to the structure of the building. These are assets which are also listed as recognised plant and equipment assets by the Australian Taxation Office. Unlike deductions available for division 43, depreciation of plant and equipment is not limited by age. It is the condition and quality of each item as well as the individual effective life of the asset as set by the Australian Taxation Office which contributes to the depreciable amount. Some examples of plant and equipment assets include carpet, blinds, ovens as well as less obvious items such as door closers.

See the definitions also provided for plant and equipment assets and effective life within this glossary of terms.

Division 43

Division 43 refers to a deduction available for the wear and tear of the building. Also known as a capital works deduction. A deduction can be claimed for the building, structural improvements and fixed assets of a property at a rate of either 2.5% or 4% each year depending on the classification of the property's use and the property's construction commencement date as demonstrated in the following table.

Current Australian Taxation Office legislation states that a property owner is eligible to claim a deduction for the division 43 on income producing properties that commenced construction between the 18th of July 1985 and the present time. The depreciation available for building write-off can only be claimed for a maximum of forty years after the construction completion date. Examples of assets that will qualify for division 43 include walls, roof, tiles, built in robes, cabinets, fixed bathroom fittings and vanities.

Property owners may also be able to claim building write-off for renovations that have been completed to a property, even if these renovations were completed by a previous owner of the property.

Diminishing value method

The diminishing value method is one of two methods used to claim depreciation for plant and equipment assets. Under the diminishing value method the decline in value is calculated using the asset's base value. The base value of an asset is, broadly, its cost plus any costs incurred on the asset since you first held it less the decline in value of the asset up to the end of the prior year.

The formulas for the diminishing value method are:

Diminishing value method				
For depreciating assets you started to hold on or after 10th May 2006				
Base value*	X	Days held ----- 365	X	200% ----- asset's effective life
For depreciating assets you started to hold prior to 10th May 2006				
Base value*	X	Days held ----- 365	X	150% ----- asset's effective life

* For the income year in which an asset is first used or installed ready for use for any purpose, the **base value** is the asset's cost. For a later income year, the base value is the asset's opening adjustable value plus any amounts included in the asset's second element of cost for that year.

This method assumes that the decline in value each year is a constant proportion of the amount not yet written off and produces a progressively smaller decline in value over time.

This method results in a higher rate of depreciation deductions in the first five to ten years of owning the property.

Once a method has been chosen, this cannot be changed. For this reason, it is recommended to the property owner that they consult with an Accountant or a Financial Advisor for advice on which method will best suit their individual investment strategy and to ensure the best results are obtained.

Effective life

Australian Taxation Office legislation provides an effective life for each individual asset claimable as plant and equipment. Depreciation of plant and equipment based on this effective life is determined by the current Australian Taxation Office legislation in place at the time of this schedule being completed. See plant and equipment assets.

See the definitions also provided for division 40 and plant and equipment assets within this glossary of terms.

Immediate write-off

Individual assets which cost \$300 or less can usually be written off as an immediate deduction in the year of their acquisition. This means an investor can claim 100% of the value of an asset in the same financial year as its purchase so long as the asset meets certain criteria as set by the Australian Taxation Office.

To be eligible for the immediate write-off, an asset must be used for the purpose of producing assessable income that was not income from carrying out a business. The asset also cannot be part of a set of assets acquired in the income year that together cost more than \$300. The cost of individual assets that have been acquired after the 1st of July 2001 that are the same asset type (or are considered to be identical or substantially identical in accordance with Australian Taxation Office legislation) must be added together when applying the \$300 threshold. If their combined total cost is more than \$300, they cannot be written off in the year of purchase (unless there are multiple owners and their interest in the asset is less than \$300). Alternatively, you may be able to allocate the asset to a low-value pool.

Life of the property

From the date of construction completion, the Australian Taxation Office has determined that the owner of any property eligible to claim depreciation can do so for forty years. Therefore investors can claim the full forty years on a brand new building, while only the balance of the forty year period from the construction completion date can be claimed for an older property.

Low-value pooling

From 1 July 2000, an optional low-value pooling arrangement for plant was introduced. It applied to certain plant costing less than \$1,000 or having an undeducted cost of less than \$1,000.

Under the UCA, you can allocate low-cost assets and low value assets to a low-value pool.

You work out the decline in value of an asset you hold jointly with others based on the cost of your interest in the asset. This means if you hold an asset jointly and the cost of your interest in the asset or the opening adjustable value of your interest is less than \$1,000, you can allocate your interest in the asset to your low-value pool. Once you choose to create a low-value pool and allocate a low-cost asset to it, you must pool all other low-cost assets you start to hold in that income year and in later income years. However, this rule does not apply to low-value assets. You can decide whether to allocate low-value assets to the pool on an asset-by-asset basis.

Assets which are placed into a low-value pool are able to be claimed by the property owner at a rate of 18.75% in the year of purchase and 37.5% every year thereafter.

Low-cost assets

A low-cost asset is a depreciable asset that has an opening value of less than \$1,000 in the year of acquisition.

Low-value assets

A low-value asset is a depreciable asset that has a written down value of less than \$1,000. That is, the value of the asset may have been greater than \$1,000 in the year of acquisition however the value remaining after a previous year's depreciation deduction is less than \$1,000.

Non-depreciable components

Examples of non-depreciable components include land value, market premiums, rates, taxes, holding costs and assets which have not been deemed to be depreciable according to current Australian Taxation Office legislation, for example soft landscaping.

Not one of a number of identical or substantially identical items

Items are identical if they are the same in all respects. Items are substantially identical if they are the same in most respects even though there may be some minor or incidental differences. Factors to consider include colour, shape, function, texture, composition, brand and design.

The total cost of the asset and any other identical or substantially identical asset that you acquire in the income year must not exceed \$300. Do not take into account assets that you acquired in another income year.

Not part of a set

You need to determine whether items form a set on a case-by-case basis. You can regard items as a set if they are, dependent on each other, marketed as a set, or designed and intended to be used together. It is the cost of a set of assets you acquire in the income year that must not exceed \$300. You cannot avoid the test by buying parts of a set separately.

Plant and equipment items

Depreciation can be claimed for assets recognised as plant and equipment items by current Australian Taxation Office legislation. Each asset is assigned an effective life by the Australian Taxation Office and is depreciated based on this effective life. Some examples of plant and equipment assets include carpet, blinds, ovens as well as less obvious items such as door closers.

See the definitions also provided for division 40 and effective life within this glossary of terms.

Preliminaries

Construction preliminaries refers to the associated expenses or costs that contractors incur in the completion of a project, for example a site office or heating of a site office, rather than the actual building working materials like the bricks and mortar.

Prime cost method

Under the prime cost method the decline in value is generally calculated as a constant percentage of the asset's cost and reflects a uniform decline in value over time. The formula is:

Prime cost method				
Asset's cost	X	Days held ----- 365	X	100% ----- asset's effective life

* The cost of an asset includes both the amount you pay for it as well as any additional amounts you spend on transporting it and installing it. Cost also includes amounts you spend on improving the asset.

Once a method has been chosen, this cannot be changed. For this reason, it is recommended to the property owner that they consult with an Accountant or a Financial Advisor for advice on which method will best suit their individual investment strategy and to ensure the best results are obtained.

Pro-rata calculations

Pro-rata calculations are used to show a portion of a total quantity. When an investment property is rented part way through a year, depreciation claims are required to be based on a pro-rata calculation of the time that the property (or asset acquired and installed within the property) was income producing.

Split report

Ownership structures influence how depreciation deductions are calculated. Properties with multiple owners can create a complex tax situation. A BMT Tax Depreciation Schedule makes life easier for Accountants by splitting depreciation deductions to ensure the owners' claims are maximised. BMT Tax Depreciation can take into account any number of owners and ownership percentages from 2 owners at 60:40 or even 4 owners at 70:15:10:5.

Uniform Capital Allowance

Under the Uniform Capital Allowance a depreciating asset starts to decline in value when you first use it (or install it ready for use) to produce income. You can deduct an amount equal to the decline in value for an income year of a depreciating asset that you held for any time during the year.

You must decide whether to calculate the decline in value of a depreciating asset using the prime cost or diminishing value method. Please refer to the definitions for prime cost and diminishing value method within this glossary of terms for further information on these methods.

Generally, the effective life of a depreciating asset is how long it can be used by any entity for a taxable purpose, or for the purpose of producing income. The effective life of an asset is based on the wear and tear, assuming that it will be maintained in reasonably good order and condition. BMT Tax

Depreciation always adopt the effective life of particular assets as determined by the Commissioner of Taxation unless advised otherwise.

Disclaimer

BMT Tax Depreciation Pty Ltd does not accept any contractual, tortious or any other form of liability for any consequences, loss or damage as a result of any other person acting upon or using this tax depreciation schedule.

1300 728 726

bmtqs.com.au

Sydney

Level 33, 264 George Street
Sydney NSW 2000
Ph: 02 9241 6477

Brisbane

Level 7, 320 Adelaide Street
Brisbane QLD 4000
Ph: 07 3221 9922

Gold Coast

Suite 30610, Level 6 Southport
Central 3, 9 Lawson St
Southport QLD 4215
Ph: 07 5526 3520

Newcastle

19 Bruncker Road
Broadmeadow NSW 2292
Ph: 02 4978 6477

Melbourne

Level 50, 120 Collins Street
Melbourne VIC 3000
Ph: 03 9654 2233

Darwin

Level 1, Paspalis Centrepoint
48-50 Smith Street
Darwin, NT 0800
Ph: 08 8941 3115

Perth

Level 28, 140 St Georges
Terrace Perth WA 6000
Ph: 08 9485 2111

Cairns

181 Mulgrave Road
Cairns QLD 4870
Ph: 07 4031 5699

Canberra

Level 6, 39 London Circuit
Canberra ACT 2600
Ph: 02 6257 4800

Adelaide

Level 5, 121 King William Street
Adelaide SA 5000
Ph: 08 8231 1133

Hobart

Hobart Corporate Centre
Level 3, 85 Macquarie Street
Hobart, TAS 7000
Ph: 03 6231 6966

BMT Tax Depreciation
QUANTITY SURVEYORS

Heritage Bank Limited.
ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

000598 000



S & D VISEVIC ESTATE SUPER FUND
VISEVIC INVESTMENTS P/L ATF
26 KANANGRA CRES
CHERRYBROOK NSW 2126

ACCOUNT NAME S & D Visevic Estate Super
Fund Visevic Investments P/L
Atf

BSB Number	638-530
Account Number	14037645 L71
Statement From	01 Jul 2020
Statement To	31 Dec 2020
Statement Number	9
Closing Balance	\$ 228389.37 DR

ACCOUNT SUMMARY

Account Type	BUSINESS FIXED INTEREST RATE LOAN
Financial Year to Date Interest	\$5592.78
Total Interest for Statement Period	\$5592.78
Total Setoff Account Benefit for Statement Period	\$0.00
Payments in Advance as at 31 Dec 2020	\$87.91
Annual Percentage Rate as at 31 Dec 2020 was 4.850%pa with monthly repayments of	\$1462.00
Default Rate of interest as at 31 Dec 2020 was 8.850%pa (applicable to amounts in default)	

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
01 Jul 2020	Opening Balance (Interest Rate 4.850%pa)			-231448.59
01 Jul 2020	From Savings S13		1462.00	-229986.59
01 Jul 2020	REPAYMENT DUE \$1462			-229986.59
31 Jul 2020	Loan interest	947.36		-230933.95
31 Jul 2020	Administration fee	20.00		-230953.95
03 Aug 2020	From Savings S13		1462.00	-229491.95
03 Aug 2020	REPAYMENT DUE \$1462			-229491.95
31 Aug 2020	Loan interest	945.71		-230437.66
31 Aug 2020	Administration fee	20.00		-230457.66
01 Sep 2020	From Savings S13		1462.00	-228995.66
01 Sep 2020	REPAYMENT DUE \$1462			-228995.66
30 Sep 2020	Loan interest	912.85		-229908.51
30 Sep 2020	Administration fee	20.00		-229928.51
01 Oct 2020	From Savings S13		1462.00	-228466.51
01 Oct 2020	REPAYMENT DUE \$1462			-228466.51
31 Oct 2020	Loan interest	941.09		-229407.60
31 Oct 2020	Administration fee	20.00		-229427.60
02 Nov 2020	From Savings S13		1462.00	-227965.60
02 Nov 2020	REPAYMENT DUE \$1462			-227965.60
30 Nov 2020	Loan interest	908.93		-228874.53
30 Nov 2020	Administration fee	20.00		-228894.53
01 Dec 2020	From Savings S13		1462.00	-227432.53
01 Dec 2020	REPAYMENT DUE \$1462			-227432.53
31 Dec 2020	Loan interest	936.84		-228369.37

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HB003

Heritage Bank Limited.
ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

Date	Transaction Details (continued)	Debit	Credit	Balance
31 Dec 2020	Administration fee	20.00		-228389.37
31 Dec 2020	CLOSING BALANCE			-228389.37

Ensure you have property insurance

Remember that any buildings, structures or improvements to property mortgaged to Heritage must be comprehensively insured to replacement value for the events stated in your mortgage documents.

For help choosing the right insurance, visit the home + contents sections at moneysmart.gov.au

For a competitive insurance quote call 13 14 22 or visit heritage.com.au

Heritage Bank Limited.
ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

000243 000



S & D VISEVIC ESTATE SUPER FUND
VISEVIC INVESTMENTS P/L ATF
26 KANANGRA CRES
CHERRYBROOK NSW 2126

ACCOUNT NAME S & D Visevic Estate Super
Fund Visevic Investments P/L
Atf

BSB Number	638-530
Account Number	14037645 L71
Statement From	01 Jan 2021
Statement To	30 Jun 2021
Statement Number	10
Closing Balance	\$ 225163.64 DR

ACCOUNT SUMMARY

Account Type	BUSINESS FIXED INTEREST RATE LOAN
Financial Year to Date Interest	\$11019.05
Total Interest for Statement Period	\$5426.27
Total Setoff Account Benefit for Statement Period	\$0.00
Payments in Advance as at 30 Jun 2021	\$87.91
Annual Percentage Rate as at 30 Jun 2021 was 4.850%pa with monthly repayments of	\$1462.00
Default Rate of interest as at 30 Jun 2021 was 8.850%pa (applicable to amounts in default)	

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
01 Jan 2021	Opening Balance (Interest Rate 4.850%pa)			-228389.37
04 Jan 2021	From Savings S13		1462.00	-226927.37
04 Jan 2021	REPAYMENT DUE \$1462			-226927.37
31 Jan 2021	Loan interest	935.34		-227862.71
31 Jan 2021	Administration fee	20.00		-227882.71
01 Feb 2021	From Savings S13		1462.00	-226420.71
01 Feb 2021	REPAYMENT DUE \$1462			-226420.71
28 Feb 2021	Loan interest	842.41		-227263.12
28 Feb 2021	Administration fee	20.00		-227283.12
01 Mar 2021	From Savings S13		1462.00	-225821.12
01 Mar 2021	REPAYMENT DUE \$1462			-225821.12
31 Mar 2021	Loan interest	930.20		-226751.32
31 Mar 2021	Administration fee	20.00		-226771.32
01 Apr 2021	From Savings S13		1462.00	-225309.32
01 Apr 2021	REPAYMENT DUE \$1462			-225309.32
30 Apr 2021	Loan interest	898.15		-226207.47
30 Apr 2021	Administration fee	20.00		-226227.47
03 May 2021	From Savings S13		1462.00	-224765.47
04 May 2021	REPAYMENT DUE \$1462			-224765.47
31 May 2021	Loan interest	926.24		-225691.71
31 May 2021	Administration fee	20.00		-225711.71
01 Jun 2021	From Savings S13		1462.00	-224249.71
01 Jun 2021	REPAYMENT DUE \$1462			-224249.71
30 Jun 2021	Loan interest	893.93		-225143.64

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HCB01

Heritage Bank Limited.
ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

Date	Transaction Details (continued)	Debit	Credit	Balance
30 Jun 2021	Administration fee	20.00		-225163.64
30 Jun 2021	CLOSING BALANCE			-225163.64

WILLIAMS BOXSELL GEORGAS LAWYERS

Partners

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Con J Georgas

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Liability limited by a scheme approved under Professional Standards Legislation

Our ref: CG:MI

19 March 2014

The Director

Visevic Investments No 2 Pty Ltd

26 Kanangara Crescent

CHERRYBROOK NSW 2126

Dear Mr Visevic,

Re: Purchase from Loftex Pty Limited
Property: Unit 204, 828 Elizabeth Street, Waterloo

EXCHANGE OF CONTRACTS

We confirm that an exchange of Contracts in relation to your purchase took place on 15 June 2012.

DATE OF SETTLEMENT

The contract provides for settlement to take place on the LATER of;

- (i) 10 business days after notification of registration of the subdivision plan; or
- (ii) 10 business days after the issuance of an Occupation Certificate.

It will not be necessary for you to attend the settlement.

PENALTY FOR NOT SETTLING ON TIME

If you or your lender are not ready to settle by the due date the Vendor will serve a Notice to Complete upon you giving you a further period of 14 days to settle. If you do not settle on time the Contract provides for an interest penalty payable by you to the Vendor at the rate of 12% per annum on the balance of the purchase price after allowing for the deposit that has been paid commencing on the day that settlement was due up to and including the actual date settlement takes place.

If for any reason you are unable to settle on the due date the Vendor will be entitled to serve a Notice to Complete giving notice of at least 10 days of a new completion date such completion date being a time of the essence date. If you are unable to settle by the expiring date of the Notice to Complete the Vendor will be entitled to terminate the Contract and you will forfeit the deposit that you have paid to the Vendor. You may also be liable to a claim for damages to the Vendor.

In due course we shall confirm that settlement will proceed on the due date and the time settlement will take place on that day.

REGISTRATION DATE

The Vendor has until 1 July 2014 to register the strata plan of subdivision and may extend the sunset date to 6 months failing which either party may rescind the contract and the deposit that you have paid will be returned to you.

The Vendor will not be liable to compensate you for any costs that you may have incurred in entering into the contract to purchase the land if the contract is rescinded by either party because the sub division plan has not registered.

REGISTRATION PROCESS

We will advise you as the progress of registration as soon as we receive correspondence from the vendor's Solicitor. The process of registration involves many government authorities providing final clearance certificates before the local Council can approve the Vendor's sub division plan. A delay by one government department will delay the registration process. Once all government departments have provided their final certificates which will be after the Vendor has completed and paid for all necessary work the local Council will endorse their approval for the sub division plan to be registered. The sub division plan will then be lodged with the Vendor's financier for final approval and once approved the sub division plan will be lodged for final approval and registration with the Department of Lands.

Please note that we, as your Solicitors are not involved in the registration process and are unable to expedite the registration process in any manner. The Vendor is not legally obliged to provide us with update reports. We will endeavour at appropriate times to obtain an update on the progress of registration and once a reply has been received we will advise you.

FINAL INSPECTION

When the time and day of settlement has been confirmed with you it will then be necessary for you to carry out a final inspection of the premises on or prior to the day of settlement. You can arrange an appointment for the final inspection by contacting the Agent.

On the day of settlement the keys to the premises will be available for collection from the Agent once settlement has taken place. You should make arrangements for collection of the keys with the Agent at the time you carry out your final inspection.

FINANCE

If you are obtaining finance, mortgage documents will be prepared in due course by your lender and forwarded directly to you. Please follow your lender's direction for signing and return of the mortgage documents to them precisely and without delay as any delay in return of the documents to your Lender may delay settlement. Please do not confuse the signing of your lender's Loan Offer letter with the signing of mortgage documents. Your lender will require that the Loan Offer letter be signed first after which mortgage documents will then be prepared and forwarded to you for signing. If in doubt about the documents your lender is requesting that you sign please do not hesitate to contact the Writer.

If you have not received your mortgage documents within 10 days from the date of this letter it will be necessary for you to contact your Mortgage Broker or Bank Manager to ascertain their whereabouts. It is the responsibility of your Mortgage Broker or Bank Manager to ensure that your Loan Offer letter and mortgage documents are prepared on a timely basis and forwarded to you. Delays by your lender in preparing these documents could result in delay by your lender in meeting the settlement date whereby the vendor can enforce pursuant to the contract the payment of interest for late settlement.

CONNECTION OF SERVICES

The Land and Property Management Authority will notify the Council, Water Board and Valuer General of the change in ownership following settlement. Please note that it may take up to eight weeks after settlement has taken place for the databases to be updated.

DEFECTS WARRANTY PERIOD

The Vendor has provided a 90 day defect warranty period that commences after the completion date whereby he will rectify any defects due to faulty materials and or workmanship. Please note the minor settlement and shrinkage cracks are excluded from the warranty.

OUR COSTS

We confirm that our total costs and expenses for acting on your purchase including the GST will be \$1,250.00 in accordance with our earlier quote to you. Our account is payable on or before the date of settlement. Enclosed is our Standard Costs Disclosure together with Form of Disclosure of Costs to Clients.

Should you have any enquiry in relation to your matter please contact the Writer.

Yours faithfully,
WILLIAMS BOXSELL GEORGAS LAWYERS

Mae Georg

STANDARD COSTS DISCLOSURE FOR A CONVEYANCING PURCHASE MATTER

As required by the Legal Profession Act 2004

This document and the form attached disclose information about the costs of our legal services and your rights as required by the Legal Profession Act 2004 NSW (the Act)

1. **Professional Fees** - We will charge you professional fees for the work we do to act for you in the purchase of the property referred to in the attached letter being a lump sum set out in the Schedule below.
2. **Expenses and Disbursements** - We may incur additional expenses and disbursements (being money we pay or are liable to pay) to others on your behalf in some circumstances. These may include search fees, enquiry fees, courier fees or post expenses in excess of the standard amounts allowed for in our lump sum above. The fees in paragraph 1 INCLUDE standard expenses and disbursements but do not include any Land Titles registration fees.
3. **Estimate of Costs** - We estimate the cost of the work to be the amount set out in the Schedule below including standard disbursements and disbursements if the conveyance proceeds to a normal completion. If a party to the contract defaults and does not settle, we will advise you of any additional costs before undertaking any additional work arising from a contract default.
4. **GST** - All rates, charges, expenses etc in this document are GST exclusive unless otherwise stated. Where the service is subject to GST, GST of 10% will be added and charged to you. If the amount in the Schedule below says "GST inclusive", no additional GST will be charged.
5. **Billing Arrangements**- We will send you a bill of costs containing information of our professional fees and charges, disbursements and expenses, including GST after completion of the work.
6. **Interest on unpaid costs** - If our costs are not paid within 30 days of giving you our bill of costs, we may charge you interest on the unpaid amount at or under the maximum rate prescribed in Regulation 110A of the Act. The current rate is 8.75% per annum but may vary at the time the Bill of Costs is issued.
7. **Dispute as to legal costs** - In addition to the rights set out in the accompanying Form, you also have the right to have the costs mediated if the dispute is less than \$10,000.00 (referral to mediation must be made before an application for assessment is accepted by the Manager, Costs Assessment)
8. **Persons responsible for your matter and legal costs** - Mr Con Georgas will be responsible for your matter. You may contact Mr Con Georgas regarding your matter and your legal costs. Other persons may assist the above named solicitor from time to time with the conduct of the matter.
9. **Substantial changes to disclosure** - You will be informed, as soon as is reasonably practicable, of any substantial changes in this disclosure document.
10. **Applicable Law** - The law of NSW applies to legal costs regarding this matter. However, see your rights in the accompanying form.

SCHEDULE: \$ 1,250.00 inclusive of GST

Form of Disclosure of costs to clients
(Clause 109A Legal Profession Regulation 2005 - Form 2)

Legal costs - your right to know

You have the right to:

- Negotiate a costs agreement with us
- Receive a bill of costs from us
- Request an itemised bill of costs after you receive a lump sum bill from us
- Request written reports about the progress of your matter and the costs incurred in your matter
- Apply for costs to be assessed within 12 months if you are unhappy with our costs
- Apply for the costs agreement to be set aside
- Accept or reject any offer we make for an interstate costs law to apply to your matter
- Notify us that you require an interstate costs law to apply to your matter

For more information about your rights, please read the facts sheet titled *Legal Costs - Your rights to know*. You can ask us for a copy, or obtain it from your local law society or law institute (or download it from their website)

⑆ 000709 000



S & D VISEVIC ESTATE SUPER FUND
VISEVIC INVESTMENTS P/L ATF
26 KANANGRA CRES
CHERRYBROOK NSW 2126

ACCOUNT NAME S & D Visevic Estate Super
Fund Visevic Investments P/L
Atf

BSB Number	638-060
Account Number	14037645 S13
Statement Date	29 Dec 2020
Statement Number	9

ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 846.01 CR	\$ 0.00	\$ 9985.01	\$ 10682.39	\$ 148.63 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
02 Jul 2020	Opening Balance			846.01
06 Jul 2020	HOL Bpay 0640332540_63461 to TERRI SCHEER	387.00		459.01
03 Aug 2020	HORIZON SML2 PTY;UNIT 605 real		1643.33	2102.34
03 Aug 2020	To Mortgage Loan L71	1462.00		640.34
01 Sep 2020	HORIZON SML2 PTY;UNIT 605 real		1668.33	2308.67
01 Sep 2020	To Mortgage Loan L71	1462.00		846.67
20 Sep 2020	HOL Bpay 2040451383_78550 to BCC RATES	410.50		436.17
20 Sep 2020	HOL Bpay 2040452541_112144 to QLD URBAN UTILI	260.69		175.48
30 Sep 2020	Interest credit		0.02	175.50
01 Oct 2020	HORIZON SML2 PTY;UNIT 605 real		2502.50	2678.00
01 Oct 2020	To Mortgage Loan L71	1462.00		1216.00
05 Oct 2020	HOL Bpay 0540328957_96503 to DEFT PAYMENTS	1118.20		97.80
20 Oct 2020	HOL transfer to 112-879 431094408 #2040316651 S &	96.00		1.80
02 Nov 2020	HORIZON SML2 PTY;UNIT 605 real		2502.50	2504.30
02 Nov 2020	To Mortgage Loan L71	1462.00		1042.30
23 Nov 2020	HOL transfer to 112-879 431094408 #2340284771 S &	600.00		442.30
01 Dec 2020	HORIZON SML2 PTY;UNIT 605 real		1668.33	2110.63
01 Dec 2020	To Mortgage Loan L71	1462.00		648.63
19 Dec 2020	HOL transfer to 112-879 431094408 #1940265884 S &	500.00		148.63
29 Dec 2020	CLOSING BALANCE			148.63

Refer a friend for a \$250 REWARD*

Refer a friend to Heritage Bank for a Home Loan or Business Loan and receive a \$250 gift card each, plus the chance to win a bonus \$1,000 gift card each!

[heritage.com.au/refer](https://www.heritage.com.au/refer)

*Terms and conditions apply. To be eligible, the new customer must supply the membership number of the existing customer who referred them at the time of membership creation or within 28 days of the membership being created. Existing customer membership numbers will not be accepted after 28 days. Membership numbers can be supplied by the new member to Heritage on 13 14 22 or at your nearest Heritage branch. Heritage's Privacy Policy is available at www.heritage.com.au. When an existing customer refers a new customer and that new customer opens a savings, transaction or term deposit account, approved credit card, approved and fully funded home, personal or business loan, both the new customer and the referrer go in the draw to win a \$1,000 gift card each. When an existing customer refers a new customer and that new customer has a Heritage home loan approved and fully funded within 3 months of the membership creation, both the new and existing customer receive a \$250 pre-paid Visa gift card. This promotion is open to residents of Australia, excluding those residing in the ACT. This promotion is authorised under NSW permit number LTPS/19/32892. This promotion is open to all new Heritage members. Full terms and conditions available at [heritage.com.au/refer](https://www.heritage.com.au/refer). Heritage Bank Limited ABN 32 087 652 024. AFSL and Australian Credit Licence 240984.

Continued Over Page...

ELECTRONIC BANKING AND CARD SECURITY

Important information to help you protect your account.

PIN/PAN/Password (Code) Security

It is important to treat any password, PIN or PAN that enables access to your account as top secret. To ensure its confidentiality, and to reduce the chance of suffering any loss, you should:

- Memorise the Code by choosing a Code that is meaningful **only to you**. You should not choose any code that may be easy for a third party to guess, e.g. '1234', 'AAAA' or codes related to personally identifiable information such as your postcode, date of birth or a recognisable part of your name
- Not record the Code in reverse order, or disguised as a phone number or date where no other phone numbers or dates exist
- Not record the Code in an easily understood format, eg A=1, B=2, C=3
- Not record the Code as a series of numbers with the actual numbers circled or highlighted in any way
- Not keep a record of your Code on, with, or near your card, passbook or devices
- Not tell anyone your Code, including friends, family and Heritage staff. Heritage will never contact you to ask you for this information
- Not allow another person to see you enter your Code.

If you do not treat your Code as top secret, you may be contributing to any losses which result from unauthorised transactions using your card, passbook, telephone banking or on-line banking and you could be liable for all or part of the losses.

Card Skimming

Card skimming is the criminal practice of copying information contained on the black magnetic strip found on the back of cards. A criminal can illegally attach a 'card reading' device to EFTPOS machines or ATMs that copies card data whenever a card is swiped or inserted. Data copied by a card reader can later be reproduced onto a 'fake card' so the criminal can fraudulently withdraw money or purchase goods. Card reading devices are usually small and difficult to detect. In ATMs, criminals can strategically attach a small camera to capture and record the Personal Identification Number (PIN) entered by the cardholder. Recording the PIN can allow a criminal to withdraw cash from a cardholder's account in conjunction with a fake card.

Since 2009, Heritage has integrated a special 'chip' into Visa cards. These cards are referred to as 'chip cards' and will help reduce the risk associated with card skimming.

What can you do to prevent card fraud?

To assist with the prevention of card fraud and in particular card skimming, Heritage encourages you to:

1. **Be observant** and study the ATM you are using BEFORE inserting your card. If the ATM appears as if it has been tampered with, do not use it and advise your concerns to the financial institution that owns the ATM. Be aware of who is watching you when you are using the ATM and always ensure that you cover the entry of your PIN with your other hand.
2. **Swipe your card yourself** for EFTPOS transactions and never allow the sales person to remove the card from your sight.
3. **Be aware of who you transact with** – only do business with reputable merchants or vendors and ignore unsolicited emails and phone calls seeking personal or account information.
4. **Be wary of providing credit card details over the internet** – while a number of sites are secure for credit card details, this is the most vulnerable type of transaction as you are not dealing with the vendor face-to-face.
5. **Maintain a minimum balance in your account accessed by your Visa debit card** – Your Visa debit card allows you to access your own funds anywhere at anytime. In order to minimise any risk in the event of your card being compromised it is recommended that you only keep minimal funds in accounts which are accessed by your Visa debit card. Your account can then be topped up utilising your internet banking facility, telephone banking or by contacting Heritage on 13 14 22.
6. **Monitor your account statements** and check all transactions, especially if you have recently returned from overseas travel. Notify your nearest Heritage branch if you detect anything unusual.

7. **Contact Heritage on 13 14 22** if you are planning to travel overseas and you will be using a Heritage Visa card. We can give you further tips on how to minimise your risk.
8. **Protect your cards** as if they were cash and always keep them in a secure place.
9. **Memorise your PIN** and never write it down.
10. **Report your lost or stolen Heritage cards immediately** by calling 1800 076 037, or if you are overseas call +61 7 4694 9139. You can also deactivate your card through Heritage on-line internet banking or the Mobile Banking app.

Liability for Unauthorised Transactions

Note: The details under this heading are written to reflect the provision of the ePayments code and apply to all ePayment accounts other than those designed primarily for use by a business and established primarily for business purposes. Except in relation to those business accounts, the determination of whether a transaction is authorised or not, and of your liability for an unauthorised ePayment transaction, will be made in accordance with the ePayments code.

An unauthorised transaction on an account is a transaction which is not authorised by an authorised user. Therefore, a transaction carried out by, or with the consent of an authorised user is not an unauthorised transaction. Heritage will treat any transaction carried out by any authorised user as authorised by the accountholder unless prior to the transaction, the accountholder has told Heritage to cancel that authorised user's card or device and the card or device issued to that authorised user is destroyed.

If you are an accountholder, your liability to Heritage for any unauthorised transaction shall not exceed the least of:

- The actual loss at the time of notification to us of the loss, theft or misuse of the card or other device;
- The balance of the account, including any pre-arranged credit;
- \$150.

This does not apply in instances where the accountholder or an authorised user has contributed to the loss:

- Through the accountholder's or the authorised user's fraud or extreme carelessness;
- By voluntarily disclosing any code;
- By recording or indicating the code in any form on a related card or security token;
- By failing to reasonably disguise the code if recorded on any item kept with or near a related card or security token;
- By unreasonably delaying notification to us of the misuse, loss or theft of the card or security token, or that the security of a code had been breached;
- If the code was liable to loss or theft with a related card or security token;
- Through unauthorised transactions that occur because the user left their card in an ATM.

In those instances, the accountholder's liability shall not exceed the least of:

- The actual loss at the time of notification to us of the loss, theft or misuse of the card or security token;
- The balance of the account including any pre-arranged credit; and
- The maximum amount that the accountholder or authorised user would have been entitled to access over the relevant period prior to notification of the loss, theft or misuse of the card or security token, calculated by multiplying any daily transaction limit by the number of days on which there was unauthorised use.

The accountholder will not be liable for losses caused by the failure of any electronic funds transfer system or equipment to complete a transaction accepted by a terminal. However, where the accountholder or authorised user at the time of the transaction should have been aware that the system or equipment was unavailable for use or malfunctioning, our liability will be limited to correction of any errors in the account and the refund of any charges or fees imposed as a result.

Are your contact details up to date?

We will keep in touch with you via letters, account statements, email and other written material to you:

- at a postal, residential or business address that we have recorded for you or that we believe is then your current postal, residential or business address; or
- by fax to a fax number that you have given us to send faxes to you; or
- by electronic notification to any electronic address, electronic equipment or device you have provided the details of to Heritage or by being made available for retrieval from our website by electronic communication (if the use of this method is restricted by law or the ePayments Code, we will only use this method if we follow any applicable requirements)

⑆ 000733 000



S & D VISEVIC ESTATE SUPER FUND
VISEVIC INVESTMENTS P/L ATF
26 KANANGRA CRES
CHERRYBROOK NSW 2126

ACCOUNT NAME S & D Visevic Estate Super
Fund Visevic Investments P/L
Atf

BSB Number	638-060
Account Number	14037645 S13
Statement Date	28 Jun 2021
Statement Number	10

ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 148.63 CR	\$ 0.00	\$ 12711.67	\$ 12512.34	\$ 347.96 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
30 Dec 2020	Opening Balance			148.63
31 Dec 2020	Interest credit		0.01	148.64
04 Jan 2021	HORIZON SML2 PTY;UNIT 605 real		3270.66	3419.30
04 Jan 2021	To Mortgage Loan L71	1462.00		1957.30
12 Jan 2021	HOL Bpay 1240330379_78550 to BCC RATES	386.70		1570.60
25 Jan 2021	HOL Bpay 2540617909_112144 to URBAN UTILITIES	270.98		1299.62
01 Feb 2021	HORIZON SML2 PTY;UNIT 605 real		3188.33	4487.95
01 Feb 2021	To Mortgage Loan L71	1462.00		3025.95
01 Mar 2021	To Mortgage Loan L71	1462.00		1563.95
01 Mar 2021	HORIZON SML2 PTY;UNIT 605 real		1500.63	3064.58
22 Mar 2021	HOL transfer to 112-879 484136000 #2240258904 Sla	1520.00		1544.58
22 Mar 2021	HOL transfer to 112-879 431094408 #2240260388 S &	480.00		1064.58
23 Mar 2021	HOL transfer to 112-879 431094408 #2340246431 S &	720.00		344.58
23 Mar 2021	HOL Bpay 2340312465_112144 to URBAN UTILITIES	94.11		250.47
31 Mar 2021	Interest credit		0.05	250.52
01 Apr 2021	HORIZON SML2 PTY;UNIT 605 real		1569.33	1819.85
01 Apr 2021	To Mortgage Loan L71	1462.00		357.85
27 Apr 2021	HOL Bpay 2740534402_45435 to SYDNEY WATER	148.55		209.30
03 May 2021	HORIZON SML2 PTY;UNIT 605 real		1514.33	1723.63
03 May 2021	HOL Bpay 0340728181_96503 to DEFT PAYMENTS	100.00		1623.63
03 May 2021	To Mortgage Loan L71	1462.00		161.63
01 Jun 2021	HOL transfer to 112-879 431094408 #0140277063 S &	20.00		141.63
01 Jun 2021	HORIZON SML2 PTY;UNIT 605 real		1668.33	1809.96

**Special
clearance
of cheques
no longer
available**

Heritage no longer offers the service that previously allowed us to provide special clearance of cheques in order to make funds available sooner. All fees associated with the Cheque Special Clearance process will no longer be charged and have been removed from the Fees and Limits Guide (available at heritage.com.au, call 13 14 22 or see us in branch).

If you need more information, we're here to help. Call our Queensland-based Contact Centre on 13 14 22 (24 hours, 7 days), email info@heritage.com.au or visit your nearest branch.

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Heritage Bank Limited.
ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

Date	Transaction Details (continued)	Debit	Credit	Balance
01 Jun 2021	To Mortgage Loan L71	1462.00		347.96
28 Jun 2021	CLOSING BALANCE			347.96

BUSINESS CHEQUE STATEMENT



154203/X29/005975

BR-QLD

S & D VISEVIC ESTATE SUPER FUND
VISEVIC INVESTMENTS P/L ATF
26 KANANGRA CRES
CHERRYBROOK NSW 2126

Account Name

S & D VISEVIC ESTATE SUPER FUND VISEVIC INVESTMENTS P/L ATF

BSB Number 638-060

Account Number 14037645 S13

Statement Date 28 Dec 2021

Statement Number 11

Account Summary

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 347.96 CR	\$ 0.00	\$ 16186.37	\$ 13810.38	\$ 2723.95 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies

Date	Transaction Details	Debit	Credit	Balance
29 Jun 2021	Opening Balance			347.96
30 Jun 2021	Interest credit		0.01	347.97
01 Jul 2021	HORIZON SML2 PTY;UNIT 605 real		1375.20	1723.17
01 Jul 2021	To Mortgage Loan L71	1462.00		261.17
02 Aug 2021	HORIZON SML2 PTY;UNIT 605 real		1668.33	1929.50
02 Aug 2021	To Mortgage Loan L71.1	1462.00		467.50
09 Aug 2021	HOL transfer to 112-879 431094408 #0940508953 S & D Visevic Estate Super Fund - St George Bank	20.00		447.50
30 Aug 2021	NPP transfer from SLAVKO VISEVIC - SVisevic Jan21 Sup		1900.00	2347.50
30 Aug 2021	NPP transfer from SLAVKO VISEVIC - DVisevic Jan21 Sup		665.00	3012.50
30 Aug 2021	HOL Bpay 3040501024_96503 to DEFT PAYMENTS	1377.84		1634.66
30 Aug 2021	HOL Bpay 3040503341_78550 to BCC RATES	854.90		779.76
30 Aug 2021	HOL Bpay 3040503692_112144 to URBAN UTILITIES	183.02		596.74
30 Aug 2021	HOL Bpay 3040507096_63461 to TERRI SCHEER	399.00		197.74
30 Aug 2021	HOL Bpay 3040516427_96503 to DEFT PAYMENTS	196.00		1.74
01 Sep 2021	HORIZON SML2 PTY;UNIT 605 real		1668.33	1670.07
01 Sep 2021	To Mortgage Loan L71.1	1476.00		194.07
30 Sep 2021	Interest credit		0.01	194.08
01 Oct 2021	HORIZON SML2 PTY;UNIT 605 real		1668.33	1862.41

Special clearance of cheques no longer available

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Information correct as at 28 Dec 2021

Heritage Bank Limited • ABN 32 087 652 024 • AFSL and Australian Credit Licence 240984

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General Enquiries 13 14 22 (24 hours, 7 days)

[heritage.com.au](https://www.heritage.com.au)

PO Box 190, Toowoomba QLD 4350



1L000975

4,403

1/4

154203/X29/005975

BUSINESS CHEQUE STATEMENT

Date	Transaction Details (continued)	Debit	Credit	Balance
01 Oct 2021	To Mortgage Loan L71.1	1476.00		386.41
17 Oct 2021	HOL Bpay 1740431314_78550 to BCC RATES	385.35		1.06
01 Nov 2021	HORIZON SML2 PTY;UNIT 605 real		1007.83	1008.89
05 Nov 2021	NPP transfer from SLAVKO VISEVIC - SVisevic Mar21 Sup		1900.00	2908.89
05 Nov 2021	HOL transfer to L71.1 Oct 21 Loan repay #0540639190	1476.00		1432.89
08 Nov 2021	HOL Bpay 0840239034_96503 to DEFT PAYMENTS	1310.17		122.72
08 Nov 2021	NPP transfer from SLAVKO VISEVIC - DVisevic Jun21 Sup		665.00	787.72
08 Nov 2021	HOL Bpay 0840260324_112144 to URBAN UTILITIES	256.10		531.62
14 Nov 2021	NPP transfer from SLAVKO VISEVIC - SVisevic Jul 21 Super		2000.00	2531.62
01 Dec 2021	To Mortgage Loan L71.1	1476.00		1055.62
01 Dec 2021	HORIZON SML2 PTY;UNIT 605 real		1668.33	2723.95
28 Dec 2021	CLOSING BALANCE			2723.95

If you're unhappy with a product or service we've provided we want to work with you to make it right.

If you would like to make a complaint, you can let us know:

1. In person at your nearest branch
2. Calling our 24/7 Contact Centre on 13 14 22
3. Emailing complaints@heritage.com.au
4. Or writing to us at Reply Paid 190, Toowoomba QLD 4350.

If you're unhappy with the outcome provided, you can request an independent review via the Australian Financial Complaints Authority (AFCA). AFCA can be contacted on 1800 931 678, emailing info@afca.org.au, writing to GPO Box 3, Melbourne VIC 3000 or via their website at www.afca.org.au.

More information about how Heritage handles complaints is available on our website www.heritage.com.au, including options available if you require assistance.

If you'd like to provide feedback or suggestions, please email us at feedback@heritage.com.au

ELECTRONIC BANKING AND CARD SECURITY

Important information to help you protect your account.

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Card Skimming

Card skimming is the criminal practice of copying information contained on the black magnetic strip found on the back of cards. A criminal can illegally attach a 'card reading' device to EFTPOS machines or ATMs that copies card data whenever a card is swiped or inserted. Data copied by a card reader can later be reproduced onto a 'fake card' so the criminal can fraudulently withdraw money or purchase goods. Card reading devices are usually small and difficult to detect. In ATMs, criminals can strategically attach a small camera to capture and record the Personal Identification Number (PIN) entered by the cardholder. Recording the PIN can allow a criminal to withdraw cash from a cardholder's account in conjunction with a fake card.

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What can you do to prevent card fraud?

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Liability for Unauthorised Transactions

Note: The details under this heading are written to reflect the provision of the ePayments code and apply to all ePayment accounts other than those designed primarily for use by a business and established primarily for business purposes. Except in relation to those business accounts, the determination of whether a transaction is authorised or not, and of your liability for an unauthorised ePayment transaction, will be made in accordance with the ePayments code.

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If you are an accountholder, your liability to Heritage for any unauthorised transaction shall not exceed the least of:

- The actual loss at the time of notification to us of the loss, theft or misuse of the card or other device;
- The balance of the account, including any pre-arranged credit;
- \$150.

This does not apply in instances where the accountholder or an authorised user has contributed to the loss:

- Through the accountholder's or the authorised user's fraud or extreme carelessness;
- By voluntarily disclosing any code;
- By recording or indicating the code in any form on a related card or security token;
- By failing to reasonably disguise the code if recorded on any item kept with or near a related card or security token;
- By unreasonably delaying notification to us of the misuse, loss or theft of the card or security token, or that the security of a code had been breached;
- If the code was liable to loss or theft with a related card or security token;
- Through unauthorised transactions that occur because the user left their card in an ATM.

In those instances, the accountholder's liability shall not exceed the least of:

- The actual loss at the time of notification to us of the loss, theft or misuse of the card or security token;
- The balance of the account including any pre-arranged credit; and
- The maximum amount that the accountholder or authorised user would have been entitled to access over the relevant period prior to notification of the loss, theft or misuse of the card or security token, calculated by multiplying any daily transaction limit by the number of days on which there was unauthorised use.

The accountholder will not be liable for losses caused by the failure of any electronic funds transfer system or equipment to complete a transaction accepted by a terminal. However, where the accountholder or authorised user at the time of the transaction should have been aware that the system or equipment was unavailable for use or malfunctioning, our liability will be limited to correction of any errors in the account and the refund of any charges or fees imposed as a result.

Are your contact details up to date?

We will keep in touch with you via letters, account statements, email and other written material to you:

- at a postal, residential or business address that we have recorded for you or that we believe is then your current postal, residential or business address; or
- by fax to a fax number that you have given us to send faxes to you; or
- by electronic notification to any electronic address, electronic equipment or device you have provided the details of to Heritage or by being made available for retrieval from our website by electronic communication (if the use of this method is restricted by law or the ePayments Code, we will only use this method if we follow any applicable requirements)



Code Apartments

Horizon SML2 Pty Ltd

A.B.N. 13 614 476 818

A.C.N. 614 476 818

Ph: (07) 3852 4991

8 Jeays Street

Fax:

BOWEN HILLS

Email: admin@codeapartments.com.au

TO: 605 Trustee S & D Visevic ESD
Trustee For S & D Visevic
Estate Super Fund 26 Kanangra Cresc
Cherrybrook NSW 2126

Financial Year Summary

For The Year Ending 2021

	Debits	Credits
Income		
Rental Income		\$0.00
605		
Income		
Other Income		\$23,356.63
Rental Income		\$0.00
Other Income		\$0.00
Expenses		
Replcement	\$66.00	
605 real		
Expenses		
Repairs & Maintenance	\$281.80	
Replcement	\$457.03	
809Real		
Income		
Rental Income		\$1,520.00
Other Income		\$0.00
Expenses		
	\$0.00	
Other Items		
Balance Carried Forward From Prior Year		\$0.00
Other Account Credits		\$0.00
Administration Fees	\$0.00	
Other Account Debits	\$0.00	
Total Payments To Owner	\$24,071.80	

SETTLEMENT STATEMENT

Re: Visevic Investments No 2 Pty Ltd Purchase from Loftex Pty Ltd
 Property: Apartment 204, 848 Elizabeth Street, Waterloo

Date of exchange: 2 June 2014
 Date of settlement: 6 June 2014
 Actual date of completion: 20 June 2014

To Sale price	\$594,000.00	
Less Deposit Paid	\$ 59,400.00	\$534,600.00
Plus Your share of Council rates paid to 30/6/14	\$ 19.18	
Plus Your share of Water rates paid to 30/6/14	\$ 16.48	
Plus Your share of Strata insurance paid to 10/4/15	\$ 298.57	
Plus Your share of strata levies to 31/8/14	\$ 601.28	
Plus Your share of land tax to 31/12/14	\$ 684.07	
Plus interest from 7/6/14-20/6/14= 14 days at 10.50% on \$534,600.00 at \$107.65 per day	\$ 2,153.05	
Plus you allowed fee of S109 certificate	\$ 114.40	<u>\$ 3,887.03</u>

\$538,487.03

LESS VENDOR ALLOWS:-

Discharge of mortgage	\$ 104.50	<u>\$ 104.50</u>
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AMOUNT PAYABLE TO THE VENDOR ON SETTLEMENT \$538,382.53

Plus Legal costs as agreed	\$ 1,250.00	<u>\$ 1,250.00</u>
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TOTAL FUNDS ~~RECEIVED~~ ^{REQUIRED} FOR SETTLEMENT \$539,632.53

SOURCE OF FUNDS ~~RECEIVED~~ FOR SETTLEMENT

Funds available from your lender	^{\$440,621.70.} less \$20 bank chg fees.	^{601.} \$440,594.70
Amount to be debited by St George from your nominated account		<u>\$ 99,040.83</u> 99,030.83.

TOTAL FUNDS TO BE RECEIVED FOR SETTLEMENT \$539,632.53

Please note

William Boxsell Georges legal invoice
 paid by Visevic from personal account.
 The SuperFund to reimburse Visevic \$1,250

\$1,250.00

20/6/14 Settlement Date

SMSF provided on settlement

\$97,780.83

SZ ✓

WILLIAMS BOXSELL GEORGAS LAWYERS

Partners
John K Boxsell
Con J Georgas

Telephone
(02) 9899 4999
Facsimile
(02) 9899 4697

Garden Piazza Building
Suite 19, 9 Terminus Street,
PO Box 960
CASTLE HILL NSW 2154

email: cg@wbglawyers.com.au DX 18512 CASTLE HILL

Liability limited by a scheme approved under Professional Standards Legislation

Our ref: CG

19 June 2014

FURTHER AMENDED DIRECTION PLEASE DISREGARD PREVIOUS DIRECTIONS

Customer Mortgage Services
St George Bank
Finance Settlements

By facsimile 1300 668 312

URGENT

FAXED

Dear Sir/Madam,

Re: Visevic Investments No 2 Pty Ltd ACN 158 440 898
Property: Apt 204 Madison 828 Elizabeth Street, Waterloo NSW 2017
Loan no.: S211068442200

We confirm that this matter has been scheduled for settlement for 12 noon on Friday, 20 June 2014 at the offices of Corrs Chambers Westgarth Lawyers, level 9, 8-12 Chifley Square, Sydney.

You are directed to draw the loan funds of \$440,621.70 plus funds from our client's account as follows;

1.	Owners Corporation SP86758	\$ 768.30
2.	Loftex Pty Limited	\$537,614.23
	Bank cheque fees 2 cheques @ \$10	\$ 20.00
	Total of funds drawn	\$538,402.53

Yours faithfully,
WILLIAMS BOXSELL GEORGAS LAWYERS


Con Georgas

June 18, 2014



St. George Bank
A Division of Westpac Banking Corporation
ABN 33 007 457 141
AFSL Australian Credit License 233714
4-16 Montgomery Street
KOGARAH NSW 2217

Williams Boxsell
Georgas Layers
Fax Number: 0298994697

Please Reply to:
Customer Mortgage Service
Telephone: 1300 883 183
Facsimile: 1300 668 312

Dear Sir/Madam,

Loan Advance To : Visevic Investments No 2 Pty Ltd ACN 158 440 898
Security Property : Apt 204 Madison 828 Elizabeth St, Waterloo NSW 2017
Loan Reference No : S211068442200

We advise that authorisation for the advance of loan funds has been given.

Settlement of this matter should now be coordinated by telephone through our Settlements Department on 1300 883 183. Please note, regional settlements must be booked by 12.30pm two (2) business days prior to the proposed settlement date and CBD settlements by 12.30pm one (1) business day prior to the proposed settlement date.

Once Settlement is booked, please fax your Cheque Direction to 1300 668 312 by 5.00pm the day prior to the scheduled date of settlement.

The net amount available on settlement is as follows:

Loan Account No : S211068442200

Loan Advance : \$445,000.00

<u>LESS</u>	Establishment Fee	\$1,500.00
	Settlement Processing Fee	\$100.00
	Property Search Fee	\$24.30
	Mortgage Registration Fee	\$104.50
	Transfer Registration Fee	\$209.00
	Discharge Registration Fee	\$104.50
	Mortgage Stamp duty	\$1,721.00
	Additional Legal Fee	\$615.00

Net Available Balance on Settlement \$440,621.70

Cheques for Settlement will incur a bank cheque fee of \$10.00 per cheque.



Statement of Account

DIY SUPER SAVER

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 447253928
Statement Period 24/05/2020 to 23/11/2020
Statement No. 17(page 1 of 3)

VISEVIC INVESTMENTS P/L ATF
 S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
0.37	+	1,771.18	-	1,770.00	=	1.55

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 MAY	OPENING BALANCE			0.37
17 JUL	ATO ATO001000013053955		1,771.18	1,771.55
20 JUL	INTERNET WITHDRAWAL 20JUL 07:56 Transfer to Comp Free	1,770.00		1.55
23 NOV	CLOSING BALANCE			1.55

Interest Details

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

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

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

Information

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

Account Number 447253928
Statement Period 24/05/2020 to 23/11/2020
Statement No. 17(page 2 of 3)

Summary of Transaction Fees 01/05/2020 TO 31/05/2020

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

Summary of Transaction Fees 01/06/2020 TO 30/06/2020 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/07/2020 TO 31/07/2020 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/08/2020 TO 31/08/2020 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/09/2020 TO 30/09/2020 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/10/2020 TO 31/10/2020 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00



Account Number	447253928
Statement Period	24/05/2020 to 23/11/2020
Statement No.	17(page 3 of 3)

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 stgeorge.com.au/dispute



Statement of Account

DIY SUPER SAVER

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 447253928
Statement Period 24/11/2020 to 24/05/2021
Statement No. 18(page 1 of 3)

VISEVIC INVESTMENTS P/L ATF
 S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
1.55	+	0.00	-	0.00	=	1.55

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 NOV	OPENING BALANCE			1.55
24 MAY	CLOSING BALANCE			1.55

Interest Details

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

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

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

Information

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Account Number 447253928
Statement Period 24/11/2020 to 24/05/2021
Statement No. 18(page 2 of 3)

Summary of Transaction Fees 01/11/2020 TO 30/11/2020

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

Summary of Transaction Fees 01/12/2020 TO 31/12/2020 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/01/2021 TO 31/01/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/02/2021 TO 28/02/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/03/2021 TO 31/03/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/04/2021 TO 30/04/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00



Account Number	447253928
Statement Period	24/11/2020 to 24/05/2021
Statement No.	18(page 3 of 3)

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.

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Statement of Account

DIY SUPER SAVER

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 447253928
Statement Period 25/05/2021 to 24/11/2021
Statement No. 19(page 1 of 3)

VISEVIC INVESTMENTS P/L ATF
 S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
1.55	0.00	0.00	1.55

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
25 MAY	OPENING BALANCE			1.55
24 NOV	CLOSING BALANCE			1.55

Interest Details

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

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

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

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
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Account Number 447253928
Statement Period 25/05/2021 to 24/11/2021
Statement No. 19(page 2 of 3)

Summary of Transaction Fees 01/05/2021 TO 31/05/2021

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

Summary of Transaction Fees 01/06/2021 TO 30/06/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/07/2021 TO 31/07/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/08/2021 TO 31/08/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/09/2021 TO 30/09/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/10/2021 TO 31/10/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00



Account Number	447253928
Statement Period	25/05/2021 to 24/11/2021
Statement No.	19(page 3 of 3)

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.

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Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Statement of Account

FREEDOM BUSINESS

Customer Enquiries 133 800
8am-8pm (EST), Mon-Sat

BSB Number 112-879

Account Number 431094408

Statement Period 24/06/2020 to 23/07/2020

Statement No. 98(page 1 of 3)

WISEVIC INVESTMENTS PTY LTD ATF
S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
4,497.66	+	4,710.61	-	8,563.66	=	644.61

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 JUN	OPENING BALANCE			4,497.66
30 JUN	STRATVEST MANAGE RENT PAYMNT VISEVI		2,740.61	7,238.27
30 JUN	INTERNET WITHDRAWAL 30JUN 06:35 Heritage Bank Transfer	700.00		6,538.27
30 JUN	OSKO WITHDRAWAL 30JUN 08:59 S D Visevic Estate Supe S D Visevic Esta	990.00		5,548.27
30 JUN	ACCOUNT SERVICE FEE	10.00		5,538.27
01 JUL	INTERNET DEPOSIT 30JUN 22:29 SVisevic Non Concessiona		200.00	5,738.27
01 JUL	TFR WDL BPAY INTERNET30JUN 22:24 TO TAL LIFE LTD 00154136357	2,082.90		3,655.37
01 JUL	TFR WDL BPAY INTERNET30JUN 22:29 TO TAL LIFE LTD 00154136553	897.87		2,757.50
01 JUL	TFR WDL BPAY INTERNET01JUL 07:09 TO DEFT PAYMENTS 29931424510000000856	1,371.89		1,385.61
20 JUL	INTERNET DEPOSIT 20JUL 07:56 Transfer to Comp Free		1,770.00	3,155.61
20 JUL	LOAN REPAYMENT S.211.0684422.00	2,511.00		644.61
23 JUL	CLOSING BALANCE			644.61

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.53

Account Number 431094408
Statement Period 24/06/2020 to 23/07/2020
Statement No. 98(page 2 of 3)

Information

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Summary of Transaction Fees 01/06/2020 TO 30/06/2020

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	0	0	0	0.00	0.00
Internet/Business Banking Online Debits	4	4	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	1.00	0.00
Agency Debits	0	0	0	1.00	0.00
Direct Credits	3	3	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					10.00
SUB TOTAL	7	7	0		10.00
FEE REBATE					0.00
TOTALS	7	7	0		10.00

At the time of this statement, there is a flat monthly account service fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.



Account Number	431094408
Statement Period	24/06/2020 to 23/07/2020
Statement No.	98(page 3 of 3)

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL



Statement of Account

FREEDOM BUSINESS

Customer Enquiries 133 800
 8am-8pm (EST), Mon-Sat
BSB Number 112-879
Account Number 431094408
Statement Period 24/07/2020 to 23/08/2020
Statement No. 99(page 1 of 2)

VISEVIC INVESTMENTS PTY LTD ATF
 S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
644.61	+	2,740.61	-	3,334.56	=	50.66

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 JUL	OPENING BALANCE			644.61
27 JUL	TFR WDL BPAY INTERNET26JUL 12:47 TO SYDNEY WATER 55553270004	153.56		491.05
31 JUL	STRATVEST MANAGE RENT PAYMNT VISEVI		2,740.61	3,231.66
31 JUL	ACCOUNT SERVICE FEE	10.00		3,221.66
03 AUG	OSKO WITHDRAWAL 03AUG 05:25 Inv No 1073 Quay Busine Inv No 1073 Quay	660.00		2,561.66
20 AUG	LOAN REPAYMENT S.211.0684422.00	2,511.00		50.66
23 AUG	CLOSING BALANCE			50.66

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.53

Information

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Account Number 431094408
Statement Period 24/07/2020 to 23/08/2020
Statement No. 99(page 2 of 2)

Summary of Transaction Fees 01/07/2020 TO 31/07/2020

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	2	2	0	0.00	0.00
Internet/Business Banking Online Debits	4	4	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	1.00	0.00
Agency Debits	0	0	0	1.00	0.00
Direct Credits	1	1	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					10.00
SUB TOTAL	7	7	0		10.00
FEE REBATE					0.00
TOTALS	7	7	0		10.00

At the time of this statement, there is a flat monthly account service fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL

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Statement of Account

FREEDOM BUSINESS

Customer Enquiries 133 800
8am-8pm (EST), Mon-Sat

BSB Number 112-879

Account Number 431094408

Statement Period 24/08/2020 to 23/09/2020

Statement No. 100(page 1 of 2)

WISEVIC INVESTMENTS PTY LTD ATF
S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
50.66	+	2,740.61	-	2,521.00	=	270.27

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 AUG	OPENING BALANCE			50.66
31 AUG	STRATVEST MANAGE RENT PAYMNT VISEVI		2,740.61	2,791.27
31 AUG	ACCOUNT SERVICE FEE	10.00		2,781.27
21 SEP	LOAN REPAYMENT S.211.0684422.00 EFFECTIVE DATE 20SEP	2,511.00		270.27
23 SEP	CLOSING BALANCE			270.27

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.53

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- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 431094408
Statement Period 24/08/2020 to 23/09/2020
Statement No. 100(page 2 of 2)

Summary of Transaction Fees 01/08/2020 TO 31/08/2020

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	0	0	0	0.00	0.00
Internet/Business Banking Online Debits	1	1	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	1.00	0.00
Agency Debits	0	0	0	1.00	0.00
Direct Credits	1	1	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					10.00
SUB TOTAL	2	2	0		10.00
FEE REBATE					0.00
TOTALS	2	2	0		10.00

At the time of this statement, there is a flat monthly account service fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL

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 stgeorge.com.au/dispute



Statement of Account

FREEDOM BUSINESS

Customer Enquiries 133 800
8am-8pm (EST), Mon-Sat

BSB Number 112-879

Account Number 431094408

Statement Period 24/09/2020 to 23/10/2020

Statement No. 101(page 1 of 3)

WISEVIC INVESTMENTS PTY LTD ATF
S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
270.27	+	2,836.61	-	3,086.75	=	20.13

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 SEP	OPENING BALANCE			270.27
30 SEP	STRATVEST MANAGE RENT PAYMNT VISEVI		2,740.61	3,010.88
30 SEP	ACCOUNT SERVICE FEE	10.00		3,000.88
05 OCT	TFR WDL BPAY INTERNET05OCT 10:11 TO CITY OF SYDNEY 2216414	282.95		2,717.93
05 OCT	TFR WDL BPAY INTERNET05OCT 10:12 TO CITY OF SYDNEY 2216414	282.80		2,435.13
20 OCT	S & D VISEVIC ES Heritage SMSF Tran		96.00	2,531.13
20 OCT	LOAN REPAYMENT S.211.0684422.00	2,435.13		96.00
21 OCT	LOAN REPAYMENT S.211.0684422.00	75.87		20.13
23 OCT	CLOSING BALANCE			20.13

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.53

Account Number 431094408
Statement Period 24/09/2020 to 23/10/2020
Statement No. 101(page 2 of 3)

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
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Summary of Transaction Fees 01/09/2020 TO 30/09/2020

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	0	0	0	0.00	0.00
Internet/Business Banking Online Debits	0	0	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	1.00	0.00
Agency Debits	0	0	0	1.00	0.00
Direct Credits	1	1	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					10.00
SUB TOTAL	1	1	0		10.00
FEE REBATE					0.00
TOTALS	1	1	0		10.00

At the time of this statement, there is a flat monthly account service fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.



Account Number	431094408
Statement Period	24/09/2020 to 23/10/2020
Statement No.	101(page 3 of 3)

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL

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.

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Statement of Account

FREEDOM BUSINESS

Customer Enquiries 133 800
8am-8pm (EST), Mon-Sat

BSB Number 112-879

Account Number 431094408

Statement Period 24/10/2020 to 23/11/2020

Statement No. 102(page 1 of 4)

WISEVIC INVESTMENTS PTY LTD ATF
S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
20.13	+	9,729.11	-	7,059.24	=	2,690.00

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 OCT	OPENING BALANCE			20.13
30 OCT	STRATVEST MANAGE RENT PAYMNT VISEVI		2,724.11	2,744.24
31 OCT	TFR WDL BPAY INTERNET31OCT 09:48 TO DEFT PAYMENTS 29931424510000000856	1,371.38		1,372.86
31 OCT	TFR WDL BPAY INTERNET31OCT 09:49 TO BCC RATES 500000004930125	409.45		963.41
31 OCT	TFR WDL BPAY INTERNET31OCT 09:50 TO URBAN UTILITIES 101070547000001	263.07		700.34
31 OCT	ACCOUNT SERVICE FEE	10.00		690.34
02 NOV	INTERNET WITHDRAWAL 02NOV 18:56 STG Transfer	500.00		190.34
03 NOV	INTERNET DEPOSIT 03NOV 06:15 STG Transfer		500.00	690.34
07 NOV	TFR WDL BPAY INTERNET07NOV 10:50 TO SYDNEY WATER 55553270004	153.56		536.78
11 NOV	INTERNET WITHDRAWAL 11NOV 18:13 STG Transfer	300.00		236.78
12 NOV	CBA STG Transfer		300.00	536.78
20 NOV	CBA DVisevic Jul20 Sup		665.00	1,201.78
20 NOV	CBA SVisevic Jul20 Sup		2,850.00	4,051.78
20 NOV	LOAN REPAYMENT S.211.0684422.00	536.78		3,515.00
21 NOV	TFR WDL BPAY INTERNET21NOV 16:58 TO TAL LIFE LTD 00154136357	2,082.90		1,432.10
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			1,432.10

Account Number 431094408
Statement Period 24/10/2020 to 23/11/2020
Statement No. 102(page 2 of 4)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			1,432.10
21 NOV	LOAN REPAYMENT S.211.0684422.00	1,432.10		0.00
23 NOV	S & D VISEVIC ES Heritage SMSF Tran		600.00	600.00
23 NOV	CBA DVisevic Aug20 Sup		665.00	1,265.00
23 NOV	CBA SVisevic Aug20 Sup		1,425.00	2,690.00
23 NOV	<i>CLOSING BALANCE</i>			2,690.00

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.53

Information

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Account Number 431094408
 Statement Period 24/10/2020 to 23/11/2020
 Statement No. 102(page 3 of 4)

Summary of Transaction Fees 01/10/2020 TO 31/10/2020

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	0	0	0	0.00	0.00
Internet/Business Banking Online Debits	5	5	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	1.00	0.00
Agency Debits	0	0	0	1.00	0.00
Direct Credits	2	2	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					10.00
SUB TOTAL	7	7	0		10.00
FEE REBATE					0.00
TOTALS	7	7	0		10.00

At the time of this statement, there is a flat monthly account service fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

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Account Number	431094408
Statement Period	24/10/2020 to 23/11/2020
Statement No.	102(page 4 of 4)



Statement of Account

FREEDOM BUSINESS

Customer Enquiries 133 800
8am-8pm (EST), Mon-Sat

BSB Number 112-879

Account Number 431094408

Statement Period 24/11/2020 to 23/12/2020

Statement No. 103(page 1 of 3)

WISEVIC INVESTMENTS PTY LTD ATF
S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
2,690.00	+	3,453.17	-	5,711.06	=	432.11

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 NOV	OPENING BALANCE			2,690.00
24 NOV	TFR WDL BPAY INTERNET24NOV 06:14 TO TAL LIFE LTD 00154136553	897.87		1,792.13
24 NOV	LOAN REPAYMENT S.211.0684422.00	542.12		1,250.01
30 NOV	STRATVEST MANAGE RENT PAYMNT VISEVI		2,453.17	3,703.18
30 NOV	INTERNET WITHDRAWAL 29NOV 12:10 STG Transfer	500.00		3,203.18
30 NOV	ACCOUNT SERVICE FEE	10.00		3,193.18
01 DEC	INTERNET DEPOSIT 01DEC 06:30 STG Transfer		500.00	3,693.18
02 DEC	INTERNET WITHDRAWAL 02DEC 08:54 Waterloo Strata Levies	1,096.51		2,596.67
04 DEC	TFR WDL BPAY INTERNET04DEC 07:55 TO SYDNEY WATER 55553270004	153.56		2,443.11
21 DEC	S & D VISEVIC ES Heritage SMSF Tran		500.00	2,943.11
21 DEC	LOAN REPAYMENT S.211.0684422.00 EFFECTIVE DATE 20DEC	2,443.11		500.00
22 DEC	LOAN REPAYMENT S.211.0684422.00	67.89		432.11
23 DEC	CLOSING BALANCE			432.11

Interest Details

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

Account Number 431094408
Statement Period 24/11/2020 to 23/12/2020
Statement No. 103(page 2 of 3)

Previous Year \$0.00 \$0.53

Information

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Summary of Transaction Fees 01/11/2020 TO 30/11/2020

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	1	1	0	0.00	0.00
Internet/Business Banking Online Debits	6	6	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	1.00	0.00
Agency Debits	0	0	0	1.00	0.00
Direct Credits	7	7	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					10.00
SUB TOTAL	14	14	0		10.00
FEE REBATE					0.00
TOTALS	14	14	0		10.00

At the time of this statement, there is a flat monthly account service fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.



Account Number	431094408
Statement Period	24/11/2020 to 23/12/2020
Statement No.	103(page 3 of 3)

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL

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.

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Statement of Account

FREEDOM BUSINESS

Customer Enquiries 133 800
8am-8pm (EST), Mon-Sat

BSB Number 112-879

Account Number 431094408

Statement Period 24/12/2020 to 23/01/2021

Statement No. 104(page 1 of 2)

WISEVIC INVESTMENTS PTY LTD ATF
S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
432.11	+	2,463.62	-	2,521.00	=	374.73

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 DEC	OPENING BALANCE			432.11
31 DEC	STRATVEST MANAGE RENT PAYMNT VISEVI		2,463.62	2,895.73
31 DEC	ACCOUNT SERVICE FEE	10.00		2,885.73
20 JAN	LOAN REPAYMENT S.211.0684422.00	2,511.00		374.73
23 JAN	CLOSING BALANCE			374.73

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.53

Information

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Account Number 431094408
Statement Period 24/12/2020 to 23/01/2021
Statement No. 104(page 2 of 2)

Summary of Transaction Fees 01/12/2020 TO 31/12/2020

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	1	1	0	0.00	0.00
Internet/Business Banking Online Debits	2	2	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	0.00	0.00
Agency Debits	0	0	0	0.00	0.00
Direct Credits	2	2	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					10.00
SUB TOTAL	5	5	0		10.00
FEE REBATE					0.00
TOTALS	5	5	0		10.00

At the time of this statement, there is a flat monthly account service fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL

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.

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Statement of Account

FREEDOM BUSINESS

Customer Enquiries 133 800
8am-8pm (EST), Mon-Sat

BSB Number 112-879

Account Number 431094408

Statement Period 24/01/2021 to 23/02/2021

Statement No. 105(page 1 of 3)

WISEVIC INVESTMENTS PTY LTD ATF
S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
374.73	+	6,368.17	-	6,728.70	=	14.20

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 JAN	OPENING BALANCE			374.73
29 JAN	STRATVEST MANAGE RENT PAYMNT VISEVI		2,453.17	2,827.90
29 JAN	INTERNET WITHDRAWAL 29JAN 07:25 Waterloo Council Rates	282.80		2,545.10
30 JAN	ACCOUNT SERVICE FEE EFFECTIVE DATE 31JAN	10.00		2,535.10
09 FEB	TFR WDL BPAY INTERNET09FEB 07:19 TO TAL LIFE LTD 00154136553	1,061.76		1,473.34
15 FEB	CBA DVisevic Sep20 Sup		665.00	2,138.34
15 FEB	CBA SVisevic Sep20 Sup		2,850.00	4,988.34
16 FEB	TFR WDL BPAY INTERNET16FEB 08:11 TO TAL LIFE LTD 00154136357	2,863.14		2,125.20
20 FEB	INTERNET DEPOSIT 20FEB 08:59 SVisevic Non Concessiona		400.00	2,525.20
20 FEB	LOAN REPAYMENT S.211.0684422.00	2,511.00		14.20
23 FEB	CLOSING BALANCE			14.20

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.53

Account Number 431094408
Statement Period 24/01/2021 to 23/02/2021
Statement No. 105(page 2 of 3)

Information

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

Summary of Transaction Fees 01/01/2021 TO 31/01/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	0	0	0	0.00	0.00
Internet/Business Banking Online Debits	1	1	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	0.00	0.00
Agency Debits	0	0	0	0.00	0.00
Direct Credits	1	1	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					10.00
SUB TOTAL	2	2	0		10.00
FEE REBATE					0.00
TOTALS	2	2	0		10.00

At the time of this statement, there is a flat monthly account service fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.



Account Number	431094408
Statement Period	24/01/2021 to 23/02/2021
Statement No.	105(page 3 of 3)

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL

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.

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Statement of Account

FREEDOM BUSINESS

Customer Enquiries 133 800
 8am-8pm (EST), Mon-Sat
BSB Number 112-879
Account Number 431094408
Statement Period 24/02/2021 to 23/03/2021
Statement No. 106(page 1 of 3)

VISEVIC INVESTMENTS PTY LTD ATF
 S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
14.20	+	3,653.17	-	2,947.37	=	720.00

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 FEB	OPENING BALANCE			14.20
26 FEB	STRATVEST MANAGE RENT PAYMNT VISEVI		2,453.17	2,467.37
27 FEB	ACCOUNT SERVICE FEE EFFECTIVE DATE 28FEB	10.00		2,457.37
08 MAR	TFR WDL BPAY INTERNET08MAR 11:03 TO TAL LIFE LTD 00154136553	1,061.76		1,395.61
20 MAR	LOAN REPAYMENT S.211.0684422.00	1,395.61		0.00
22 MAR	S & D VISEVIC ES Heritage SMSF Tran		480.00	480.00
23 MAR	S & D VISEVIC ES Heritage SMSF Tran		720.00	1,200.00
23 MAR	LOAN REPAYMENT S.211.0684422.00	480.00		720.00
23 MAR	CLOSING BALANCE			720.00

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.53

Account Number 431094408
Statement Period 24/02/2021 to 23/03/2021
Statement No. 106(page 2 of 3)

Information

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

Summary of Transaction Fees 01/02/2021 TO 28/02/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	1	1	0	0.00	0.00
Internet/Business Banking Online Debits	2	2	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	0.00	0.00
Agency Debits	0	0	0	0.00	0.00
Direct Credits	3	3	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					10.00
SUB TOTAL	6	6	0		10.00
FEE REBATE					0.00
TOTALS	6	6	0		10.00

At the time of this statement, there is a flat monthly account service fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.



Account Number	431094408
Statement Period	24/02/2021 to 23/03/2021
Statement No.	106(page 3 of 3)

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

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 stgeorge.com.au/dispute



Statement of Account

FREEDOM BUSINESS

Customer Enquiries 133 800
8am-8pm (EST), Mon-Sat

BSB Number 112-879

Account Number 431094408

Statement Period 24/03/2021 to 23/04/2021

Statement No. 107(page 1 of 2)

WISEVIC INVESTMENTS PTY LTD ATF
S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
720.00	+	2,453.17	-	3,156.39	=	16.78

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 MAR	OPENING BALANCE			720.00
24 MAR	LOAN REPAYMENT S.211.0684422.00	635.39		84.61
31 MAR	STRATVEST MANAGE RENT PAYMNT VISEVI		2,453.17	2,537.78
31 MAR	ACCOUNT SERVICE FEE	10.00		2,527.78
20 APR	LOAN REPAYMENT S.211.0684422.00	2,511.00		16.78
23 APR	CLOSING BALANCE			16.78

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.53

Information

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Account Number 431094408
Statement Period 24/03/2021 to 23/04/2021
Statement No. 107(page 2 of 2)

Summary of Transaction Fees 01/03/2021 TO 31/03/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	0	0	0	0.00	0.00
Internet/Business Banking Online Debits	1	1	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	0.00	0.00
Agency Debits	0	0	0	0.00	0.00
Direct Credits	3	3	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account Service Fee					10.00
SUB TOTAL	4	4	0		10.00
FEE REBATE					0.00
TOTALS	4	4	0		10.00

At the time of this statement, there is a flat monthly account service fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL

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.

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Statement of Account

FREEDOM BUSINESS

Customer Enquiries 133 800
8am-8pm (EST), Mon-Sat

BSB Number 112-879

Account Number 431094408

Statement Period 24/04/2021 to 23/05/2021

Statement No. 108(page 1 of 3)

WISEVIC INVESTMENTS PTY LTD ATF
S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
16.78	+	7,433.17	-	7,446.81	=	3.14

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 APR	OPENING BALANCE			16.78
30 APR	STRATVEST MANAGE RENT PAYMNT VISEVI		2,453.17	2,469.95
30 APR	ACCOUNT SERVICE FEE	10.00		2,459.95
03 MAY	TFR WDL BPAY INTERNET03MAY 20:08 TO DEFT PAYMENTS 258585736260868	1,173.50		1,286.45
03 MAY	TFR WDL BPAY INTERNET03MAY 20:11 TO DEFT PAYMENTS 29931424510000000856	1,279.29		7.16
19 MAY	CBA DVisevic Nov20 Sup		665.00	672.16
19 MAY	CBA DVisevic Oct20 Sup		665.00	1,337.16
19 MAY	CBA SVisevic Nov20 Sup		1,425.00	2,762.16
19 MAY	CBA SVisevic Oct20 Sup		1,425.00	4,187.16
20 MAY	INTERNET DEPOSIT 20MAY 19:23 SVisevic Non Concessiona		800.00	4,987.16
20 MAY	LOAN REPAYMENT S.211.0684422.00	2,511.00		2,476.16
20 MAY	TFR WDL BPAY INTERNET20MAY 19:26 TO TAL LIFE LTD 00154136357	2,473.02		3.14
23 MAY	CLOSING BALANCE			3.14

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.53

Account Number 431094408
Statement Period 24/04/2021 to 23/05/2021
Statement No. 108(page 2 of 3)

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
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Summary of Transaction Fees 01/04/2021 TO 30/04/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	0	0	0	0.00	0.00
Internet/Business Banking Online Debits	0	0	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	0.00	0.00
Agency Debits	0	0	0	0.00	0.00
Direct Credits	1	1	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account Service Fee					10.00
SUB TOTAL	1	1	0		10.00
FEE REBATE					0.00
TOTALS	1	1	0		10.00

At the time of this statement, there is a flat monthly account service fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.



Account Number	431094408
Statement Period	24/04/2021 to 23/05/2021
Statement No.	108(page 3 of 3)

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

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.

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Statement of Account

FREEDOM BUSINESS

Customer Enquiries 133 800
8am-8pm (EST), Mon-Sat

BSB Number 112-879

Account Number 431094408

Statement Period 24/05/2021 to 23/06/2021

Statement No. 109(page 1 of 2)

WISEVIC INVESTMENTS PTY LTD ATF
S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
3.14	+	658.78	-	661.92	=	0.00

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 MAY	OPENING BALANCE			3.14
31 MAY	ACCOUNT-KEEPING FEE	10.00		6.86 -
01 JUN	S & D VISEVIC ES St George Bank		20.00	13.14
15 JUN	STRATVEST MANAGE RENT PAYMNT VISEVI		638.78	651.92
21 JUN	LOAN REPAYMENT S.211.0684422.00 EFFECTIVE DATE 20JUN	651.92		0.00
23 JUN	CLOSING BALANCE			0.00

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.53

Information

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- If your card is lost or stolen, please call us immediately on 1800 028 208.
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Account Number 431094408
 Statement Period 24/05/2021 to 23/06/2021
 Statement No. 109(page 2 of 2)

Summary of Transaction Fees 01/05/2021 TO 31/05/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	1	1	0	0.00	0.00
Internet/Business Banking Online Debits	3	3	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	0.00	0.00
Agency Debits	0	0	0	0.00	0.00
Direct Credits	4	4	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					10.00
SUB TOTAL	8	8	0		10.00
FEE REBATE					0.00
TOTALS	8	8	0		10.00

At the time of this statement, there is a flat monthly Account-keeping fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

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.

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Statement of Account

FREEDOM BUSINESS

Customer Enquiries 133 800
8am-8pm (EST), Mon-Sat

BSB Number 112-879

Account Number 431094408

Statement Period 24/06/2021 to 23/07/2021

Statement No. 110(page 1 of 2)

WISEVIC INVESTMENTS PTY LTD ATF
S & D VISEVIC ESTATE SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
0.00	+	685.15	-	685.15	=	0.00

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 JUN	OPENING BALANCE			0.00
30 JUN	ACCOUNT-KEEPING FEE	10.00		10.00 -
01 JUL	INTERNET DEPOSIT 01JUL 07:28 SVisevic Non Concessiona		10.00	0.00
15 JUL	STRATVEST MANAGE RENT PAYMNT VISEVI		675.15	675.15
16 JUL	LOAN REPAYMENT S.211.0684422.00	675.15		0.00
23 JUL	CLOSING BALANCE			0.00

Interest Details

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

Information

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Account Number 431094408
Statement Period 24/06/2021 to 23/07/2021
Statement No. 110(page 2 of 2)

Summary of Transaction Fees 01/06/2021 TO 30/06/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	0	0	0	0.00	0.00
Internet/Business Banking Online Debits	0	0	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	0.00	0.00
Agency Debits	0	0	0	0.00	0.00
Direct Credits	2	2	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					10.00
SUB TOTAL	2	2	0		10.00
FEE REBATE					0.00
TOTALS	2	2	0		10.00

At the time of this statement, there is a flat monthly Account-keeping fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

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Statement of Account

HOME LOAN

St. George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714

Customer Enquiries 13 33 30
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0684422 00

BSB/Acct ID No. 112-911 068442200

Statement Start Date 01/07/2020

Statement End Date 20/12/2020

Page 1 of 2

Loan Account

WISEVIC INVESTMENTS PTY LTD ACN158420136ATF S & D VISEVIC ESTATE SUPER FUND

Account Summary as at 20 Dec 2020

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
401,249.89	+	\$10,797.01	+	72.00	-	14,998.11	=	397,120.79
Payments in Advance		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
\$1,990.46		23yrs 06mths		23yrs 04mths		\$0.00		5.390%

Repayment Details as at 20 Dec 2020

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$2,511.00	due on the 20th	431 094 408
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00

AS AT 20 DEC 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$1,990.46.



Biller Code: 808220
Ref: 112911068442200

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0684422 00

BSB/Acct ID No. 112-911 068442200

Statement Start Date 01/07/2020

Statement End Date 20/12/2020

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2020	Opening Balance Interest Rate 5.390% PA			401,249.89
19 Jul 2020	INTEREST	1,777.59		403,027.48
19 Jul 2020	ADMIN FEE	12.00		403,039.48
20 Jul 2020	REPAYMT A/C TFR		2,511.00	400,528.48
19 Aug 2020	INTEREST	1,833.54		402,362.02
19 Aug 2020	ADMIN FEE	12.00		402,374.02
20 Aug 2020	REPAYMT A/C TFR		2,511.00	399,863.02
19 Sep 2020	INTEREST	1,830.50		401,693.52
19 Sep 2020	ADMIN FEE	12.00		401,705.52
20 Sep 2020	REPAYMT A/C TFR		2,511.00	399,194.52
19 Oct 2020	INTEREST	1,768.49		400,963.01
19 Oct 2020	ADMIN FEE	12.00		400,975.01
20 Oct 2020	REPAYMT A/C TFR		2,435.13	398,539.88
21 Oct 2020	REPAYMT A/C TFR		75.87	398,464.01
19 Nov 2020	INTEREST	1,824.10		400,288.11
19 Nov 2020	ADMIN FEE	12.00		400,300.11
20 Nov 2020	REPAYMT A/C TFR		536.78	399,763.33
21 Nov 2020	REPAYMT A/C TFR		1,432.10	398,331.23
24 Nov 2020	REPAYMT A/C TFR		542.12	397,789.11
19 Dec 2020	INTEREST	1,762.79		399,551.90
19 Dec 2020	ADMIN FEE	12.00		399,563.90
20 Dec 2020	REPAYMT A/C TFR		2,443.11	397,120.79
20 Dec 2020	Closing Balance			397,120.79

A reminder to periodically check with your insurer that the insurance on the property has adequate cover, as your mortgage terms require that the property is fully insured. Find out more at the Australian Securities and Investments Commission website: moneysmart.gov.au. Strata titles may be covered by body corporate insurance. To talk through specific insurance needs, contact the current insurer, body corporate, or visit stgeorge.com.au/building-insurance

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 stgeorge.com.au/dispute



Statement of Account

HOME LOAN

St. George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714

Customer Enquiries 13 33 30
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0684422 00

BSB/Acct ID No. 112-911 068442200

Statement Start Date 21/12/2020

Statement End Date 20/06/2021

Page 1 of 2

Loan Account

WISEVIC INVESTMENTS PTY LTD ACN158420136ATF S & D VISEVIC ESTATE SUPER FUND

Account Summary as at 20 Jun 2021

	Opening Balance 397,120.79	+	Interest Charge for the Period \$10,623.14	+	Total Debits excluding Interest 72.00	-	Total Credits 13,274.81	=	Closing Balance 394,541.12
Payments in Advance \$199.27			Contract Term Remaining 23yrs 00mths		Forecasted Term 23yrs 00mths		Interest Offset Benefit for Statement Period \$0.00		Annual Percentage Rate 5.870%

Repayment Details as at 20 Jun 2021

Monthly Repayment \$2,623.00	Monthly Repayment Due Date due on the 20th	Repayment Account 431 094 408
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 20 JUN 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$199.27.



Biller Code: 808220
Ref: 112911068442200

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0684422 00

BSB/Acct ID No. 112-911 068442200

Statement Start Date 21/12/2020

Statement End Date 20/06/2021

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
21 Dec 2020	Opening Balance Interest Rate 5.390% PA			397,120.79
22 Dec 2020	REPAYMT A/C TFR		67.89	397,052.90
19 Jan 2021	INTEREST	1,817.65		398,870.55
19 Jan 2021	ADMIN FEE	12.00		398,882.55
20 Jan 2021	REPAYMT A/C TFR		2,511.00	396,371.55
19 Feb 2021	INTEREST	1,814.51		398,186.06
19 Feb 2021	ADMIN FEE	12.00		398,198.06
20 Feb 2021	REPAYMT A/C TFR		2,511.00	395,687.06
19 Mar 2021	INTEREST	1,636.08		397,323.14
19 Mar 2021	ADMIN FEE	12.00		397,335.14
20 Mar 2021	REPAYMT A/C TFR		1,395.61	395,939.53
23 Mar 2021	REPAYMT A/C TFR		480.00	395,459.53
24 Mar 2021	REPAYMT A/C TFR		635.39	394,824.14
19 Apr 2021	INTEREST	1,808.02		396,632.16
19 Apr 2021	ADMIN FEE	12.00		396,644.16
20 Apr 2021	REPAYMT A/C TFR		2,511.00	394,133.16
19 May 2021	INTEREST	1,746.06		395,879.22
19 May 2021	ADMIN FEE	12.00		395,891.22
20 May 2021	REPAYMT A/C TFR		2,511.00	393,380.22
19 Jun 2021	INTEREST	1,800.82		395,181.04
19 Jun 2021	ADMIN FEE	12.00		395,193.04
20 Jun 2021	REPAYMT A/C TFR		651.92	394,541.12
20 Jun 2021	Closing Balance			394,541.12

From 31/03/2021 no fees apply for duplicate or interim statements, copies of cheques or documents.

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 stgeorge.com.au/dispute



Statement of Account

HOME LOAN

St. George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714

Customer Enquiries 13 33 30
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0684422 00

BSB/Acct ID No. 112-911 068442200

Statement Start Date 21/06/2021

Statement End Date 30/06/2021

Page 1 of 2

Loan Account

WISEVIC INVESTMENTS PTY LTD ACN158420136ATF S & D VISEVIC ESTATE SUPER FUND

Account Summary as at 30 Jun 2021

Opening Balance	Interest Charge for the Period	Total Debits excluding Interest	Total Credits	Closing Balance
394,541.12	\$0.00	0.00	0.00	394,541.12
Payments in Advance	Contract Term Remaining	Forecasted Term	Interest Offset Benefit for Statement Period	Annual Percentage Rate
\$199.27	23yrs 00mths	23yrs 00mths	\$0.00	5.870%

Repayment Details as at 30 Jun 2021

Monthly Repayment \$2,623.00	Monthly Repayment Due Date due on the 20th	Repayment Account 431 094 408
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 30 JUN 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$199.27.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2021 IS \$21,420.15.



Bill Code: 808220
Ref: 112911068442200

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0684422 00

BSB/Acct ID No. 112-911 068442200

Statement Start Date 21/06/2021

Statement End Date 30/06/2021

Page 2 of 2

Phone Banking Plus**☎ 13 33 22****Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
21 Jun 2021	<i>Opening Balance</i> Interest Rate 5.870% PA			394,541.12
21 Jun 2021	INTEREST RATE CHANGE TO 5.87% PA			394,541.12
30 Jun 2021	<i>Closing Balance</i>			394,541.12

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 stgeorge.com.au/dispute



Business Banking

Shop 15 Capalaba Park Shopping Centre
7-45 Redland Bay Rd
Capalaba Qld 4157
Phone: 07 3334 9804
Fax: 07 3245 3844

14 JUL 2016

The Directors
Visevic Investments Pty Ltd
26 Kanangra Cres
Cherrybrook NSW 2126

Dear Mr & Mrs Visevic

Business Banking Facility – Fully Drawn Loan

Heritage is pleased to offer you a business banking facility on the basis set out in this letter

WARNING: THIS IS A CONDITIONAL OFFER. ALL CONDITIONS MUST BE SATISFIED

PLEASE DO NOT AMEND ANY ITEM IN THE OFFER OR SCHEDULE OR MORTGAGE OR GUARANTEE WITHOUT PRIOR DISCUSSION WITH YOUR BUSINESS BANKING MANAGER. IF AMENDMENTS ARE MADE ALL DOCUMENTATION MAY NEED TO BE FULLY REDONE.

Please take the time to carefully read the schedule(s) attached to this letter. The schedule sets out some specific details about your facility. The following other items are enclosed with this offer:

- Heritage's "Business Banking Facility Terms and Conditions" booklet effective May 2012 (referred to in this letter and the schedule as the "**Terms and Conditions Booklet – Loan to Self Managed Superannuation Fund**").
- Heritage's "Financial Services Guide".
- Customer Owned Bank Code of Practice brochure.
- Heritage's "Privacy Policy" brochure.

If you wish to accept the terms and conditions of Heritage's offer, this is what you need to do:

1. Sign the acceptance clause on the last page of the copy of this letter and return that copy to Heritage.
2. Please note the required documents as outlined in the attached Documentation Letter and Item 10 Special Conditions.

Your acceptance of the terms and conditions of Heritage's offer becomes effective only when Heritage's Head Office receives the signed copy of this letter from you. Until that time, Heritage reserves the right to withdraw or vary anything in this offer. Subject to any special condition in the schedule forming part of this letter, Heritage's offer may be withdrawn if you have not accepted it within 4 weeks after the date of this letter.

If you are acting as trustee or if security is being provided by a trustee, full particulars of the trust involvement must be disclosed to Heritage and found to be acceptable to Heritage prior to signing this offer and acceptance document.

Also enclosed are various documents for your signature. After signature please return all documents to Heritage.

If it is proposed to sign any documents under power of attorney, please notify us immediately so that Heritage can consider its requirements.

Once you have accepted Heritage's offer and once all conditions set out in the schedule and the agreement have been satisfied, you will be able to draw on the facility.

Heritage looks forward to a long and mutually beneficial association with you.

Yours sincerely

A handwritten signature in black ink, appearing to read "Leigh Hawke". The signature is stylized and somewhat cursive.

Leigh Hawke
Business Banking Manager

SCHEDULE

This schedule is to be read in conjunction with the following additional documents and booklets:

- *Heritage's Terms and Conditions Booklet.*

The letter of which this schedule forms part and those additional documents and booklets comprise the agreement between you and *Heritage*. Words in italics in this schedule (*like this*) are defined in the Terms and Conditions Booklet.

The details in this schedule are correct as at the date of the letter to which it is attached. Those details may change.

Part 1: Facility Details

Borrower: **Visevic Investments Pty Ltd ACN 158 420 136**
Superannuation Fund: **as trustee for S & D Visevic Estate Super Fund**

Property Trustee: **Visevic Investments No. 2 Pty Ltd ACN 158 440 898**
Security Trust: **as trustee under Custodian Deed dated 17 June 2016.**

1. Type of facility	Fully drawn loan
2. Term	300 months, starting on the date on which <i>Heritage</i> first lends funds under the <i>agreement</i> .
3. Facility limit	\$252,000.00
4. Interest – fixed	<p><i>Fixed interest rate period</i> – 60 months commencing on the first day of the <i>term</i></p> <p>Indicative <i>interest rate</i> for that <i>fixed interest rate period</i> – 4.85% per annum</p> <p>This is an indicative rate only. The <i>interest rate</i> to apply during the <i>fixed interest rate period</i> will be the rate specified in a Fixed Rate Acknowledgement signed by you (or by a person you authorise) if the <i>fixed interest rate period</i> commences during the guaranteed rate period in that Fixed Rate Acknowledgement.</p> <p>However, if the period that would be the <i>fixed interest rate period</i> does not commence during the guaranteed rate period in a Fixed Rate Acknowledgement, there will be no <i>fixed interest rate period</i> and instead item 5 of this schedule will apply from the time that <i>Heritage</i> first lends you money or makes the <i>facility</i> available to you under the <i>agreement</i>.</p> <p>For the above purposes:</p> <ul style="list-style-type: none"> • A "Fixed Rate Acknowledgement" is a document issued to you or your appointed person by <i>Heritage</i>, and which specifies an <i>interest rate</i> to apply during the <i>fixed interest rate period</i> if the <i>fixed interest rate period</i> commences during the guaranteed rate period. • The "guaranteed rate period" is a period specified in a Fixed Rate Acknowledgement as the period by which the <i>fixed interest rate period</i> must commence (being the first date on which <i>Heritage</i> lends you money or makes the <i>facility</i> available under

	<p>the agreement).</p> <p>At the end of the <i>fixed interest rate period</i> specified in item 4, the <i>interest rate</i> becomes variable. This means that the <i>interest rate</i> will be set by <i>Heritage</i> and notified to you. Refer to item 5 Interest – variable.</p>	
5. Interest – variable	<p>Name of <i>indicator rate</i> - Indicator Rate Residential Fully Drawn Loan</p> <p>Current <i>indicator rate</i> - 5.34% per annum</p> <p>Your <i>interest margin</i> - Add 0.00% per annum</p> <p>Your current <i>interest rate</i> - 5.34% per annum</p> <p>The indicator rate and the margin quoted above are the rates that would apply to your loan if it was converted to a variable rate loan as at today's date. It is not necessarily the rate that will apply when your loan is converted.</p> <p>Note: It is advisable for you to contact <i>Heritage</i> during the last month of the <i>fixed interest rate period</i> to negotiate about the variable rate or any other options that may be available to you.</p>	
6. Payments	<p>For the <i>fixed interest rate period</i> specified in item 4, the payments to be made by you will be notified to you after the <i>facility</i> has been drawn down. You must make those payments. If the <i>facility</i> was drawn down today and based on a notional <i>interest rate</i> of 4.85% per annum (which may not necessarily be the <i>interest rate</i> which applies when the <i>facility</i> is drawn down), the payments would be \$1,462.00 due each month during the <i>fixed interest rate period</i>.</p> <p>At the end of the <i>fixed interest rate period</i>, your payments will change and will be notified to you by <i>Heritage</i>. You must make those payments.</p>	
7. Fees and Charges Payable on Establishment of the Facility	<p>Application fee</p> <p>Search fees</p> <p>Valuation fees</p> <p>Legal fees (Heritage's solicitors)</p> <p>Mortgage stamp duty</p> <p>Title Registration fees</p> <p>Agents fees</p> <p>PPS Register fees</p> <p>Mortgage insurance premium</p> <p>Total</p> <p>Note: The amounts of fees and charges specified here (other than the application fee) are estimates only. This is not a complete list of the fees and charges payable under the <i>agreement</i>. Please refer to clause 10 of the Terms and Conditions Booklet for more details.</p>	<p>\$1,500.00</p> <p>38.52</p> <p>251.13</p> <p>1,000.00</p> <p>NIL</p> <p>987.00</p> <p>\$100.00</p> <p>NIL</p> <p>NIL</p> <p>\$3,876.65</p>
8. Fees and Charges Payable during the Term of the Facility	<ul style="list-style-type: none"> As set out in Part 2 of this schedule, or as changed by <i>Heritage</i> from time to time. As set out in clause 10 of the Terms and Conditions Booklet. 	

- Audit Certificate Fee: \$15.00 per certificate.
- Heritage on-line Business Internet Banking Security Token Fee: \$50.00 per token each 3 years (including replacement tokens).
- Heritage on-line Business Internet Banking Account Reconciliation: \$0.05 plus GST per entry.
- Heritage on-line Business Internet Banking Payroll and Creditor Batch Payments: \$0.05 plus GST per payment in a batch.
- Cash and Coin Handling Fee (Withdrawals): If a cash withdrawal of over \$2,000 is made from your *facility account*. \$1.00 per \$1,000 or part of \$1,000 exceeding \$2,000.
- Cash and Coin Handling Fee (Deposits): If a cash deposit is made to your *facility account* at a Heritage branch or mini-branch of coins which have not been correctly bagged and counted. 2% of value.
- Special Clearance Fee: If a special clearance is requested on a cheque deposited to your *facility account*. \$60.00 per hour (minimum \$30.00) plus outlays if same day clearance requested; \$15.00 otherwise.
- Overseas Cheque Deposit Fee: If a cheque in foreign currency is deposited to your *facility account* (note: Heritage does not always accept these deposits). \$10.00.
- Document/Record Search Fee: For record searches, traces, supplying copy of details of transactions (including Visa card transaction slips) on your *facility account* (refunded if fee was charged for transaction-specific information and the transaction was incorrectly debited). \$12.00 per item.
- Heritage Cheque Fee: For each cheque drawn by Heritage on itself which is issued from your *facility account*. \$7.00 per cheque (including replacement cheques).
- Telegraphic Transfer Fee: If a telegraphic transfer is made from your *facility account* via RTGS within Australia. \$30.00.
- RTGS Deposit Fee: If a payment/transfer to your *facility account* via RTGS occurs. \$10.00.
- Transaction Listing Fee: When a transaction listing between two given dates is issued on your *facility account*. \$5.00 per page.
- Additional Statement Fee: For the second and each subsequent statement issued during a month, or when a statement is issued on your *facility account* at your request at any time before the next statement issuing date: \$1.00 per statement.
- Direct Debit Dishonour Fee: If a direct debit authorised to be made from or to your account is dishonoured. \$10.00.
- SMS Alerts: \$0.25 for each SMS Alert delivered by SMS to your mobile phone.
- Bank@Post Transaction Fees: If a transaction on your *facility account* is made at a Bank@Post outlet (note: these transactions may not be available on your *facility account*). Cash withdrawals \$2.50; cheque deposits \$2.50; cash deposits \$2.50; balance

	enquiries \$0.30.
<p>9. Security Documents</p>	<p>Financing Deed between the Borrower, the Property Trustee and <i>Heritage</i>.</p> <p>Registered Mortgage by Visevic Investments No. 2 Pty Ltd ACN 158 440 898 over residential unit situated at 605/8 Jeays Street, Bowen Hills Qld 4006, described as Lot 605 on Survey Plan 247766, Title Reference 50864022.</p> <p>Guarantee and Indemnity by Visevic Investments No. 2 Pty Ltd ACN 158 440 898 as trustee under Custodian Deed dated 17 June 2016, supported by a Registered Mortgage over property situated at 605/8 Jeays Street, Bowen Hills Qld 4006.</p> <p>Guarantee and Indemnity by Slavko Visevic.</p> <p>Guarantee and Indemnity by Daniela Visevic.</p> <p>Note: All <i>security documents</i> must be in the form required by <i>Heritage</i>. The descriptions of the <i>security documents</i> here are general descriptions only. The <i>security documents</i> have effect according to their terms and may, for example, cover future or other property not specifically described here.</p>
<p>10. Special Conditions</p>	<p>1. You must show <i>Heritage</i> that mortgaged property insurance has been taken out over any property described at Item 9. The insurance must:</p> <ul style="list-style-type: none"> • cover against loss or damage by at least the following risks: earthquake, explosion, fire, lightning, tempest, water damage, glass breakage and damage from impact, malicious act and riot; and • be for the full replacement value or, if higher, the full insurable value of that property; and • be in the name of the owner of the property and note <i>Heritage's</i> interest as mortgagee; and • otherwise be satisfactory to <i>Heritage</i>. <p>If any property described at item 9 is a lot in a community titles scheme or strata plan for which there is a body corporate, the insurance may be in the name of the body corporate if this is permitted by law and so long as the body corporate insurance complies with the law and, as far as legally possible, with the above requirements. The term "body corporate" includes an owners corporation, a strata corporation or another of which you are a member because you own a lot in the scheme or plan concerned.</p> <p>2. A taxation and GST compliance certificate in a form acceptable to <i>Heritage</i> is to be provided prior to funding of the facility.</p> <p>3. You undertake to maintain public liability insurance, for an amount and on terms appropriate to your business and activities, for the term of the <i>facility</i>. You are advised to obtain independent advice from a qualified insurance adviser about what level and terms of insurance are appropriate to your business and activities, as <i>Heritage</i> does not itself give this advice. If <i>Heritage</i> ask you to, you must show <i>Heritage</i> evidence satisfactory to <i>Heritage</i> of the currency (as at that time or any earlier time) of this insurance within 7 days of being asked.</p> <p>4. <i>Heritage</i> is to be provided with Statutory Declarations certifying that the obligations of the borrower, Slavko Visevic and Daniela</p>

Visevic confirming they have sought and received independent legal advice in respect to the Letter of Offer and Schedule dated 14 July 2016 and any other security document required by *Heritage* in conjunction with this application for finance.

5. *Heritage* is to be provided with a Certificate of Independent Financial Advice from a Financial Planner or accountant, for the borrower and Slavko Visevic and Daniela Visevic. The certificate must be in a form satisfactory to *Heritage*.

6. *Heritage* is to be provided with certification from a lawyer confirming that the security deed complies with the requirements under section 67A of the SIS Act for borrowing by a superannuation fund.

The certification may be in the lawyer's standard form, but this will need to be acceptable to *Heritage*.

7. *Heritage* is to be provided with a Statutory Declaration by Visevic Investments Pty Ltd ACN 158 420 136 confirming that the superannuation fund complies with the SIS Act.

8. Continuation of the *facility* is subject to *Heritage's* review process including production of financial information, including financial statements and taxation returns, in a timely manner. All information produced must be satisfactory to *Heritage*. If information is not produced in a timely manner or is not satisfactory to *Heritage*, *Heritage* may require you to pay the total amount owing on demand despite anything else in this agreement.

In addition, the annual review is to include certification of continued compliance with SIS Act.

9. It is acknowledged that the mortgage to be executed by Visevic Investments No. 2 Pty Ltd ACN 158 440 898 as described in Item 9 above is as trustee under Custodian Trust dated 17 June 2016 notwithstanding that the trusteeship is not specifically recorded on the Transfer, Mortgage or other ownership documents.

10. You have disclosed to *Heritage* that you enter into the agreement both in your own right and as trustee of S & D Visevic Estate Super Fund.

11. *Heritage* is to be provided with a certified copy of the trust deed of S & D Visevic Estate Super Fund (including any amending deeds and documentary evidence of any court orders, oral declarations or other events having the effect of varying the terms of the trust). This must be satisfactory to *Heritage*.

12. *Heritage* is to be provided with a certified copy of the Custodian Deed (including any amending deeds and documentary evidence of any court orders, oral declarations or other events having the effect of varying the terms of the trust). This must be satisfactory to *Heritage*.

13. Certification is to be provided from the borrower that there have been no changes to the trust deed of S & D Visevic Estate Super Fund since 17 May 2012, or if there have been changes, certified copies of any changes must be provided to *Heritage*. The certification or changes must be satisfactory to *Heritage*.

14. Certification is to be provided from the guarantor that there have

	<p>been no changes to the Custodian Deed since 17 June 2016, or if there have been changes, certified copies of any changes must be provided to <i>Heritage</i>. The certification or changes must be satisfactory to <i>Heritage</i>.</p> <p>15. The trust deeds of S & D Visevic Estate Super Fund & Custodian Deed are to be examined by <i>Heritage's</i> solicitors and funding of the <i>facility</i> is subject to and their report on that examination being satisfactory to <i>Heritage</i>.</p> <p>16. You acknowledge and agree that:</p> <ul style="list-style-type: none"> • any <i>security document</i> given or to be given by you (or any one or more of you) to <i>Heritage</i> and listed in item 9 of Part 1 of this schedule will not only secure each <i>facility</i> listed in this offer letter but will also secure any other money you owe to <i>Heritage</i> now or in the future (including not only money that you owe as principal debtor/s but also money that you owe or may owe by virtue of a guarantee, indemnity or similar obligation), to the fullest extent that this is legally possible; and • any <i>security document</i> that you (or any one or more of you) give to <i>Heritage</i> in the future will secure, in addition to any other money that it secures, each <i>facility</i> listed in this offer letter (unless the <i>security document</i> specifically provides otherwise) as well as any other money you owe to <i>Heritage</i> at the time you give the <i>security document</i> to <i>Heritage</i> or afterwards (including not only money that you owe as principal debtor/s but also money that you owe or may owe by virtue of a guarantee, indemnity or similar obligation), to the fullest extent that this is legally possible.
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Part 2: Fees and Charges

Fees and charges payable to <i>Heritage</i>	
Note: These are subject to change. See clause 13 of the Terms and Conditions Booklet.	
Administration fee - fully drawn loans and business lines of credit	\$10.00 at the end of each calendar month during the term of the <i>facility</i>
Administration fee - overdrafts	\$20.00 at the end of each calendar month during the term of the <i>facility</i>
Finalisation fee	\$200.00 per <i>security document</i> when you pay out the <i>facility</i>
Default fee	\$30.00 at the end of each calendar month during which you are in default for any time, in respect of each breach of the <i>agreement</i> or other event as a result of which you are in default
Approval fee	\$100.00 when you ask <i>Heritage</i> for its <i>approval</i> under the agreement
Reborrowing administration fee	\$20.00 when you receive <i>approval</i> to redraw payments in advance (if your <i>facility</i> is a fully drawn loan)
Production fee	\$100.00 when <i>Heritage</i> is asked to produce a <i>security document</i> or a title document relating to a <i>security document</i> to a government department or agency or to any other person (in addition, legal fees may be payable to <i>Heritage's</i> solicitors)

Partial release fee	\$200.00 when you ask <i>Heritage</i> to release a <i>security document</i> before you pay out the <i>facility</i> for each <i>security document</i> or <i>security property</i> subject to a <i>security document</i>
Redocumentation fee	\$450.00 may become payable to <i>Heritage</i> if you apply to change the specific details of your <i>facility</i> or substitute securities.
Deferred loan set-up fee	Not Applicable

BREAK FEE

A break fee may become payable to *Heritage* if, during a period in which the *interest rate* is fixed, the *Agreement* is paid out.

The amount of the break fee will be *Heritage's* reasonable estimate of its loss arising from you paying out the *Agreement*.

The amount of the break fee may be substantial.

The break fee is worked out by:

Calculating the interest amount that *Heritage* would have received over the remaining *fixed interest rate period* of your *Facility* less the interest amount *Heritage* will receive on a comparable loan for the remaining fixed rate period at the date the *Agreement* is paid out.

Example:

Facility amount: \$200,000

Interest Rate: 9.28%

Fixed for: 5 Years

If the *Facility* is paid out after 2 years 10 months with an outstanding balance of \$196,454, the break fee is calculated as:

\$39,033, which is the interest *Heritage* would have received over the remaining *fixed interest rate period* of your *Facility*

less

\$23,435, which is the interest *Heritage* can receive on the outstanding balance on a comparable loan for the remaining fixed rate period at the date the *Agreement* is paid out (at an interest rate of 5.79%),

equals an amount of \$15,598.

The amount is adjusted to be a 'net present value' break fee amount of \$14,601 (taking into account external factors such as inflation).

Note: If we are able to lend at the same or higher interest rate then no break fee will be payable. *Heritage* is not obliged to pay break benefits.

Fees and charges payable to other persons

Set out below are some of the fees and charges which may become payable to other persons. Not all of them may apply to you or your *facility*. The fees and charges payable to other persons of which *Heritage* is aware at the date of this offer are set out in item 7.

Some of the fees and charges payable are as follows:

- Search fees

- Department of Natural Resources and Mines registration and requisition fees
- Valuation and building inspection fees
- Legal fees (*Heritage's* solicitors)
- Bank fees (including for bank cheques, telegraphic transfers and special clearances)
- Government charges and duties on receipts and withdrawals
- Registration fees, stamp duties and government charges payable on or in relation to *security documents* and any dealings with or relating to *security documents*

Note: In each case, you must pay the amount charged to you or *Heritage* by the agency or supplier concerned whenever fees and charges of the kind described are paid or incurred by *Heritage*.

Note: This is not a complete list of the fees and charges payable under this *agreement*. Please refer to clause 10 of the Terms and Conditions Booklet for more details.

Accepting Heritage's offer

If you accept this offer, the *agreement* comes into existence between you and *Heritage*.

Before accepting the offer:

- Make sure you understand what the *agreement* will be and what you will have to do under the *agreement*.
- **Do not sign** if there is anything you do not understand.
- You are entitled to obtain your own legal and financial advice and *Heritage* encourages you to do so.
- Be aware that if you sign you will be bound by the *agreement*.

If you are an individual then, by accepting the offer, you state to *Heritage* that you are not bankrupt or insolvent, are not an undischarged bankrupt, have not assigned your estate for the benefit of your creditors, have not entered into a composition with your creditors and have not committed an act of bankruptcy.

If you are a company then, by accepting the offer, you state to *Heritage* that:

- you have the power under your company constitution to accept *Heritage's* offer and enter into the *agreement* and to do everything required of you as a result of accepting *Heritage's* offer and entering into the *agreement* and any required authorisations (such as meetings, resolutions and consents) under your company constitution have been obtained and are current; and
- you are not insolvent, no winding up order has been made in relation to you and no liquidator, provisional liquidator, receiver, receiver and manager or administrator has been appointed in relation to you or any of your property.

By accepting the offer, you also acknowledge and agree that you have been given copies of, and have read, understood and accepted the following documents, each of which forms part of the *agreement* between you and *Heritage*:

- this offer letter (including the schedule contained in it); and
- the booklets referred to in the offer letter and at the start of the schedule.

WARNING

Heritage makes no promises, representations or statements about the suitability of the *facility* for your purposes.

For example, the decision to take a particular type of interest rate (that is, fixed or variable) and a particular term or product type is entirely your own. It is also your responsibility to satisfy yourself that the product type, and the terms of the *agreement*, are suitable for the purpose for which you intend to apply money borrowed under the *agreement*.

The *National Credit Code* does not apply to this *agreement*.

Acceptance

Name of customer: **Visovic Investments Pty Ltd ACN 158 420 136 as trustee for S & D Visovic Estate Super Fund**

You, the customer named above, hereby accept this offer and enter into the *agreement* with *Heritage*.

.....
Director/secretary signs here

.....
Director/secretary signs here

Full name:

Full name:

..... / /
Date of signing

Acknowledgment

The borrowers acknowledge to *Heritage* that any decision they make in respect of taking a fixed interest rate option or otherwise is entirely their own decision and they have not relied upon nor have they received advice or recommendations from *Heritage* or its staff as to the financial implications, advantages or disadvantages of this rate type.

.....
Director/secretary signs here

.....
Director/secretary signs here

Full name:

Full name:

..... / /
Date of signing

Policy Schedule

Scheer Short Stay

To sign up to receive your policy documents electronically please visit terriscsheer.com.au/paperless



005

23 June 2020

The trustee for S & D Visevic Estate Super Fund
26 Kanangra Crescent
CHERRYBROOK NSW 2126

POLICY NUMBER: TS0024006SSS

AMOUNT DUE: \$ 387.00

Insured: The trustee for S & D Visevic Estate Super Fund

Insured Address: 605/8 Jeays Street, BOWEN HILLS QLD 4006

Premium Type

Renewal

Expiry Date

4.00pm 12/08/2020. We invite you to renew your policy until 4.00pm 12/08/2021

Managing Agent

The Code Apartments

Property Details

It is a Unit/Apartment/Flat – Above Ground Level.
The land size is less than 2 acres.

Sum Insured

Contents/Building	\$60,000
Liability to Other	\$20,000,000
Weekly rent	Refer to Product Disclosure Statement

Excess per claim

Loss of rent	\$0
Add. benefits in Sect 6, Liability and Tax audit	\$0
Tenant damage	\$500
Scorching or pet damage	\$250
Earthquake or Tsunami	\$200
Other claims	\$100

Annual Premium \$387.00

Includes: Multiple Property Discount

Last year's annual premium	\$368.00
Change on last year	5.2 %

If the information shown is incorrect, please call to advise us.

Insurer: AAI Limited ABN 48 005 297 807 AFSL 230859

Please turn over for important policy information

Special Conditions

Paid 6/7/20
Heads Bank A/c

This document will be a tax invoice for GST when you make payment

Payment Slip for: The trustee for S & D Visevic Estate Super Fund - 605/8 Jeays Street, BOWEN HILLS QLD 4006

Amount Payable

\$387.00

Due Date

12/08/2020

Policy Number

TS0024006SSS

Payment Reference No

900240060

Payment Options



By Phone: call us on 1800 804 016, with your Visa or Mastercard, using the Payment Reference No.



Biller Code: 63461
Ref: 900240060



Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. To use the QR code, use the reader within your mobile banking app.
More info: www.bpay.com.au

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St. George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714
4 - 16 Montgomery Street
KOGARAH NSW 2217

Bank use only

Borrower: **VISEVIC INVESTMENTS PTY LTD ACN 158 420
136 ATF S & D VISEVIC ESTATE SUPER FUND
ABN 31 758 618 090**

Property: **APT 204 MADISON 828 ELIZABETH ST.
WATERLOO NSW 2017**

Loan No: **S.211.0684422.00**

GUARANTORS COPY

RESIDENTIAL LOAN AGREEMENT OFFER

This agreement is not regulated by the National Credit Code.

IMPORTANT NOTE

This document does not contain all the terms of your loan agreement or all of the information we are required by law to give you before the loan agreement is made. Further terms and information are in the Residential Loan Agreement General Terms and Conditions (effective 17 February 2014).

Important - the information in this *Offer* is current as at

10/06/2014

(the *disclosure date*).

This loan *offer* and any agreement arising from it replaces all previous *offers* or agreements under this loan reference account number.

The meaning of words printed *like this* and some other key words is explained in the "Meaning of words" clause at the end of the Residential Loan Agreement General Terms and Conditions.

This is a St.George Super Fund Home Loan.

Financial information table

LOAN AMOUNT	\$445000.00	
ANNUAL PERCENTAGE RATE	<p>For 2 year(s) from the <i>settlement date</i> ("the fixed rate period"), the <i>annual percentage rate</i> is a fixed interest rate.</p> <p>The fixed interest rate is our advertised Super Fund 2 year fixed rate last published by us on or before the <i>settlement date</i>. The Super Fund 2 year fixed rate is currently 5.340% per annum.</p> <p>From the end of the fixed rate period you are under the variable rate option and the <i>annual percentage rate</i> is our <i>Super Fund</i> variable rate. That rate is 5.990% per annum at the <i>disclosure date</i>.</p>	
REPAYMENTS	<p>You must make 360 monthly <i>principal and interest repayments</i> over the <i>loan term</i> of 30 years as follows:</p> <ul style="list-style-type: none"> • 24 repayments of \$2495.00 each during the fixed rate period, and • 336 repayments of \$2669.00 each under the variable rate. The final repayment may be less than the other repayments as it will equal the <i>total amount owing</i> at the end of the <i>loan term</i>. <p>(The above figures and amounts are estimates which assume that payments will be made on time and that the interest rate(s) and fees and charges will not change after the <i>disclosure date</i>).</p> <p>The <i>first repayment</i> is due one month after the <i>settlement date</i> but if the <i>settlement date</i> is the 29th, 30th or 31st of the month, the first repayment is due on the 28th of the next month.</p>	
FEES AND CHARGES	Payable by you from your own funds on or before the settlement date	Payable after the settlement date by being debited to your loan account
These fees and charges are payable in connection with this loan agreement	<p>St.George charges (payable to us)</p> <p>Establishment fee \$1500.00</p> <p>Additional bank legal fee – payable where this loan agreement includes any one or more of: a second or subsequent mortgage; or <i>security property</i> under a Qualified, Old System or Company Titles or Shared Equity arrangement; or guarantee; or a Company or trustee. \$615.00</p> <p>Mortgage discharge fee - payable when you payout a loan or we discharge a mortgage (\$350.00 per mortgage) \$350.00</p>	

Administration Fee of \$12.00 per month starting from the <i>settlement date</i> - included in your loan repayments. (The amount shown in the column opposite is the total for the full <i>loan term</i> ; the total amount payable during any progressive drawdown period is unascertainable)		\$4320.00
Settlement Processing fee	\$100.00	
Bank cheque fee – payable for each bank cheque required for loan proceeds (\$10.00 per bank cheque).	Unascertainable	
Stamp duty (payable to the government on or before the <i>settlement date</i>)		
Mortgage stamp duty	\$1721.00	
Guarantee stamp duty	\$0.00	
(all payable to stamp duties office in New South Wales)		
Other government charges		
Property search fee - payable to the relevant government land registry. For each title search in:		
NSW \$12.15	\$12.15	
Mortgage registration fee - payable to the relevant government land registry for registration of a mortgage. For each mortgaged property in:		
NSW \$104.50	\$104.50	
Discharge of mortgage registration fee - payable to the relevant government land registry when a discharge of mortgage is to be registered For each mortgaged property in:		
NSW \$104.50		\$104.50
Total payable by you from your own funds on or before the <i>settlement date</i> (to the extent ascertainable)	\$4052.65(a)	
Total debited to your loan account after the <i>settlement date</i> (to the extent ascertainable)		\$4774.50(b)
Total fees and charges which are definitely payable ((a)+(b)) (to the extent ascertainable)	\$8827.15	

These fees and charges may become payable to us in connection with this agreement

St.George charges (payable to us)

Prepayment break costs are payable, if before the end of the fixed rate period you:

- prepay the *total amount owing*; or
- make prepayments in excess of the prepayment threshold; or
- are in default so that the *total amount owing* becomes immediately due for payment.

Switch break costs are payable, if before the end of the fixed rate period you:

- change to another interest rate option (fixed or variable); or
- change the repayment type.

Switch/conversion fee - payable when converting your loan to a different interest rate or repayment type.

Second mortgage consent fee - payable when you request us to consent to a second mortgage (you may also have to pay a production fee).

Consent to subdivision, leases, easements etc fee - payable when you request us to consent to registration of a sub-division, consolidation, lease, easement or other plan or dealing.

Production of title fee - payable when you request us to produce the certificate(s) of title to a *security* property to enable registration of a plan or dealing.

Substituting securities on existing home loan fee - payable when you request us to substitute an existing *security* on your home loan.

Redraw fee - payable for each request for a redraw of repayments made in advance.

Interest in Advance Fee – payable each time you request and pay the interest in advance

Additional valuation fee - payable if we decide after the *disclosure date* that we want to carry out an additional valuation - payable at the time of valuation, for each valuation conducted:

Partial discharge assessment fee - payable when you ask us to release part of a real property mortgage *security* (whether or not we agree to your request)

Payment dishonour fee - payable whenever a direct debit order for payment from another institution is dishonoured

St.George service charges (payable to us on provision of service)

Unascertainable. Calculated using the *break costs method*:(see "Break Costs" clause in the Residential Loan Agreement General Terms and Conditions)

Unascertainable. Calculated using the *break costs method*:(see "Break Costs" clause in the Residential Loan Agreement General Terms and Conditions)

\$500.00 per conversion

\$100.00 per request

\$350.00 per request

\$100.00 per request

\$500.00 per request

\$50.00 per written request

\$10.00 per request made via Internet or Phone Banking

\$150.00 per request

from.\$184.50

\$350.00 per request

\$9.00 per direct debit

Fee for a photocopy of a loan, security or other document	\$10.00 per document
Fee for duplicate or interim home loan statement	\$10.00 per statement period
Fee for a customer requested interest recalculation	\$30.00 per recalculation
Fee for a special clearance on a deposited cheque	\$16.00 per cheque
Fee for a copy of a deposit form	\$10.50 per form
Processing fee - payable each time you make any repayment on your loan over the counter in a branch or by cash or cheque	\$3.00 per transaction
Arrears letter fee - payable when we send you an arrears letter relating to an overdue amount	\$9.00
Government charges	
Property search fee - payable if we decide after the <i>disclosure date</i> that we want to carry out an additional search. Payable at time of search. For each title search in:	
NSW	\$12.15
Production fee - payable when you request us to produce the certificate(s) of title to a security property to enable registration of a <i>plan</i> or <i>dealing</i> For each certificate of title produced in:	
NSW	\$41.00

NOTE

Under this agreement, any of the following information which is given above may be changed, and without your approval:

- *annual percentage rate*, name or description of any reference rate and any applicable margin
- amount, method of calculation, number, frequency or time for payment of repayments, or period over which repayments are to be paid
- total amount of interest charges or repayments
- amount and type of fees and charges and when they are payable (including by imposing new fees and charges or changing the method of calculation of a fee or charge).

However, if your *annual percentage rate* is fixed for a period, the *annual percentage rate* cannot be changed during that period.

Other information

Who receives the loan amount?

The *loan amount* is to be paid as follows:

To St. George (in payment of other unpaid fees due on or before settlement)	\$2215.00
To you (or as you direct)	<u>\$442785.00</u>
Total	\$445000.00

Time limit for borrowing the loan amount:

You must borrow the *loan amount* within 3 months of the *disclosure date*.

SECURITY

The following mortgages, other securities and guarantees and indemnities, if any, have been or are to be taken by us:

Mortgage - Security property 1	
Name of mortgagor(s) (Owner):	WISEVIC INVESTMENTS NO 2 PTY LTD ACN 158 440 898
1ST priority registered mortgage	Title reference: FOLIO IDENT 24/SP86758
Property address: APT 204 MADISON 828 ELIZABETH ST WATERLOO NSW 2017	
TO BE TAKEN	
Minimum building insurance amount:	\$0
Guarantee and indemnity	From SECURITY CUSTODIAN
Name of guarantor(s):	WISEVIC INVESTMENTS NO 2 PTY LTD ACN 158 440 898
Address: 26 KANANGRA CRESCENT CHERRYBROOK NSW 2126	
To Be Taken	
Guarantee and indemnity	From SELF MANAGED SUPERFUND BENEFICIARY
Name of guarantor(s):	DANIELA VISEVIC
Address: 26 KANANGRA CRESCENT CHERRYBROOK NSW 2126	
To Be Taken	
Guarantee and indemnity	From SELF MANAGED SUPERFUND BENEFICIARY
Name of guarantor(s):	SLAVKO VISEVIC
Address: 26 KANANGRA CRES CHERRYBROOK NSW 2126	
To Be Taken	

LOAN TYPE

Established home loan

LOAN CATEGORY

Residential investment loan

INTEREST RATE OPTION

Fixed rate option: Your loan is under the fixed rate option for a fixed rate period of 2 year(s) and 0 month(s) from the *settlement date*. From the end of the fixed rate period, your loan automatically is under the variable rate option for the remainder of the *loan term*.

REPAYMENT AUTHORITY

You authorise us to transfer the amount of each repayment from your nominated account:

Account no: **0000431094408**

In the name(s) of: **Visevic Investments Pty Ltd Atf S & D Visevic Estate Super Fund**

DEFAULT RATE

The *default rate* of interest at any time equals the *annual percentage rate* at that time plus a margin of **3.000%** per annum. Therefore, if the *annual percentage rate* changes, so does the *default rate*.

At the *disclosure date*, the *default rate* is **8.340%** per annum. (see "Default interest charges" clause in the Residential Loan Agreement General Terms and Conditions)

COMMISSIONS

A commission is to be paid by us to **Tomorrow Finance** for the introduction of credit business.

SPECIAL SETTLEMENT REQUIREMENTS

These conditions apply in addition to the Residential Loan Agreement General Terms and Conditions:

Confirmation of purchase price

You must provide a copy of a stamped contract for sale or stamped transfer for each security property showing the following purchase price(s):

Security property 1 \$594000.00

The following Special Conditions apply in relation to you and are in addition to and will be taken to be part of the Residential Loan Agreement General Terms and Conditions. To the extent there are any inconsistencies between these Special Conditions and the Residential Loan Agreement General Terms and Conditions, these Special Conditions will prevail.

Key words

In addition to clause 46 of the Residential Loan Agreement General Terms and Conditions further words printed *like this* are explained in clause 6 below.

1. Use

You must use the *loan amount* only for the purpose of acquiring property conforming to your investment guidelines to be held by the *security custodian* on trust for you as an investment.

2. Acknowledgement

You acknowledge that the *security custodian* holds the *Security property* on trust for you.

3. Requirements

We only have to lend you the *loan amount* (or any part of it) if, in addition to the requirements in the Residential Loan Agreement General Terms and Conditions:

- a) we have received the following duly completed and executed in the form supplied by us or otherwise in form and substance satisfactory to us:
 - a mortgage of the *security property* (with annexures) signed by the *security custodian*;
 - a guarantee and indemnity signed by the *security custodian*;
 - a custodian trust deed signed by the *security custodian* and you; and
 - an SMSF deed of trust declaration and undertakings signed by you, the *security custodian* and each of the beneficiaries of the *superannuation fund*; and
- b) we have received or been shown a copy of an insurance policy or a certificate of currency satisfactory to us:
 - i. noting our interest as mortgagee and the interest of the *security custodian*;
 - ii. which shows that each *security property* specified in the *offer* under "Security" is insured (as required under each *security*) on a replacement and reinstatement basis and the *security custodian* had provided public liability insurance to us to our satisfaction;
 - iii. for at least the amount of cover specified in the *offer* under "Security"; and
 - iv. you and the *security custodian* are insured against public liability with respect to the property; and
- c) when *third party security* is being given:
 - i. our securities department or solicitors have confirmed that each *third party security provider* has received a copy of the *Offer*, the Residential Loan Agreement General Terms & Conditions booklet and the *security* documents; and
 - ii. We have received:
 - for borrowers in all States other than New South Wales, South Australia and Western Australia, a certificate of independent legal advice satisfactory to us for each *third party security provider* from a solicitor who does not work for the firm of solicitors acting for you or the firm acting for us in relation to your loan; or

- for borrowers in the States of New South Wales, South Australia and Western Australia, a statutory declaration satisfactory to us by each *third party security provider* that they have received independent legal advice prior to signing the *security* documents; and
- d) you have given us in a form satisfactory to us:
- i. documents constituting the *superannuation fund* and its investment guidelines; and
 - ii. a declaration that you have complied with the Superannuation Industry (Supervision) Act 1993 (Cth); and
 - iii. a copy of the contract of sale of the property that will be held by the *security custodian*; and
- e) you have satisfied us that you enter this loan agreement and acquire the *security property*:
- i. through the *security custodian*;
 - ii. as trustee of the *superannuation fund*;
 - iii. in accordance with your duties and powers; and
 - iv. in accordance with your investment guidelines; and
- f) we have received, in relation to you in a form satisfactory to us:
- i. for borrowers in all States other than New South Wales, South Australia and Western Australia, a certificate of independent legal advice satisfactory to us from a solicitor who does not work for the firm of solicitors acting for us in relation to your loan; or
 - ii. for borrowers in the States of New South Wales, South Australia and Western Australia, a statutory declaration from you satisfactory to us stating that you have received independent legal advice prior to signing this loan agreement; and
- g) we have received, in relation to you in a form satisfactory to us:
- a certificate of financial advice satisfactory to us.

4. Carved outs

- a) During the *loan term* the following clauses in the Residential Loan Agreement General Terms and Conditions, do not apply to your loan:
 - Redrawing amounts (clause 21)
- b) **Information statement:** If the Borrower is a corporate borrower, then the National Credit Code does not apply to this loan. The Information Statement section of the Residential Loan Agreement General Terms and Conditions does not apply to your loan agreement.

5. Payment methods

Despite the "Payment methods" clause in the Residential Loan Agreement General Terms and Conditions, regular repayments **must** be made by automatic transfer from your nominated St. George transaction account or from an account you hold at another financial institution. You cannot make regular repayments over the counter at a branch or by post.

6. Meaning of words in this loan agreement (in addition to those contained in the Residential Loan Agreement General Terms and Conditions):

- *security custodian* means the *security custodian* specified in a custodian trust deed.
- *superannuation fund* means the *superannuation fund* of which you are trustee.
- *third party security* means *security* provided by someone other than you or the *security custodian*.
- *third party security provider* means someone who provides *security* other than you or

the *security custodian*.

- For the purposes of the Residential Loan Agreement General terms and Conditions *security* includes each document referred to in clause 3(a) of these Special Conditions.

7. Limited Recourse

7.1 Limit

Despite any other provision of this loan agreement, we may not have recourse to you or your assets. We may only have recourse for the *total amount owing* under this loan agreement to the *security property* and its proceeds to be available to us as a result of a realisation of the *security property* (after payment of enforcement costs etc).

7.2 Nominee

Clause 7.1 does not affect your obligations to the *security custodian*.

7.3 Unrestricted remedies

- (a) **(Charges and guarantees)** Subject to sub-paragraph (b), nothing in clause 7.1 **(Limit and release)** limits us in:
- exercising our rights or powers under:
 - the mortgage in relation to the *security property*;
 - *third party security*; or
 - any guarantee;
 - obtaining an injunction or other order to restrain any breach of this loan agreement by any party; or
 - obtaining declaratory relief.
- (b) **(Limited agency)** In exercising any right, power or remedy under this loan agreement, neither we nor any receiver, receiver and manager, agent or attorney appointed under this loan agreement shall incur, or have the authority to incur, any liability on your behalf or for your account except a liability which is itself subject to the limitation in clause 7.1 **(Limit and release)**.
- (c) **(Amount owing)** For the purpose of determining the liability of any guarantor or any *third party security provider* in relation to the *total amount owing* the limit on your liability under clause 7.1 **(Limit and release)** will be disregarded.

7.4 Restricted remedies

Except as provided in clause 7.3 **(Unrestricted remedies)**, we will not, in relation to any liability for which you are not liable under clause 7.1 **(Limit and release)**:

- a) **(judgment)** obtain a judgment for the payment of money or damages by you;
- b) **(statutory demand)** issue any demand under s459E(1) of the Corporations Act 2001 (or any analogous provision under any other law) against you;
- c) **(winding up)** apply for the winding up or bankruptcy of you;
- d) **(execution)** levy or enforce any distress or other execution to, on or against any of your assets other than the *security property*;
- e) **(court appointed receiver)** apply for the appointment by a court of a receiver to any of your assets other than the *security property*; and
- f) **(set-off or counterclaim)** exercise or seek to exercise any set-off or counterclaim against you, or take proceedings for any of the above and we waive our rights in respect of those applications and proceedings.

8. Other things you must do

8.1 Security custodian must comply with the mortgage

You must ensure that the *security custodian* complies with all its obligations under any mortgage of the *security property* it gives in your favour.

CONTACT DETAILS

St.George contact

The person at St.George to contact about this offer is:

Name: **JOSEPH CATANIA**
Branch address: **SPECIALISED MORTGAGE SOLS P O BOX 3604 PARRAMATTA
2124**
Tel: **1300788432** Fax: **1300309568**

**Our solicitor or
securities department
contact**

Name: **SA CMS MULTI JURISDICTIONAL TEAM**
Address/DX: **LEVEL 4 97 KING WILLIAM STREET ADELAIDE 5000**
Tel: **0884244891** Fax: **0884244925**

Borrower's solicitor

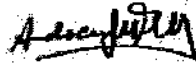
Name: **WILLIAMS BOXSELL GEORGAS LAYERS**
Address/DX: **ATTN CON GEORGAS P O BOX 960 CASTLE HILL NSW 1765**
Tel: **0298994999** Fax: **0298994697**

Offer from St. George

We offer to lend you the *loan amount* on the terms and conditions set out in this *Offer* and the separate Residential Loan Agreement General Terms and Conditions booklet (dated **17 February 2014**). (In that separate booklet, a reference to the "*Offer*" is a reference to this *Offer*.)

To accept the offer, you must sign and date this document and return it to us at our address given under "Contact details" within 28 days from the date of this offer (or such later date to which we in our discretion may agree). If you do not, the *offer* is automatically treated as withdrawn.

Signed on behalf of St. George
by:



Andrew Fell, General Manager

Name of authorised officer

Date of offer **10/06/14**

Acceptance by borrower

By signing this document you:

1. accept the offer set out in this Residential Loan Agreement *Offer*,
2. declare that all the information you have given us is *accurate and not misleading and you are aware that we are relying on it*,
3. acknowledge that before signing this document you received and read a copy of:
 - the Residential Loan Agreement General Terms and Conditions referred to above; and
 - schedule of progress payments and stages, if you have a construction loan,
4. consent to us giving to each guarantor or prospective guarantor named under "Security":
 - a copy of this document or any *security* (whether signed or unsigned), and

- a copy of any notice to us, and
- a copy of your loan account statements,

5.

acknowledge that each *security* described in the section headed "Security" extends to the resulting loan agreement between you and us and that that resulting loan agreement is an agreement covered by each of those *securities*. You declare that you understand that the mortgaged or other secured property will be at risk if you default.

6.

agree to notify us promptly in writing if you change your address,

7.

declare that the information you gave in your application for this loan (including any declaration as to the purpose of the loan) is still correct and not misleading.

This agreement is not regulated by the National Credit Code.

IMPORTANT

BEFORE YOU SIGN

- READ THIS CONTRACT DOCUMENT so that you know exactly what contract you are entering into and what you will have to do under the contract.
- You should also read the information statement:
"THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT".
- Fill in or cross out any blank spaces.
- Get a copy of this contract document.
- **Do not sign** this contract document if there is anything you do not understand.

THINGS YOU MUST KNOW

- Once you sign this contract document, you will be bound by it. However, you may end the contract before you obtain credit or a card or other means is used to obtain goods or services for which credit is to be provided under the contract by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred.
- You **do not** have to take out consumer credit insurance unless you want to. However if this contract document says so, you must take out insurance over any mortgaged property that is used as security, such as a house or car.
- If you are to take out insurance, the credit provider cannot insist on any particular insurance company.
- If this contract document says so, the credit provider can vary the *annual percentage rate* (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
- If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

Signed by **WISEVIC INVESTMENTS PTY LTD ABN 44 158 420 136 ATF S & D WISEVIC ESTATE SUPER FUND** in accordance with Section 127(1) of the Corporation Act (and if only person signs, they sign in the capacity as Sole Director/Sole Company Secretary).

.....
Signature of authorised person

.....
Signature of authorised person

.....
Name of authorised person

.....
Name of authorised person

.....
Position of authorised person

.....
Position of authorised person

.....
Date

.....
Date



Visevic Investments No.2 Pty Ltd
26 Kanangra Crescent
CHERRYBROOK NSW 2126

Ref: VISEVICS7
Page: 1

Visevic Investments No.2 Pty Ltd
Owner Income & Expenditure for July 2020 to June 2021

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Tot
Property:	204/828 Elizabeth Street WATERLOO NSW 2017												
Balance Brought Forward	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Income													
101 Rent	2911.18	2911.18	2911.18	2911.18	2607.01	0.00	5214.02	2607.01	2607.01	2607.01	0.00	1723.55	29010.33
	2911.18	2911.18	2911.18	2911.18	2607.01	0.00	5214.02	2607.01	2607.01	2607.01	0.00	1723.55	29010.33
Expenditure													
414 Lease Fees	0.00	0.00	0.00	16.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	714.97	731.47
417 Marketing Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	275.00	275.00
419 GST on fees	15.51	15.51	15.51	15.51	13.99	0.00	27.03	13.99	13.99	13.99	0.00	8.62	153.65
481 Management Fees	145.56	145.56	145.56	145.56	130.35	0.00	260.70	130.35	130.35	130.35	0.00	86.18	1450.52
483 Postage & Sundry	9.50	9.50	9.50	9.50	9.50	0.00	9.50	9.50	9.50	9.50	0.00	0.00	85.50



Visevic Investments No.2 Pty Ltd
26 Kanangra Crescent
CHERRYBROOK NSW 2126

Ref: VISEVIC57
Page: 2

**Visevic Investments No.2 Pty Ltd
Owner Income & Expenditure for July 2020 to June 2021**

Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Tot
170.57	170.57	170.57	187.07	153.84	0.00	297.23	153.84	153.84	153.84	0.00	1084.77	2696.14
Carried Forward												
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Income												
2740.61	2740.61	2740.61	2724.11	2453.17	0.00	4916.79	2453.17	2453.17	2453.17	0.00	638.78	26314.19



THIRD INSTALMENT NOTICE 2020/2021

POSTING DATE	CURRENT INSTALMENT DUE DATE
22/01/2021	28/02/2021

Cheque Payments
 GPO Box 5112
 SYDNEY NSW 2001

City of Sydney
 Telephone: 02 9265 9333
 cityofsydney.nsw.gov.au

ABN: 22 636 550 790

Please see the back of this notice for Customer Service details

ASSESSMENT NUMBER
221641-4

PAY YOUR RATES ONLINE
www.cityofsydney.nsw.gov.au/ratesonline



01649-005
 Visevic Investments No 2 Pty Ltd
 26 Kanangra Cr
 CHERRYBROOK NSW 2126



Bill Code: 7500
Ref: 2216414

Go to www.cityofsydney.nsw.gov.au/changeofaddress
 to change the mailing address



DESCRIPTION AND SITUATION OF LAND RATED
 Unit 204/828 Elizabeth Street , WATERLOO NSW 2017
 Lot 24 SP 86758

Current Instalment \$282.80

Go paperless!
 Receive your rate notice by email.
 Sign up at city.sydney/e-rates

Paid 29/01/21
STG

TOTAL AMOUNT DUE \$282.80

Deduct payments made since 20 January 2021

For important information and payment methods, please see reverse.

If you are experiencing financial hardship, please contact the City to make a payment arrangement.
 From 01 January 2021 till 30 June 2021, interest rate on overdue Rates and Charges will be calculated at 7.0% P.A. on daily basis.

Detach and return deposit slip only when paying by mail

4077924-Z-042128-ASA002-01649

Please do not attach cheques with staples or pins

Name: Visevic Investments No 2 Pty Ltd



BPAY Biller Code 7500
 Cust Ref No. 2216414
 • BPAY this payment via internet or phone banking

Assessment Number: 221641-4
 Current Amount: \$282.80 Due 28/02/2021
 Total Amount Due: \$282.80



Telephone and Internet Banking - BPAY®
 Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. To use the QR code, use the reader within your mobile banking app.
 More info: www.bpay.com.au

RATE NOTICE FOR 01/07/20 TO 30/06/21

Cheque Payments
GPO Box 5112
SYDNEY NSW 2001

City of Sydney
Telephone: 02 9265 9333
cityofsydney.nsw.gov.au

ABN: 22 636 550 790

Correspondence
GPO Box 1591
Sydney NSW 2001

Please see the back of this notice for Customer Service details

As the owner, holder or tenant or any other person liable to pay rates and charges in respect of the below mentioned land (or the agent to any such person) you are hereby notified that such land has been rated by Council as shown hereunder.

POSTING DATE **DUE DATE**

24/07/2020

30/09/2020

ASSESSMENT NUMBER

221641-4

PAY YOUR RATES ONLINE

www.cityofsydney.nsw.gov.au/ratesonline



VISEVIC INVESTMENTS NO 2 PTY LTD
26 Kanangra Cr
CHERRYBROOK NSW 2126



Billers Code: 7500

Ref: 2216414

Go to www.cityofsydney.nsw.gov.au/changeofaddress
to change the mailing address



DESCRIPTION AND SITUATION OF LAND RATED

Unit 204/828-Elizabeth Street, WATERLOO NSW 2017
St 24 SP 86758

RATING CATEGORY: Residential

PARTICULARS OF RATES AND CHARGES	RATE	RATEABLE VALUE BASE DATE 1/7/2019	AMOUNT
Residential Rate Min	0.00113931	271860	586.85
Stormwater Charge	12.5000	1	12.50
Standard Dom.Waste 2:	532.0000	1	532.00

Paid \$282.95 on 3/10/20 SK *Paid \$282.80 on 5/11/20 SK*

Go paperless!
Receive your rate notice by email. Sign up at city.sydney/e-rates
PLEASE DEDUCT ANY PAYMENTS MADE SINCE 20/07/20.

1st INSTALMENT \$282.95 30-Sep-20	2nd INSTALMENT \$282.80 30-Nov-20	3rd INSTALMENT \$282.80 28-Feb-21	4th INSTALMENT \$282.80 31-May-21	TOTAL AMOUNT DUE	\$1,131.35
--	--	--	--	-------------------------	-------------------

For important information and payment methods, please see reverse.

• INTEREST ON ARREARS (IF ANY) HAS BEEN CALCULATED TO 30-JUNE-20.

4076131-Run1-V1-BASA2-002270

Detach and return deposit slip only when paying by mail

Please do not attach cheques with staples or pins

Name: VISEVIC INVESTMENTS NO 2 PTY LTD

Assessment Number: 221641-4

Instalment Amount: \$282.95

Total Amount: \$1,131.35

Due Date: 30/09/2020



BPAY Biller Code 7500

Cust Ref No. 2216414

• BPAY this payment via internet or phone banking



Telephone and Internet Banking - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. To use the QR code, use the reader within your mobile banking app.
More info: www.bpay.com.au



Dedicated to a better Brisbane

03 September 2020



P248BCCDBT40_A4MA01 PDF/E-1997/S-1997/I-3993

Visevic No 2 Pty Limited
26 Kanangra Cres
CHERRYBROOK NSW 2126

Dear Sir/Madam

Amount owing: \$410.50
Property address: Code Bowen Hills, 605/8 Jeays St, Bowen Hills Qld 4006
Account number: 5000 0000 4930 125
BPAY biller code: 78550

Council recently contacted you regarding your **overdue** rate account. Our records show the account is still outstanding.

As payment was not received by the due date, compounding interest of 8.53% per annum started accruing daily. Please pay promptly to avoid debt recovery action.

We ask that you contact Rates Management using the details below to discuss payment options or make a payment plan. You can also visit www.brisbane.qld.gov.au/rates to learn about the easy ways to pay.

If you have recently fully paid the account, thank you and please disregard this letter.

Yours sincerely

Ms Chris Larkin
Operations Manager
RATES MANAGEMENT

*Paid 8410.50
★ 20/09/20
HGR*

Brisbane City Council ABN 72 002 765 795

Revenue Management
GPO Box 1434 Brisbane Qld 4001
Contact West Team T 07 3027 5563 E customerservices@brisbane.qld.gov.au

brisbane.qld.gov.au



Rate Account

Property Location 605/8 JEAYS ST
BOWEN HILLS
Issue Date 2 Oct 2020

Bill number
5000 1038 1425 118

Bill number including donation
5800 1038 1425 118

Dedicated to a better Brisbane



P275BCCRA176_A4MA01/E-3519/S-7039M-14077

VISEVIC NO 2 PTY LIMITED
26 KANANGRA CRES
CHERRYBROOK NSW 2126

Enquiries
(07) 3403 8888
24 hours 7 days

Account Period
1 Oct 2020 - 31 Dec 2020

Donate to the Lord Mayor's Charitable Trust to help those in need

You can make a \$15 donation to the Lord Mayor's Charitable Trust to support Brisbane's grass-roots charities.

Donations are tax deductible and can be made through your preferred rates payment method. A separate receipt will be issued by Council.

For more about the work of the Trust visit lmct.org.au

Council is fundraising for the Lord Mayor's Charitable Trust, a registered charity under the *Collectors Act 1966*



LORD MAYOR'S CHARITABLE TRUST

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).

Compounding interest of 8.53% per annum will accrue daily on any amount owing immediately after this date.

Nett Amount Payable

\$409.45

Due Date

2 Nov 2020

Summary of Charges

Opening Balance	1.63
Brisbane City Council Rates & Charges	359.46
Special Covid-19 Rebate	8.11 CR
State Government Charges	56.50
Gross Amount	409.48
Discount and/or Rounding (where applicable)	0.03 CF
Nett Amount Payable	409.45
Optional Lord Mayor's Charitable Trust donation received by the Due Date	424.45

Handwritten note: Paid \$409.45 31/10/20 SK

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.

Including Lord Mayor's Charitable Trust \$15 donation

Excluding Lord Mayor's Charitable Trust \$15 donation

Pay using your smartphone



*439 580010381425118



*439 500010381425118



Billers Code: 319186
Ref: 5800 0000 4930 125
Amt: \$424.45 by 2 Nov 2020



Billers Code: 78550
Ref: 5000 0000 4930 125
Amt: \$409.45 by 2 Nov 2020



App Store

VISEVIC NO 2 PTY LIMITED

Due Date

2 Nov 2020

50

Gross Amount

\$409.48

Nett Amount

\$409.45

<0000040945>

<004440>

<500010381425118>

>



Rate Account

Property Location 605/8 JEAYS ST
BOWEN HILLS
Issue Date 5 Jan 2021

Bill number
5000 1038 6756 842

Bill number including donation
5800 1038 6756 842

Dedicated to a better Brisbane



P366BCCRA447_A4MA01/E-3511/S-7022/I-14043

VISEVIC NO 2 PTY LIMITED
26 KANANGRA CRES
CHERRYBROOK NSW 2126

Enquiries
(07) 3403 8888
24 hours 7 days

Account Period
1 Jan 2021 - 31 Mar 2021

Donate to the Lord Mayor's Charitable Trust to help those in need

You can make a \$15 donation to the Lord Mayor's Charitable Trust to support Brisbane's grass-roots charities.

Donations are tax deductible and can be made through your preferred rates payment method. A separate receipt will be issued by Council.

For more about the work of the Trust visit lmct.org.au

Council is fundraising for the Lord Mayor's Charitable Trust, a registered charity under the Collections Act 1966



LORD MAYOR'S CHARITABLE TRUST

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date.

Full payment by the Due Date includes Discount and/or Rounding (where applicable).

Compounding interest of 8.53% per annum will accrue daily on any amount owing immediately after this date.

Nett Amount Payable

\$386.70

Due Date

4 Feb 2021

Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	359.46
Kingsford Smith Drive Savings Rebate	29.24 CR
State Government Charges	56.50
Gross Amount	386.72
Discount and/or Rounding (where applicable)	0.02 CR
Nett Amount Payable	386.70
Optional Lord Mayor's Charitable Trust donation received by the Due Date	401.70

Handwritten note: Paid 12/01/21 HSR

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.

Including Lord Mayor's Charitable Trust \$15 donation

Excluding Lord Mayor's Charitable Trust \$15 donation

Pay using your smartphone



*439 580010386756842



*439 500010386756842



Billor Code: 319186
Ref: 5800 0000 4930 125
Amt: \$401.70 by 4 Feb 2021



Billor Code: 78550
Ref: 5000 0000 4930 125
Amt: \$386.70 by 4 Feb 2021



VISEVIC NO 2 PTY LIMITED

Due Date

4 Feb 2021

50

Gross Amount

\$386.72

Nett Amount

\$386.70

<0000038670>

<004440>

<500010386756842>

>

5th October 2021

┌ 004693 000



S And D Visevic Estate Super Fund
26 Kanangra Drive
CHERRYBROOK NSW 2126

Dear Trustee

2021 Annual Statement Insurance through Superannuation
Policy number: 1541363

We're pleased to provide an update about your policy for the year ended 30 June 2021.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

Important

Please note that this statement outlines details of your insurance through superannuation only.

Are your contact details up to date?

The email address we have on file for you is slavko@quaybusiness.com.au. If your email or any other contact details have changed, please let us know and we'll update them for you.

More information

If you have any questions or would like more information, please contact your financial adviser Norman Howe by phone on 02 9121 6203 or by email to nhowe@stratxadvisory.com.au. You can also get in touch with us directly by phone on 1300 209 088, or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your insurance needs.

Yours sincerely

TAL Customer Service

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
GPO Box 5380, Sydney NSW 2001
Level 16, 363 George Street
Sydney NSW 2000

Customer Service
P 1300 209 088
F 1300 351 133
E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

1 July 2020 to 30 June 2021

Life Insured	: Slavko Visevic	Commencement date	: 31/12/2014
Policy number	: 1541363		
Adviser	: Norman Howe		
Adviser number	: 47663		
Policy Owner	: S And D Visevic Estate Super Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 June 2021

Slavko Visevic's Benefits	\$
Death Sum Insured	4940412.65
Total and Permanent Disablement Sum Insured	3318896.92

Summary

	\$
Withdrawal Value as at 01/07/2020	0.00
Total Premiums and Rollovers	9501.96
Total Insurance Premiums	(9501.96)
Withdrawal Value as at 30/06/2021	0.00
Total Policy Fees (included in total insurance premiums paid)	110.88

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
 GPO Box 5380, Sydney NSW 2001
 Level 16, 363 George Street
 Sydney NSW 2000

Customer Service
 P 1300 209 088
 F 1300 351 133
 E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

Life Insured : Slavko Visevic

Policy number : 1541363

Transaction listing

Date	Transaction	Amount \$
01/07/2020	Premium	2082.90
23/11/2020	Premium	2082.90
16/02/2021	Premium	2863.14
21/05/2021	Premium	2473.02
01/07/2020	Insurance Premium	(2082.90)
23/11/2020	Insurance Premium	(2082.90)
16/02/2021	Insurance Premium	(2863.14)
21/05/2021	Insurance Premium	(2473.02)

Important information

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 June 2021 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

Your insurance benefits

TAL allows you the flexibility to alter your insurance benefits as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

Assets of the fund

Under superannuation law you should be aware that assets of the self-managed superannuation fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

Additional explanation of policy fees and costs

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure documents.

Withdrawal value

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

Complaints

If you have an issue or complaint, please contact our Customer Service Team on 1300 209 088, Monday to Friday, between 8.00am - 7.00pm (AEST/AEDT). Alternatively, you may wish to address your complaint in writing to:

Internal Dispute Resolution
GPO BOX 5380
Sydney NSW 2001
IDRcomplaints@tal.com.au

We aim to resolve all complaints quickly and fairly. If you are not satisfied with our final response to your complaint, or you have not received our final response to your complaint within 45 days or 90 days in relation to death benefit distributions of the date we received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a fair and independent complaint resolution service that is free to consumers:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call within Australia)
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires. AFCA has authority to hear certain complaints and can advise if they can assist you.

Your privacy

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Contacting TAL

If you have any questions or would like more information about your TAL product, you can contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au. You can also write to us at TAL Life Limited, GPO Box 5380 Sydney NSW 2001.

If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.

5th October 2021

┌ 004694 000



S And D Visevic Estate Super Fund
26 Kanangra Drive
CHERRYBROOK NSW 2126

Dear Trustee

2021 Annual Statement Insurance through Superannuation
Policy number: 1541365

We're pleased to provide an update about your policy for the year ended 30 June 2021.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

Important

Please note that this statement outlines details of your insurance through superannuation only.

Are your contact details up to date?

The email address we have on file for you is slavko@quaybusiness.com.au. If your email or any other contact details have changed, please let us know and we'll update them for you.

More information

If you have any questions or would like more information, please contact your financial adviser Norman Howe by phone on 02 9121 6203 or by email to nhowe@stratxadvisory.com.au. You can also get in touch with us directly by phone on 1300 209 088, or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your insurance needs.

Yours sincerely

TAL Customer Service

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
GPO Box 5380, Sydney NSW 2001
Level 16, 363 George Street
Sydney NSW 2000

Customer Service
P 1300 209 088
F 1300 351 133
E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

1 July 2020 to 30 June 2021

Life Insured	: Daniela Visevic	Commencement date	: 15/12/2014
Policy number	: 1541365		
Adviser	: Norman Howe		
Adviser number	: 47663		
Policy Owner	: S And D Visevic Estate Super Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 June 2021

Daniela Visevic's Benefits	\$
Death Sum Insured	2605416.60
Total and Permanent Disablement Sum Insured	2010143.44

Summary

	\$
Withdrawal Value as at 01/07/2020	0.00
Total Premiums and Rollovers	3919.26
Total Insurance Premiums	(3919.26)
Withdrawal Value as at 30/06/2021	0.00
Total Policy Fees (included in total insurance premiums paid)	0.00

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
 GPO Box 5380, Sydney NSW 2001
 Level 16, 363 George Street
 Sydney NSW 2000

Customer Service
 P 1300 209 088
 F 1300 351 133
 E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

Life Insured : Daniela Visevic

Policy number : 1541365

Transaction listing

Date	Transaction	Amount \$
01/07/2020	Premium	897.87
24/11/2020	Premium	897.87
09/02/2021	Premium	1061.76
08/03/2021	Premium	1061.76
01/07/2020	Insurance Premium	(897.87)
24/11/2020	Insurance Premium	(897.87)
09/02/2021	Insurance Premium	(1061.76)
08/03/2021	Insurance Premium	(1061.76)

Important information

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 June 2021 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

Your insurance benefits

TAL allows you the flexibility to alter your insurance benefits as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

Assets of the fund

Under superannuation law you should be aware that assets of the self-managed superannuation fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

Additional explanation of policy fees and costs

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure documents.

Withdrawal value

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

Complaints

If you have an issue or complaint, please contact our Customer Service Team on 1300 209 088, Monday to Friday, between 8.00am - 7.00pm (AEST/AEDT). Alternatively, you may wish to address your complaint in writing to:

Internal Dispute Resolution
GPO BOX 5380
Sydney NSW 2001
IDRcomplaints@tal.com.au

We aim to resolve all complaints quickly and fairly. If you are not satisfied with our final response to your complaint, or you have not received our final response to your complaint within 45 days or 90 days in relation to death benefit distributions of the date we received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a fair and independent complaint resolution service that is free to consumers:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call within Australia)
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires. AFCA has authority to hear certain complaints and can advise if they can assist you.

Your privacy

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Contacting TAL

If you have any questions or would like more information about your TAL product, you can contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au. You can also write to us at TAL Life Limited, GPO Box 5380 Sydney NSW 2001.

If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.

Notice of Levies Due in September 2020

Tax Invoice

Visevic Investments No 2 Pty Ltd
 26 Kanangra Crescent
 CHERRYBROOK NSW 2126

Issued 31/07/2020 on behalf of:
 The Owners Strata Plan 86758
 ABN 38100336466
 Madison
 824-828 Elizabeth Street
 WATERLOO NSW 2017
 for Lot 24 Unit 204
 Visevic Investments No 2 Pty Ltd

Due date	Details	Amounts due (including GST) (\$)		Total
		Admin Fund	Capital Works	
01/09/2020	Quarterly Admin/Capital Works Levy	753.70	364.50	1,118.20
	Total levies due in month	753.70	364.50	1,118.20

Paid 5/10/20
\$1,118.20
HER

Total of this levy notice	1,118.20	(including \$101.66 GST)
Levies in arrears	0.00	
Interest on levies in arrears	0.00	
Outstanding owner invoices	0.00	
Subtotal of amount due	1,118.20	
Prepaid	28.19	
Total amount due	\$1,090.01	

Late Payment: If payment is not made by the due date, interest may be charged at an annual rate of 10%.
 Cheques should be made payable to 'The Owners Strata Plan 86758'

Payment due 01/09/2020

Levy notice for the period 01/09/2020-30/11/2020

Please note: Failure to pay levy in arrears & interest will incur additional interest, reminder & debt recovery fees pursuant with The Strata Schemes Management Act 2015.



*Registration is required for payments from cheque or savings accounts. Please complete a registration form available at www.deft.com.au or call 1800 672 162. You do not need to re-register for the internet service if already registered for phone payment. Registration is not required for credit card payments.

Visevic Investments No 2 Pty Ltd
 Strata Plan 86758
 Lot 24 Unit 204



*442 258585736 260868



Bill code 96503

Contact your participating financial institution to make a BPAY payment from your cheque or savings account. Enter the biller code and your DEFT reference number. To use the QR code, use the reader within your mobile banking app. More info: www.bpay.com.au



Pay over the Internet by DEFT Online from your *pre-registered bank account at www.deft.com.au



Pay by DEFT Phonepay from your *pre-registered bank account. Call 1300 301 090 or international +612 8232 7395



Credit card payments can be made over the Internet. Log onto www.deft.com.au or call 1300 301 090 and follow the instructions. A surcharge will be applicable if you use this option.



Pay by mailing this payment slip with your cheque to:

DEFT Payment Systems
 GPO Box 4690, Sydney NSW 2001



Pay in person at any post office by cash, cheque or Eftpos.
 Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Whelan Property Group Pty Limited

DEFT Reference No.

258585736 260868

Amount Due

\$1,090.01

Due Date

01/09/2020

Amount Paid

\$

Notice of Levies Due in December 2020

Tax Invoice

Issued 31/10/2020 on behalf of:

The Owners Strata Plan 86758
 ABN 38100336466

Madison
 824-828 Elizabeth Street
 WATERLOO NSW 2017

for Lot 24 Unit 204
 Visevic Investments No 2 Pty Ltd

Visevic Investments No 2 Pty Ltd
 26 Kanangra Crescent
 CHERRYBROOK NSW 2126

Due date	Details	Amounts due (including GST) (\$)		Total
		Admin Fund	Capital Works	
01/12/2020	Quarterly Admin/Capital Works Levy	1,034.10	90.60	1,124.70
	Total levies due in month	1,034.10	90.60	1,124.70

Total of this levy notice	1,124.70
Levies in arrears	0.00
Interest on levies in arrears	0.00
Outstanding owner invoices	0.00
Subtotal of amount due	1,124.70
Prepaid	28.19
Total amount due	\$1,096.51

(including \$102.25 GST)

*Paid \$1,096.51
 5th Dec
 SA 2/12/20*

Late Payment: If payment is not made by the due date, interest may be charged at an annual rate of 10%.

Cheques should be made payable to 'The Owners Strata Plan 86758'

Payment due 01/12/2020

Levy notice for the period 01/12/2020-28/02/2021

Please note: Failure to pay levy in arrears & interest will incur additional interest, reminder & debt recovery fees pursuant with The Strata Schemes Management Act 2015.



*Registration is required for payments from cheque or savings accounts. Please complete a registration form available at www.deft.com.au or call 1800 672 162. You do not need to re-register for the internet service if already registered for phone payment. Registration is not required for credit card payments

Visevic Investments No 2 Pty Ltd
 Strata Plan 86758
 Lot 24 Unit 204



*442 258585736 260868



Billers code 96503



Pay over the internet by DEFT Online from your *pre-registered bank account at www.deft.com.au



Pay by DEFT Phonepay from your *pre-registered bank account. Call 1300 301 090 or international +612 8232 7395



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 GPO Box 4690, Sydney NSW 2001

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Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Contact your participating financial institution to make a BPAY payment from your cheque or savings account. Enter the biller code and your DEFT reference number. To use the QR code, use the reader within your mobile banking app. More info: www.bpay.com.au

Whelan Property Group Pty Limited

DEFT Reference No.

258585736 260868

Amount Due

\$1,096.51

Due Date

01/12/2020

Amount Paid

\$1,096.51

REMINDER NOTICE

Issued 07/04/2021 on behalf of the owners of:

The Owners Strata Plan 86758
 ABN 38100336466

Madison
 824-828 Elizabeth Street
 WATERLOO NSW 2017

for Lot 24 Unit 204
 Visevic Investments No 2 Pty Ltd

Visevic Investments No 2 Pty Ltd
 26 Kanangra Crescent
 CHERRYBROOK NSW 2126

Date	Details	Amount due (incl. GST)	Amount paid	Interest accrued*	Interest paid	Amount outstanding
01/09/2019	Opening Balance	22,266.05	22,266.05	51.11	51.11	0.00
31/12/2019	Quarterly Admin/Capital Works Levy	1,118.20	1,118.20	0.00	0.00	0.00
01/03/2020	Quarterly Admin/Capital Works Levy	1,118.20	1,118.20	0.00	0.00	0.00
01/06/2020	Quarterly Admin/Capital Works Levy	1,118.20	1,118.20	0.00	0.00	0.00
01/09/2020	Quarterly Admin/Capital Works Levy	1,118.20	1,118.20	0.00	0.00	0.00
01/12/2020	Quarterly Admin/Capital Works Levy	1,124.70	1,124.70	0.00	0.00	0.00
01/03/2021	Quarterly Admin/Capital Works Levy	1,124.70	0.00	13.56	0.00	1,138.26
07/04/2021	Lot 24: Debt recovery Stage 1	35.24	0.00	0.00	0.00	35.24
* Interest calculated to 14/04/2021		\$29,023.49	\$27,863.55	\$64.67	\$51.11	\$1,173.50

Total amount outstanding \$1,173.50

Cheques should be made payable to 'The Owners Strata Plan 86758'

*Paid 3/5/21
 SKH [Signature]*



*Registration is required for payments from cheque or savings accounts. Please complete a registration form available at www.deft.com.au or call 1800 672 162. You do not need to re-register for the internet service if already registered for phone payment. Registration is not required for credit card payments.

Visevic Investments No 2 Pty Ltd
 Strata Plan 86758
 Lot 24 Unit 204



*442 258585736 260868



Billier code 96503

Contact your participating financial institution to make a BPAY payment from your cheque or savings account. Enter the biller code and your DEFT reference number. To use the QR code, use the reader within your mobile banking app. More info: www.bpay.com.au



Pay over the Internet by DEFT Online from your *pre-registered bank account at www.deft.com.au



Pay by DEFT Phonepay from your *pre-registered bank account. Call 1300 301 090 or International +612 8232 7396



Credit card payments can be made over the Internet. Log onto www.deft.com.au or call 1300 301 090 and follow the instructions. A surcharge will be applicable if you use this option.



Pay by mailing this payment slip with your cheque to:

DEFT Payment Systems
 GPO Box 4690, Sydney NSW 2001



Pay in person at any post office by cash, cheque or Eftpos.

Whelan Property Group Pty Limited

DEFT Reference No.

258585736 260868

Amount Due

\$1,173.50

Due Date

14/04/2021

Amount Paid

\$1,173.50



Body Corporate for

Code Bowen Hills CTS 43095

8 Jeays Street Bowen Hills QLD 4006

Tel: 07 5504 2000 Fax: 07 5504 2001 Email sskb@sskb.com.au

TAX INVOICE
ABN 96 532 819 412

CONTRIBUTIONS NOTICE & other charges

Visevic Investments No 2 P/L
26 Kanangra Cres
CHERRYBROOK NSW 2162

Notice Date 18 May 2020
Lot Number 605 Unit Number 605
Account Number 85
Contribution Entitlements 73
Interest Entitlements 72

Amount Payable \$1,371.89
Payment Due 01/07/20

Please make your cheque payable to The body corporate for, Code Bowen Hills CTS 43095

CURRENT CONTRIBUTIONS

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/07/20 to 31/10/20	01/07/20	983.31	0.00		983.31
Sinking Fund	01/07/20 to 31/10/20	01/07/20	347.48	0.00		347.48
Insurance Levy	01/07/20 to 31/10/20	01/07/20	76.32	0.00		76.32
Prepayments & Discounts			(35.22)			(35.22)

Paid 11/7/20
\$1,371.89
SSG

(Contributions include GST)

GST component on gross of \$1,407.11 is \$127.92

AMOUNT PAYABLE: \$1,371.89

Interest at the rate of 30.00% per annum (2.50% per month) is payable on overdue Contributions.

NOTES

Deft payments

Please note, for any payments made over the counter at Australia Post, processing fees are now being on-charged on a "user pay" basis by Deft. A process fee will be added to your payment at the time of making payment if using this method.



DEFT

PAYMENT SYSTEMS

SSKB (Brisbane) Pty Ltd

DEFT Reference Number: 299314245 1000 0000 856



Pay over the Internet from your pre-registered bank account
Goto www.deft.com.au



Billor Code: 96503
Ref: 299314245 1000 0000 856



By phone from your pre-registered bank account
Call 1300 301 090 Int +612 8232 7395

Contact your participating financial institution to make this payment from your cheque or savings account.

Account	The Body Corporate For Code Bowen Hills CTS 43095
Lot No.	605
Owner	Visevic Investments No 2 P/L

All cheques must be made payable to:
The Body Corporate For Code Bowen Hills CTS 43095

*Payments by phone or internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at www.deft.com.au or call 1800 672 162

POST In person, pay by cash, cheque or EFTPOS at
billpay any Post Office in Australia.

Payments made at Australia Post will incur a \$2.75 DEFT processing fee.



Pay by mailing this payment slip with your cheque to:
DEFT Payment Systems
GPO Box 141
Brisbane Qld 4001



*442 299314245 10000000856

TOTAL AMOUNT DUE
DUE DATE 01/07/20

\$1,371.89

+299314245 10000000856<

000137189<4+

Body Corporate for

Code Bowen Hills CTS 43095

8 Jeays Street Bowen Hills QLD 4006

Tel: 07 5504 2000 Fax: 07 5504 2001 Email sskb@sskb.com.au

TAX INVOICE
ABN 96 532 819 412

CONTRIBUTIONS NOTICE & other charges

Visevic Investments No 2 P/L
26 Kanangra Cres
CHERRYBROOK NSW 2162

Notice Date 16 September 2020
Lot Number 605 Unit Number 605
Account Number 85
Contribution Entitlements 73
Interest Entitlements 72

Amount Payable \$1,371.38
Payment Due 01/11/20

Please make your cheque payable to The body corporate for, Code Bowen Hills CTS 43095

CURRENT CONTRIBUTIONS

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/11/20 to 28/02/21	01/11/20	923.45	0.00		923.45
Sinking Fund	01/11/20 to 28/02/21	01/11/20	374.49	0.00		374.49
Insurance Levy	01/11/20 to 28/02/21	01/11/20	73.44	0.00		73.44

*Paid \$1,371.38
31/10/20
SK*

(Contributions include GST)

GST component on gross of \$1,371.38 is \$124.67

AMOUNT PAYABLE: \$1,371.38

NOTES

Deft payments

Please note, for any payments made over the counter at Australia Post, processing fees are now being on-charged on a "user pay" basis by Deft. A process fee will be added to your payment at the time of making payment if using this method.



DEFT

PAYMENT SYSTEMS

SSKB (Brisbane) Pty Ltd

DEFT Reference Number: 299314245 1000 0000 856



Pay over the Internet from your pre-registered bank account
Goto www.deft.com.au



By phone from your pre-registered bank account
Call 1300 301 390 Int +612 8232 7395



Billier Code: 96503
Ref: 299314245 1000 0000 856

Contact your participating financial institution to make this payment from your cheque or savings account.

Account The Body Corporate For
Code Bowen Hills CTS 43095

Lot No. 605
Owner Visevic Investments No 2 P/L

*Payments by phone or internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at www.deft.com.au or call 1800 672 162

In person, pay by cash, cheque or EFTPOS at any Post Office in Australia.

Payments made at Australia Post will incur a \$2.75 DEFT processing fee.



Pay by mailing this payment slip with your cheque to:
DEFT Payment Systems
GPO Box 141
Brisbane Qld 4001

All cheques must be made payable to:
The Body Corporate For Code Bowen Hills CTS 43095



*442 299314245 10000000856

TOTAL AMOUNT DUE
DUE DATE 01/11/20

\$1,371.38

+299314245 10000000856<

000137138<4+

Body Corporate for
Code Bowen Hills CTS 43095

8 Jeays Street Bowen Hills QLD 4006

Tel: 07 5504 2000 Fax: 07 5504 2001 Email sskb@sskb.com.au

OVERDUE NOTICE

Date 21 April 2021
 Lot Number 605 Unit Number 605
 Account Number 85

Visevic Investments No 2 P/L
 26 Kanangra Cres
 CHERRYBROOK NSW 2162

Amount Payable \$1,379.29

We note that a Reminder Notice was sent to you for unpaid levies on the 07/04/21 and that as of today full payment has not been received by the Body Corporate.

The Body Corporate's policy is to pursue unpaid contributions which means further costs will be incurred should non payment continue. The Body Corporate, in taking steps to recover overdue contributions, will claim these costs against you.

To ensure that no further costs are incurred, please pay the amount shown on the attached summary and this notice within (7) days.

Yours faithfully

*Paid \$1,279.29 3/5/21 SCG
 100.00 3/5/21 Heritage*

E-Mail
 Direct

Account History						
Date	Description	Admin	Sink	Other	Total	Balance
	Brought forward				-35.22	-35.22
18/05/20	01/07/20 To 31/10/20	983.31	347.48		1330.79	1295.57
18/05/20	Insurance Levy			76.32	76.32	1371.89
01/07/20	Receipt	-948.09	-347.48		-1295.57	76.32
01/07/20	Insurance Levy			-76.32	-76.32	0.00
16/09/20	01/11/20 To 28/02/21	923.45	374.49		1297.94	1297.94
16/09/20	Insurance Levy			73.44	73.44	1371.38
02/11/20	Receipt	-923.45	-374.49		-1297.94	73.44
02/11/20	Insurance Levy			-73.44	-73.44	0.00
04/02/21	01/03/21 To 30/06/21	923.45	294.92		1218.37	1218.37
04/02/21	Insurance Levy			61.92	61.92	1280.29
07/04/21	Arrears Notice Fee			33.00	33.00	1313.29
21/04/21	Arrears Notice Fee			66.00	66.00	1379.29
Admin Fund		923.45	Other	33.00		
Sinking Fund		294.92	Arrears Notice Fee	66.00		



DEFT
 PAYMENT SYSTEMS

SSKB (Brisbane) Pty Ltd

DEFT Reference Number: 299314245 1000 0000 856



Pay over the Internet from your pre-registered bank account
 Goto www.deft.com.au



Billor Code: 96503
 Ref: 299314245 1000 0000 856



By phone from your pre-registered bank account
 Call 1300 301 090 Int +612 8232 7395

Contact your participating financial institution to make this payment from your cheque or savings account.

Account The Body Corporate For
 Code Bowen Hills CTS 43095

Lot No. 605
 Owner Visevic Investments No 2 P/L

*Payments by phone or internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at www.deft.com.au or call 1800 672 162



Pay by mailing this payment slip with your cheque to:
 DEFT Payment Systems
 GPO Box 141
 Brisbane Qld 4001

All cheques must be made payable to:
 The Body Corporate For Code Bowen Hills CTS 43095

POST In person, pay by cash, cheque or EFTPOS at **billpay** any Post Office in Australia.
 Payments made at Australia Post will incur a \$2.75 DEFT processing fee.



*442 299314245 10000000856

**TOTAL AMOUNT DUE
 DUE DATE 21/04/21**

\$1,379.29

+299314245 10000000856<

000137929<4+

Last bill	Payments	Balance	This bill	Total amount due
\$3.34CR	\$0.00	\$3.34CR	\$151.89	\$148.55

01705-3 005


 VISEVIC INVESTMENTS NO 2 PTY LTD
 26 KANANGRA CRES
 CHERRYBROOK NSW 2126

Please pay by
22/04/21
Account number
5555 327

Account for strata unit

U 204/828 Elizabeth St Waterloo

Fixed charges - GST free	1 Apr 21 - 30 Jun 21	\$
Water service		9.95
Wastewater (sewerage) service		135.76
Stormwater drainage area		6.18
Other charges and credits		
Credit		-3.34
Total amount due		\$148.55

Paid 27/04/21
HEB 

092PS...DL783769NFI/E-1705/S-2029/I-4057

Continued over

SYDNEY WATER CORPORATION ABN 49 726 225 038

TAX INVOICE

Date of issue 1 April 2021

Account for U 204/828 Elizabeth St Waterloo



BPAY®: Internet or phone banking.
 Biller code: 45435 Ref no.: 5555 327 0004

Online ID: 7000439

Card payments:
 0.4% fee applies



Telephone payments: MasterCard or VISA.
 Call **1300 12 34 58** (24 hour service)

Payment number
5555 327 0004



Direct Debit: from your bank account or credit card.
 Visit sydneywater.com.au/directdebit

Please pay by
22/04/21



Internet payments: MasterCard, VISA or PayPal.
 Visit sydneywater.com.au/pay

Total amount due

TRAN-CODE	USER CODE	CUSTOMER REFERENCE NUMBER
831	066859	000055553270004

\$148.55

<00000 14855> <066859> <000055553270004> >

Last bill	Payments	Balance	This bill	Total amount due
\$183.24	\$183.24	\$0.00	\$153.56	\$153.56

01443-3 005

 VISEVIC INVESTMENTS NO 2 PTY LTD
 26 KANANGRA CRES
 CHERRYBROOK NSW 2126

Please pay by

22/07/20

Account number

5555 327

Account for strata unit

U 204/828 Elizabeth St Waterloo

Fixed charges - GST free	T Jul 20 - 30 Sep 20	\$
Water service		10.06
Wastewater (sewerage) service		137.25
Stormwater drainage area		6.25
Total amount due		\$153.56

Paid 26/07/20
STG SA

Continued over

SYDNEY WATER CORPORATION ABN 49 776 225 038

TAX INVOICE

Date of issue 1 July 2020

Account for U 204/828 Elizabeth St Waterloo



BPAY®: Internet or phone banking.
 Biller code: 45435 Ref no.: 5555 327 0004

Online ID: 7000439

Card payments;
 0.4% fee applies



Telephone payments: MasterCard or VISA.
 Call **1300 12 34 58** (24 hour service)

Payment number

5555 327 0004



Direct Debit: from your bank account or credit card.
 Visit sydneywater.com.au/directdebit

Please pay by

22/07/20



Internet payments: MasterCard, VISA or PayPal.
 Visit sydneywater.com.au/pay

Total amount due

\$153.56

TRAN CODE USER CODE CUSTOMER REFERENCE NUMBER
831 **066859** **000055553270004**

<00000 15356> <066859> <000055553270004> >

Last bill	Payments	Balance	This bill	Total amount due
\$153.56	\$153.56	\$0.00	\$153.56	\$153.56

01580-23

005



VISEVIC INVESTMENTS NO 2 PTY LTD
26 KANANGRA CRES
CHERRYBROOK NSW 2126

Please pay by

22/10/20

Account number

5555 327

Account for strata unit

U 204/828 Elizabeth St Waterloo

Fixed charges - GST free	1 Oct 20 - 31 Dec 20	\$
Water service		10.06
Wastewater (sewerage) service		137.25
Stormwater drainage area		6.25
Total amount due		\$153.56



Paid 4/12/20
153.56
STG

276PSWC2DL432350NR1/E-1580/S-1821/13641

Continued over

SYDNEY WATER CORPORATION ABN 49 776 225 038

TAX INVOICE

Date of issue 1 October 2020

Account for U 204/828 Elizabeth St Waterloo



BPAY®: Internet or phone banking.
Bill code: 45435 Ref no.: 5555 327 0004

Online ID: 7000439

Card payments:
0.4% fee applies



Telephone payments: MasterCard or VISA.
Call **1300 12 34 58** (24 hour service)

Payment number

5555 327 0004



Direct Debit: from your bank account or credit card.
Visit sydneywater.com.au/directdebit

Please pay by

22/10/20



Internet payments: MasterCard, VISA or PayPal.
Visit sydneywater.com.au/pay

Total amount due

\$153.56

TRAN CODE	USER CODE	CUSTOMER REFERENCE NUMBER
831	066859	000055553270004

<00000 15356> <066859> <000055553270004> >

Payment of your bill is now overdue

Total amount due

\$153.56

Please pay

Immediately

Account number

5555 327

01885-

005



VISEVIC INVESTMENTS NO 2 PTY LTD
26 KANANGRA CRES
CHERRYBROOK NSW 2126

Account for residential property

U 204/828 Elizabeth St Waterloo

Other charges and credits

Amount overdue

153.56

Total amount due

\$153.56

Payment overdue - reminder notice

Your payment is now overdue. If you have paid your bill recently, or if you have an arrangement to pay this bill already, please disregard this notice.

If you are not able to pay your bill, please call 13 20 92. We can talk to you about alternative payment options and arrangements.

Dispute Resolution:

If you are not happy with a decision made by Sydney Water, please call us on 13 20 92. If you are still not satisfied, you may call the Energy and Water Ombudsman NSW (EWON) on 1800 246 545.

Handwritten note: Paid 7/11/20 \$153.56 SK

Continued over

SYDNEY WATER CORPORATION ABN 49 776 225 038

TAX INVOICE

Date of issue 30 October 2020

Account for U 204/828 Elizabeth St Waterloo



BPAY®: internet or phone banking.
Billar code: 45435 Ref no: 5555 327 0004

Online ID: 7000439

Card payments:
0.4% fee applies



Telephone payments: MasterCard or VISA
Call 1300 12 34 58 (24 hour service)

Payment number

5555 327 0004



Direct Debits: from your bank account or credit card.
Visit sydneywater.com.au/directdebit

Please pay

Immediately



Internet payments: MasterCard, VISA or PayPal.
Visit sydneywater.com.au/pay

Total amount due

\$153.56

TRAN CODE

831

USER CODE

066859


CUSTOMER REFERENCE NUMBER

000055553270004

305FSWCC2DL383270NR1/E-1885/S-2207/1-4413

**Water and Sewerage
Quarterly Account**




 QUUR81_A4A01/E-27065/S-28687/I-57373/005
VISEVIC NO 2 PTY LIMITED
26 KANANGRA CRES
CHERRYBROOK NSW 2126

Property Location: CODE BOWEN HILLS 605
8 JEAYS STREET
BOWEN HILLS 4006

Customer reference number	10 1070 5470 0000 1
Bill number	1070 5470 24
Date issued	30/12/2020
Total due	\$270.98
Current charges due date	12/02/2021

Your water usage

Water usage (kL) 18.62
Days charged 85

Average daily water usage (litres)

Current period 219
Same period last year 233

Account Summary Period 12/08/2020 - 04/11/2020

Your Last Account

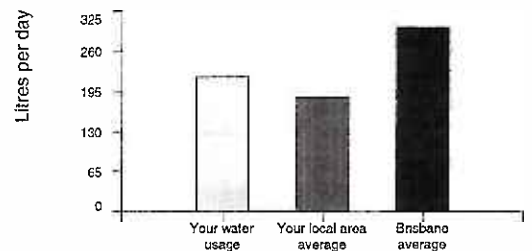
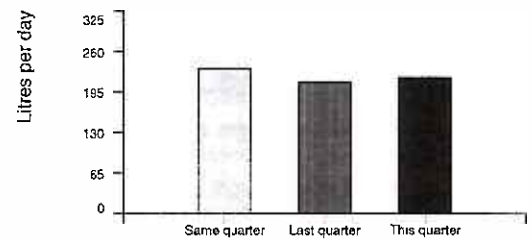
Amount Billed \$261.97
Amount Paid \$263.07CR

Your Current Account

Balance \$0.00
Current Charges \$270.98

Total Due \$270.98

If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.



Did you know it can take up to 13L of water to make a single A4 sheet of paper?*

Reduce paper and water waste and stay on top of your bills by switching to eBilling now.

Source: Water Footprint Network




SCAN ME

Payment options

- Direct debit**
To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit
- Telephone and internet banking – BPAY®**
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.
BPAY View® View and pay this bill using internet banking.
More info: www.bpay.com.au
* Registered to BPAY Pty Ltd ABN 69 079 137 518
- Internet**
Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

- By phone**
Call 1300 123 141 to pay your account using your MasterCard or Visa card*.
- Mail**
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124
- In person**
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.
- By Mobile** - Download the free Sniip® mobile app, create your account and scan the circular QR code over the page to pay. Sniip payments can be used with Visa and MasterCard cards*. Sniip is not available for iPads or tablets.


Amount paid
\$270.98
Date paid
25/01/21
Receipt number
2540617909



PC0120



UrbanUtilities

Urban Utilities
ABN 86 673 835 011

Water and Sewerage
Quarterly Account

Account Enquiries 13 26 57
Faults and Emergencies 13 23 64
www.urbanutilities.com.au



QUUR84_A4A01/E-2928/S-2941/I-5881/005
MR SLAVKO VISEVIC
26 KANANGRA CR
CHERRYBROOK NSW 2126

Property Location: CODE BOWEN HILLS 809
8 JEAYS STREET
BOWEN HILLS 4006

Customer reference number 10 1099 8444 0000 2

Bill number 1099 8444 3

Date issued 04/06/2021

Total due \$6.15

Current charges due date 06/07/2021

Your water usage

Water usage (kL) 19.47
Days charged 90

Average daily water usage (litres)

Current period 216
Same period last year 0

Account Summary Period 19/02/2021 - 19/05/2021

Your Last Account

Amount Billed \$94.11

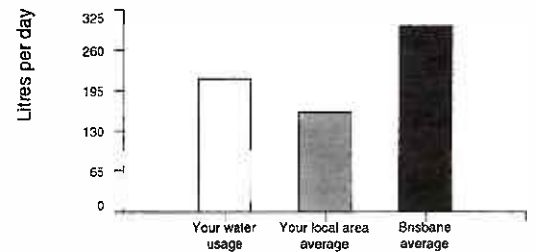
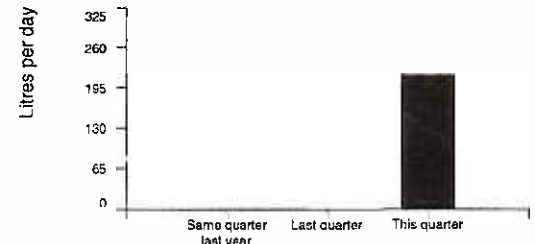
Your Current Account

Balance \$176.87CR

Current Charges \$183.02

Total Due \$6.15

If full payment is not received by the due date, a compounding interest of up to 8.53% per annum will accrue daily on any amount owing.



eBilling is convenient, secure and saves trees. Scan to make the switch.



SCAN ME

Paid

Payment options

Direct debit
To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit

Telephone and internet banking - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.
BPAY View® View and pay this bill using internet banking.
More info: www.bpay.com.au
® Registered to BPAY Pty Ltd ABN 69 079 137 518

Internet
Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

By phone
Call 1300 123 141 to pay your account using your MasterCard or Visa card*.

Mail
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124

In person
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.

By Mobile - Sniip
Download the free Sniip* mobile app, create your account and scan the circular QR code over the page to pay. Sniip payments can be used with Visa and MasterCard cards*. Sniip is not available for iPads or tablets.

Amount paid **76.15**

Date paid **8/6/21**

Receipt number **256466**

RSN120

Water and Sewerage Quarterly Account



QUUR80_A4A01/E-14543/S-15672/I-31343/005
VISEVIC NO 2 PTY LIMITED
26 KANANGRA CRES
CHERRYBROOK NSW 2126

Property Location: CODE BOWEN HILLS 605
8 JEAYS STREET
BOWEN HILLS 4006

Customer reference number	10 1070 5470 0000 1
Bill number	1070 5470 23
Date issued	13/10/2020
Total due	\$263.07
Current charges due date	26/11/2020

Your water usage

Water usage (kL) 17.84
Days charged 84

Average daily water usage (litres)

Current period 212
Same period last year 233

Account Summary Period 20/05/2020 - 11/08/2020

Your Last Account

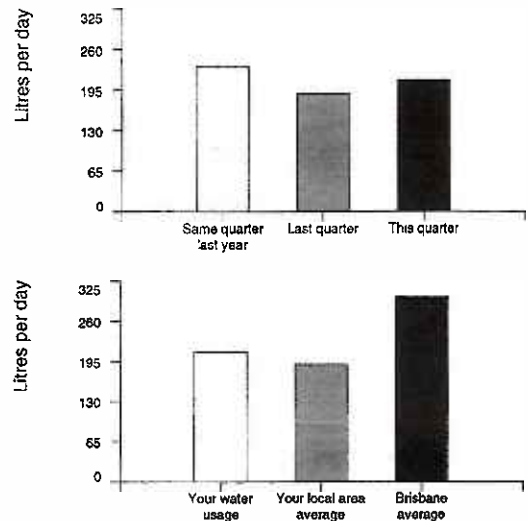
Amount Billed \$260.81
Amount Paid \$260.69CR

Your Current Account

Overdue Balance \$1.10
Current Charges \$261.97

Total Due \$263.07

If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.



Did you know it can take up to 13L of water to make a single A4 sheet of paper?*

Reduce paper and water waste and stay on top of your bills by switching to eBilling now.

Source: Water Footprint Network



SCAN ME

Payment options

Direct debit
To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit

Telephone and internet banking - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.
BPAY View® View and pay this bill using internet banking. More info: www.bpay.com.au
® Registered to BPAY Pty Ltd ABN 69 079 137 518

Internet
Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

By phone
Call 1300 123 141 to pay your account using your MasterCard or Visa card*.

Mail
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124

In person
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.

By Mobile - Download the free Sniip® mobile app, create your account and scan the circular QR code over the page to pay. Sniip payments can be used with Visa and MasterCard cards*. Sniip is not available for iPads or tablets.

Paid
SK
HER

Amount paid
\$263.07

Date paid
31/10/20

Receipt number
E1094 9957

**Water and Sewerage
Quarterly Account**



QUUR09_A4A01/E-45065/S-45208/I-90415/005
VISEVIC NO 2 PTY LIMITED
26 KANANGRA CRES
CHERRYBROOK NSW 2126

Property Location: CODE BOWEN HILLS 605
- 8 JEAYS STREET -
BOWEN HILLS 4006

Customer reference number	10 1070 5470 0000 1
Bill number	1070 5470 25
Date issued	15/03/2021
Total due	\$94.11
Current charges due date	14/04/2021

Your water usage

Water usage (kL) 23.97
Days charged 106

Average daily water usage (litres)

Current period 226
Same period last year 233

Account Summary Period 05/11/2020 - 18/02/2021

Your Last Account

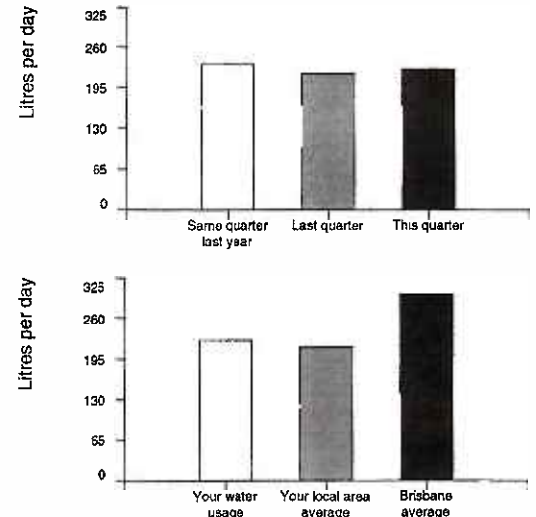
Amount Billed \$270.98
Amount Paid \$270.98CR

Your Current Account

Balance \$0.00
Current Charges \$94.11

Total Due \$94.11

If full payment is not received by the due date, a compounding interest of up to 8.53% per annum will accrue daily on any amount owing.



Updated prices apply from 1 January 2021
Last year, we froze our prices for six months due to COVID-19, so FY21 prices now apply.

Sign up to contactless billing for your chance to win \$1000 off your water and sewerage bills.
*Terms and conditions apply. For more, visit urbanutilities.com.au/ebill



Payment options

- Direct debit**
To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit
- Telephone and internet banking – BPAY®**
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.
BPAY View® View and pay this bill using internet banking. More info: www.bpay.com.au
® Registered to BPAY Pty Ltd ABN 69 079 137 518
- Internet**
Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

By phone
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Mail
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124

In person
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.

By Mobile - Download the free Sniiip® mobile app, create your account and scan the circular QR code over the page to pay. Sniiip payments can be used with Visa and MasterCard cards*. Sniiip is not available for iPads or tablets.

HEB

Amount paid
94.11

Date paid
23/3/21

Receipt number
23A0312465

Paid

Reminder Notice



P241QUUREM34_A4MA01.PDF/E-2068/S-2068/I-4135

VISEVIC NO 2 PTY LIMITED
26 KANANGRA CRES
CHERRYBROOK NSW 2126

Customer reference number	10 1070 5470 0000 1
Date issued	27/08/2020
Amount overdue	\$260.69

Reminder Notice

Property Location: CODE BOWEN HILLS 605/8 JEAYS STREET
BOWEN HILLS 4006

Forget to pay your Urban Utilities bill?

Our records show we haven't received payment for the amount overdue shown above. So, unless you've recently paid or contacted us to arrange payment, please pay now. Remember, we charge interest of 11% per annum compounding daily where an account is overdue, so it's important you pay in full immediately to avoid further recovery action **or get in touch with us.**

Experiencing difficulty paying due to COVID-19?

We recognise the significant financial impact COVID-19 is having on households and businesses and we're here to help. We've set up a dedicated COVID-19 Special Assistance program, Urban Assist, to offer financial support to customers, including interest-free payment extensions and personalised payment arrangements.

If you're experiencing difficulty paying your bill, please don't hesitate to get in touch with us to discuss your circumstances. Go to urbanutilities.com.au/urbanassist now to submit a payment extension or payment arrangement request online. Our people are also here for you via webchat, Facebook or Twitter (6am - 9pm weekdays), or you can call our General Enquiries line on 13 26 57 (8am - 6pm weekdays).

WR0420

Payment options



Direct debit
To arrange automatic payment from your bank account, visit urbanutilities.com.au/directdebit



Telephone and internet banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.
BPAY View® View and pay this bill using internet banking.
More info: www.bpay.com.au
® Registered to BPAY Pty Ltd ABN 69 079 137 518



Internet
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Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.



By phone
Call 1300 123 141 to pay your account using your MasterCard or Visa card*.



Mail
Tear off this slip and return with your cheque payment to Urban Utilities PO Box 963, Parramatta, NSW 2124



In person
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.

HER

Amount paid
3260.69

Date paid
20/09/20

Receipt number
2640452541

Paid *[Signature]*

Contract for Residential Lots in a Community Titles Scheme

Seventh Edition

This document has been approved by The Real Estate Institute of Queensland Limited and the Queensland Law Society Incorporated as being suitable for the sale and purchase of Residential Lots in a Community Titles Scheme in Queensland except for new residential property in which case the issue of GST liability must be dealt with by special condition.

The Seller and Buyer agree to sell and buy the Property under this contract.

REFERENCE SCHEDULE

Contract Date: _____

AGENT

NAME: Ray White Spring Hill

ABN:
48602989113LICENCE NO:
3912566

ADDRESS: 1/126 Leichhardt Street

SUBURB: Spring Hill

STATE: QLD POSTCODE: 4000

PHONE:
07 3144 5200MOBILE:
0430 283 293FAX:
07 3144 5299EMAIL:
jake.mackay@raywhite.com

PARTIES

SELLER

NAME:
ZHITIAN WANG

ABN: _____

ADDRESS: 605/8 JEAYS STREET

SUBURB: BOWEN HILLS

STATE: QLD POSTCODE: 4006

PHONE: _____

MOBILE: _____

FAX: _____

EMAIL: _____

NAME: _____

ABN: _____

ADDRESS: _____

SUBURB: _____

STATE: _____

POSTCODE: _____

PHONE: _____

MOBILE: _____

FAX: _____

EMAIL: _____

SELLER'S SOLICITOR

← or any other solicitor notified to the Buyer

NAME:
MCA LAWYERSREF: _____ CONTACT:
MICHAEL CHAN

ADDRESS: PO BOX 1715

SUBURB: FORTITUDE VALLEY

STATE: QLD POSTCODE: 4006

PHONE:
07 3252 1119

MOBILE: _____

FAX:
07 3252 5120EMAIL:
M.CHAN@MCALAWYERS.COM.AUSVDV
1

BUYER

NAME: Visevic Investments No 2 Pty Ltd ACN 158 440 898 ABN: _____

ADDRESS: 26 KANANGRA CRESCENT

SUBURB: CHERRYBROOK STATE: NSW POSTCODE: 2126

PHONE: _____ MOBILE: _____ FAX: _____ EMAIL: _____

NAME: _____ ABN: _____

ADDRESS: _____

SUBURB: _____ STATE: _____ POSTCODE: _____

PHONE: _____ MOBILE: _____ FAX: _____ EMAIL: _____

BUYER'S SOLICITOR

← or any other solicitor notified to the Seller

NAME: WMD LAW

REF: _____ CONTACT: GINA HARAMIS

ADDRESS: PO BOX 764

SUBURB: SUTHERLAND STATE: NSW POSTCODE: 2232

PHONE: (02) 9525 8688 MOBILE: _____ FAX: (02) 9526 2608 EMAIL: GINA@WMDLAW.COM.AU

PROPERTY

Lot: ADDRESS: 605/8 JEAYS STREET

SUBURB: BOWEN HILLS STATE: QLD POSTCODE: 4006

Description: Lot: 605 on: BUP GTP SP 247766

Scheme: CODE BOWEN HILLS Community Titles Scheme: 43095

Title Reference: 50864022

Present Use: RESIDENTIAL

Local Government: BRISBANE CITY

Excluded Fixtures: _____

Included Chattels: DISHWASHER, DRYER, A/C

PRICE

Deposit Holder: Ray White Spring Hill

Deposit Holder's Trust Account: BNE Property Pty Ltd

Bank: ANZ

BSB: 014 245 Account No: 293947555

Purchase Price: \$ 315,000 ← Unless otherwise specified in this contract, the Purchase Price includes any GST payable on the supply of the Property to the Buyer.

Deposit: \$ 1,000 Initial Deposit payable on the day the Buyer signs this contract unless another time is specified below.
WITHIN TWO BUSINESS DAYS OF CONTRACT DATE

\$ 4,000 Balance Deposit (if any) payable on:
WITHIN TWO DAYS OF UNCONDITIONAL DATE

Default Interest Rate: _____ % ← If no figure is inserted, the Contract Rate applying at the Contract Date published by the Queensland Law Society Inc will apply.

FINANCE

Finance Amount: \$ SUFFICIENT TO COMPLETE CONTRACT ← Unless all of "Finance Amount", "Financier" and "Finance Date" are completed, this contract is not subject to finance and clause 3 does not apply.

Financier: BUYERS CHOICE

Finance Date: 21 DAYS FROM CONTRACT DATE

BUILDING AND/OR PEST INSPECTION DATE:

Inspection Date: 7 DAYS FROM CONTRACT DATE ← If "Inspection Date" is not completed, the contract is not subject to an inspection report and clause 4.1 does not apply.

MATTERS AFFECTING PROPERTY

Title Encumbrances:

Is the Property sold subject to any Encumbrances? No Yes, listed below:

← **WARNING TO SELLER:** You are required to disclose all Title Encumbrances which will remain after settlement (for example, easements on your title and statutory easements for sewerage and drainage which may not appear on a title search). Failure to disclose these may entitle the Buyer to terminate the contract or to compensation. It is NOT sufficient to state "refer to title", "search will reveal", or simila

Tenancies:

TENANT'S NAME: _____ ← If the property is sold with vacant possession from settlement, insert 'Nil'. Otherwise complete details from Residential Tenancy Agreement.

TERM AND OPTIONS:

STARTING DATE OF TERM: _____ FNDING DATE OF TERM: _____ RENT: _____ BOND: _____
\$ _____ \$ _____

Managing Agent:

AGENCY NAME: _____

PROPERTY MANAGER: _____

ADDRESS: _____

SUBURB: _____ STATE: _____ POSTCODE: _____

PHONE: _____ FAX: _____ MOBILE: _____ EMAIL: _____

SV AV

POOL SAFETY FOR NON-SHARED POOLS

Complete the following questions if there is a non-shared pool in the Lot

Q1. Is there a non-shared pool on the Lot?

- Yes
- No Clause 4.2 of this contract does not apply

Q2. If the answer to Q1 is Yes, is there a Compliance or Exemption Certificate for the non-shared pool at the time of contract?

- Yes Clause 5.3(1)(f) applies
- No Clause 4.2 applies (except for auction and some other excluded sales)

Q3. If the answer to Q2 is No, has a Notice of No Pool Safety Certificate been given prior to contract?

- Yes
- No

Pool Safety Inspector: _____

Pool Safety Inspection Date: _____

← **WARNING TO SELLER:** Failure to comply with the Pool Safety Requirements is an offence with substantial penalties.

← **WARNING TO BUYER:** If there is no Compliance or Exemption Certificate at Settlement, the Buyer becomes responsible at its cost to obtain a Pool Safety Certificate within 90 days after settlement. The Buyer can also become liable to pay any costs of rectification necessary to comply with the Pool Safety Requirements to obtain a Pool Safety Certificate. The Buyer commits an offence and can be liable to substantial penalties if the Buyer fails to comply with this requirement.

← If there is a pool on the Lot and Q2 is not completed then clause 4.2 applies.

← Note: This is an obligation of the Seller under Section 16 of the Building Regulation 2006.

← The Pool Safety Inspector must be licensed under the Building Act 1975 and Building Regulation 2006.

← Clause 4.2(2) applies except where this contract is formed on a sale by auction and some other excluded sales.

STATUTORY WARRANTIES AND CONTRACTUAL RIGHTS

The Seller gives notice to the Buyer of the following matters:

(a) Latent or Patent Defects in Common Property or Body Corporate Assets (s 223(a)(b))*

AS PER ADDITIONAL CONTRACT INFORMATION

(b) Actual or Contingent or Expected Liabilities of Body Corporate (s 223(2)(c)(d))*

AS PER ADDITIONAL CONTRACT INFORMATION

(c) Circumstances in Relation to Affairs of Body Corporate (s 223(3))*

AS PER ADDITIONAL CONTRACT INFORMATION

(d) Exceptions to Warranties in clause 7.4(3)*

AS PER ADDITIONAL CONTRACT INFORMATION

(e) Proposed Body Corporate Resolutions (clause 8.4)*

AS PER ADDITIONAL CONTRACT INFORMATION

← **WARNING TO SELLER:** The Body Corporate and Community Management Act 1997 and the Contract include warranties by the Seller about the Body Corporate and the Scheme land. Breach of a warranty may result in a damages claim or termination by the Buyer. Seller should consider whether to carry out an inspection of the Body Corporate records to complete this section.

*Include in attachment if insufficient space

ADDITIONAL BODY CORPORATE INFORMATION

Interest Schedule Lot Entitlement of Lot:

AS PER ADDITIONAL CONTRACT INFORMATION

Aggregate Interest Schedule Lot Entitlement:

AS PER ADDITIONAL CONTRACT INFORMATION

Contribution Schedule Lot Entitlement of Lot:

AS PER ADDITIONAL CONTRACT INFORMATION

Aggregate Contribution Schedule Lot Entitlement:

AS PER ADDITIONAL CONTRACT INFORMATION

SV OV
SV OV

INSURANCE POLICIES

Insurer: AS PER ADDITIONAL CONTRACT INFORMATION Policy No: _____
Building: _____
Public Liability: _____
Other: _____

POOL SAFETY FOR SHARED POOLS

Only complete the following questions if there is a shared pool on the Land.

- A. Is there a shared pool on the Land or on adjacent land used in association with the Land? Yes No
- B. If the answer to A is Yes, is there a Compliance or Exemption Certificate for the shared pool at the time of contract? Yes No
- C. If the answer to B is No, has a Notice of No Pool Safety Certificate been given prior to contract? Yes No

Note: This is an obligation of the Seller under Section 16 of the Building Regulation 2006.

ELECTRICAL SAFETY SWITCH AND SMOKE ALARM This section must be completed unless the Lot is vacant

The Seller gives notice to the Buyer that an Approved Safety Switch for the General Purpose Socket Outlets is:
(select whichever is applicable)

- installed in the residence
- not installed in the residence

← **WARNING:** By giving false or misleading information in this section, the Seller may incur a penalty. The Seller should seek expert and qualified advice about completing this section and not rely on the Seller's Agent to complete this section.

The Seller gives notice to the Buyer that a Compliant Smoke Alarm(s) is/are:
(select whichever is applicable)

- installed in the residence
- not installed in the residence

← **WARNING:** Failure to install a Compliant Smoke Alarm is an offence under the Fire and Emergency Services Act 1990.

NEIGHBOURHOOD DISPUTES (DIVIDING FENCES AND TREES) ACT 2011

The Seller gives notice to the Buyer in accordance with Section 83 of the Neighbourhood Disputes (Dividing Fences and Trees) Act 2011 that the Land:

(select whichever is applicable)

- is not affected by any application to, or an order made by, the Queensland Civil and Administrative Tribunal (QCAT) in relation to a tree on the Lot or
- is affected by an application to, or an order made by, QCAT in relation to a tree on the Lot, a copy of which has been given to the Buyer prior to the Buyer signing the contract.

← **WARNING:** Failure to comply with s83 Neighbourhood Disputes (Dividing Fences and Trees Act) 2011 by giving a copy of an order or application to the Buyer (where applicable) prior to Buyer signing the contract will entitle the Buyer to terminate the contract prior to Settlement.

SPECIAL CONDITIONS

1. This Contract may be entered into by and become binding on the parties named in the contract upon one party signing the contract that has been signed by the other (or a photocopy, facsimile copy or electronic copy of the Contract) and transmitting a facsimile copy or electronic copy of it to the other party or to the other party's agent or solicitor.

SETTLEMENT

Settlement Date: 42 DAYS FROM CONTRACT DATE ← or the next Business Day if that is not a Business Day in the Place for Settlement.

Place for Settlement: BRISBANE ← If Brisbane is inserted, this is a reference to Brisbane CBD.

SIGNATURES

The contract may be subject to a 5 business day statutory cooling-off period. A termination penalty of 0.25% of the purchase price applies if the Buyer terminates the contract during the statutory cooling-off period. It is recommended the Buyer obtain an independent property valuation and independent legal advice about the contract and his or her cooling-off rights, before signing.

Buyer: Slab Tracey **Witness:** Mr. Coby

Buyer: P. Lane **Witness:** Mr. Coby

Seller: _____ **Witness:** _____

Seller: _____ **Witness:** _____

Deposit Holder: _____ ← Who acknowledges having received the Initial Deposit and agrees to hold that amount and any Balance Deposit when received as Deposit Holder for the parties as provided in the Contract.

4.1 V ON

**TERMS OF CONTRACT
FOR RESIDENTIAL LOTS IN A COMMUNITY TITLES SCHEME**

1. DEFINITIONS

1.1 In this contract:

- (1) terms in **bold** in the Reference Schedule and the Disclosure Statement have the meanings shown opposite them unless the context requires otherwise; and
- (2) (a) "**Approved Safety Switch**" means a residual current device as defined in the *Electrical Safety Regulation 2013*;
- (b) "**Balance Purchase Price**" means the Purchase Price, less the Deposit, adjusted under clause 2.6;
- (c) "**Bank**" means an authorised deposit-taking institution within the meaning of the *Banking Act 1959* (Cth).
- (d) "**Body Corporate**" means the body corporate of the Scheme;
- (e) "**Body Corporate Debt**" has the meaning in the Regulation Module but excludes the Body Corporate Levies for the period which includes the Settlement Date;
- (f) "**Body Corporate Levies**" means regular periodic contributions levied on the owner of the Lot (including, if applicable, levied under an exclusive use by-law) excluding any Special Contribution;
- (g) "**Bond**" means a bond under the *Residential Tenancies and Rooming Accommodation Act 2008*;
- (h) "**Building**" means any building that forms part of the Lot or in which the Lot is situated;
- (i) "**Building Inspector**" means a person licensed to carry out completed residential building inspections under the *Queensland Building and Construction Commission Regulations 2003*;
- (j) "**Business Day**" means a day other than:
 - (i) a Saturday or Sunday
 - (ii) a public holiday in the Place for Settlement: and
 - (iii) a day in the period 27 to 31 December (inclusive).
- (k) "**Compliance or Exemption Certificate**" means:
 - (i) a Pool Safety Certificate; or
 - (ii) a building certificate that may be used instead of a Pool Safety Certificate under Section 246AN(2) of the *Building Act 1975*; or
 - (iii) an exemption from compliance on the grounds of impracticality under Section 245B of the *Building Act 1975*;
- (l) "**Compliant Smoke Alarm**" means a smoke alarm complying with Sections 104RB (2) or (4) of the *Fire and Emergency Services Act 1990*;
- (m) "**Contract Date**" or "**Date of Contract**" means the date inserted in the Reference Schedule;
- (n) "**Court**" includes any tribunal established under statute;
- (o) "**Disclosure Statement**" means the statement under Section 206 (Existing Lot) or Section 213 (Proposed Lot) of the *Body Corporate and Community Management Act 1997*;
- (p) "**Encumbrances**" includes:
 - (i) unregistered encumbrances
 - (ii) statutory encumbrances; and
 - (iii) Security Interests.
- (q) "**Essential Term**" includes, in the case of breach by:
 - (i) the Buyer: clauses 2.2, 2.5(1), 5.1 and 6.1; and
 - (ii) the Seller: clauses 5.1, 5.3(1)(a) – (d), 5.3(1)(e)(ii) & (iii), 5.3(1)(f), 5.5 and 6.1; but nothing in this definition precludes a Court from finding other terms to be essential;
- (r) "**Exclusive Use Areas**" means parts of the common property for the Scheme allocated to the Lot under an exclusive use by-law;
- (s) "**Financial Institution**" means a Bank, Building Society or Credit Union;
- (t) "**General Purpose Socket Outlet**" means an electrical socket outlet as defined in the *Electrical Safety Regulation 2013*;
- (u) "**GST**" means the goods and services tax under the *GST Act*;
- (v) "**GST Act**" means *A New Tax System (Goods and Services Tax) Act* and includes other GST related legislation;
- (w) "**Improvements**" means fixed structures in the Lot (such as stoves, hot water systems, fixed carpets, curtains, blinds and their fittings, clothes lines, fixed satellite dishes and television antennae, in-ground plants) but does not include the Reserved Items;
- (x) "**Keys**" means keys, codes or devices in the Seller's possession or control for all locks or security systems on the Property or necessary to access the Property;
- (y) "**Land**" means the scheme land for the Scheme;
- (z) "**Notice of No Pool Safety Certificate**" means the Form 36 under the *Building Regulation 2006* to the effect that there is no Pool Safety Certificate issued for the Land and/or the Lot;
- (aa) "**Notice of nonconformity**" means a Form 26 under the *Building Regulation 2006* advising how the pool does not comply with the relevant pool safety standard;
- (bb) "**Outgoings**" means:
 - (i) rates or charges on the Lot by any competent authority (for example, council rates, water rates, fire service levies) but excludes land tax; and
 - (ii) Body Corporate Levies.
- (cc) "**Pest Inspector**" means a person licensed to undertake termite inspections on completed buildings under the *Queensland Building and Construction Commission Regulations 2003*;
- (dd) "**Pool Safety Certificate**" has the meaning in Section 231C(a) of the *Building Act 1975*;
- (ee) "**Pool Safety Requirements**" means the requirements for pool safety contained in the *Building Act 1975* and *Building Regulation 2006*;
- (ff) "**Pool Safety Inspection Date**" means the Pool Safety Inspection Date inserted in the Reference Schedule. If no date is inserted in the Reference Schedule, the Pool Safety Inspection Date is taken to be the earlier of the following:
 - (i) the Inspection Date for the Building and/or Pest Inspection; or
 - (ii) 2 Business Days before the Settlement Date;
- (gg) "**Pool Safety Inspector**" means a person authorised to give a Pool Safety Certificate;

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- (hh) "PPSR" means the Personal Property Securities Register established under *Personal Property Securities Act 2009* (Cth);
- (ii) "Property" means:
 - (i) the Lot;
 - (ii) the right to any Exclusive Use Areas;
 - (iii) the Improvements;
 - (iv) the Included Chattels;
- (jj) "Regulation Module" means the regulation module for the Scheme;
- (kk) "Rent" means any periodic amount, including outgoings, payable under the Tenancies;
- (ll) "Reserved Items" means the Excluded Fixtures and all Chattels in the Lot and Exclusive Use Areas other than the Included Chattels;
- (mm) "Scheme" means the community titles scheme containing the Lot;
- (nn) "Security Interests" means all security interests registered on the PPSR over included Chattels and Improvements;
- (oo) "Special Contribution" means an amount levied by the Body Corporate under the Regulation Module for a liability for which no provision or inadequate provision has been made in the budget of the Body Corporate.
- (pp) "Transfer Documents" means:
 - (i) the form of transfer under the *Land Title Act 1994* required to transfer title in the Lot to the Buyer; and
 - (ii) any other document to be signed by the Seller necessary for stamping or registering the transfer; and
- (qq) "Transport Infrastructure" has the meaning defined in the *Transport Infrastructure Act 1994*.

1.2 Words and phrases defined in the *Body Corporate and Community Management Act 1997* have the same meaning in this contract unless the context indicates otherwise.

2. PURCHASE PRICE

2.1 GST

- (1) Unless otherwise specified in this contract, the Purchase Price includes any GST payable on the supply of the Property to the Buyer.
- (2) If a party is required to make any other payment or reimbursement under this contract, that payment or reimbursement will be reduced by the amount of any input tax credits to which the other party (or the representative member for a GST group of which it is a member) is entitled.

2.2 Deposit

- (1) The Buyer must pay the Deposit to the Deposit Holder at the times shown in the Reference Schedule. The Deposit Holder will hold the Deposit until a party becomes entitled to it.
- (2) The Buyer will be in default if it:
 - (a) does not pay the Deposit when required;
 - (b) pays the Deposit by a post-dated cheque; or
 - (c) pays the Deposit by cheque which is dishonoured on presentation.
- (3) The Seller may recover from the Buyer as a liquidated debt any part of the Deposit which is not paid when required.

2.3 Investment of Deposit

If:

- (1) the Deposit Holder is instructed by either the Seller or the Buyer; and
 - (2) it is lawful to do so;
- the Deposit Holder must:
- (3) invest as much of the Deposit as has been paid with any Financial Institution in an interest-bearing account in the names of the parties; and
 - (4) provide the parties' tax file numbers to the Financial Institution (if they have been supplied).

2.4 Entitlement to Deposit and Interest

- (1) The party entitled to receive the Deposit is:
 - (a) if this contract settles, the Seller;
 - (b) if this contract is terminated without default by the Buyer, the Buyer;
 - (c) if this contract is terminated owing to the Buyer's default, the Seller.
- (2) The interest on the Deposit must be paid to the person who is entitled to the Deposit.
- (3) If this contract is terminated, the Buyer has no further claim once it receives the Deposit and interest unless the termination is due to the Seller's default or breach of warranty.
- (4) The Deposit is invested at the risk of the party who is ultimately entitled to it.

2.5 Payment of Balance Purchase Price

- (1) On the Settlement Date, the Buyer must pay the Balance Purchase Price by Bank cheque as the Seller or the Seller's Solicitor directs.
- (2) Despite any other provision of this contract, reference to a "Bank cheque" in clause 2.5(1):
 - (a) includes a cheque drawn by a Building Society or Credit Union on itself;
 - (b) does not include a cheque drawn by a Building Society or Credit Union on a Bank;
 and the Seller is not obliged to accept a cheque referred to in clause 2.5(2)(b) on the Settlement Date.

2.6 Adjustments to Balance Purchase Price

- (1) The Seller is liable for Outgoings and is entitled to Rent up to and including the Settlement Date. The Buyer is liable for Outgoings and is entitled to Rent after the Settlement Date.
- (2) Subject to clauses 2.6(3), 2.6(5) and 2.6(17), Outgoings for periods including the Settlement Date must be adjusted:
 - (a) for those paid, on the amount paid;
 - (b) for those assessed but unpaid, on the amount payable (excluding any discount); and
 - (c) for those not assessed:
 - (i) on the amount the relevant authority or the Body Corporate advises will be assessed (excluding any discount); or
 - (ii) if no advice on the assessment to be made is available, on the amount of the latest assessment (excluding any discount).
- (3) If there is no separate assessment of rates for the Lot at the Settlement Date and the Local Government informs the Buyer that it will not apportion rates between the Buyer and the Seller, then:

- (a) the amount of rates to be adjusted is that proportion of the assessment equal to the ratio of the interest schedule lot entitlement of the Lot to the aggregate interest schedule lot entitlement of the Scheme; and
 - (b) if an assessment of rates includes charges imposed on a "per lot" basis, then the portion of those charges to be adjusted is the amount assessed divided by the number of lots in that assessment.
- (4) The Seller is liable for land tax assessed on the Lot for the financial year current at the Settlement Date. If land tax is unpaid at the Settlement Date and the Office of State Revenue advises that it will issue a final clearance for the Lot on payment of a specified amount, then the Buyer may deduct the specified amount from the Balance Purchase Price at settlement and must pay it promptly to the Office of State Revenue.
- (5) Any Outgoings assessable on the amount of water used must be adjusted on the charges that would be assessed on the total water usage for the assessment period, determined by assuming that the actual rate of usage shown by the meter reading made before settlement continues throughout the assessment period. The Buyer must obtain and pay for the meter reading.
- (6) If any Outgoings are assessed but unpaid at the Settlement Date, then the Buyer may deduct the amount payable from the Balance Purchase Price at settlement and pay it promptly to the relevant authority or the Body Corporate, as appropriate. If an amount is deducted under this clause, the relevant Outgoing will be treated as paid at the Settlement Date for the purposes of clause 2.6(2).
- (7) Arrears of Rent for any rental period ending on or before the Settlement Date belong to the Seller and are not adjusted at settlement.
- (8) Unpaid Rent for the rental period including both the Settlement Date and the following day ("Current Period") is not adjusted until it is paid.
- (9) Rent already paid for the Current Period or beyond must be adjusted at settlement.
- (10) If Rent payments are reassessed after the Settlement Date for periods including the Settlement Date, any additional Rent payment from a Tenant or refund due to a Tenant must be apportioned under clauses 2.6(7), 2.6(8) and 2.6(9) and 2.6(10).
- (11) Payments under clause 2.6(10) must be made within 14 days after notification by one party to the other but only after any additional payment from a Tenant has been received.
- (12) The Seller is liable for:
- (a) any Special Contribution for which a levy notice has been issued on or before the Contract Date; and
 - (b) any other Body Corporate Debt (including any penalty or recovery cost resulting from non-payment of a Body Corporate Debt) owing in respect of the Lot at settlement.

The Buyer is liable for any Special Contribution levied after the Contract Date.

- (13) If an amount payable by the Seller under clause 2.6(12) is unpaid at the Settlement Date, the Buyer may deduct the specified amount from the Balance Purchase Price at settlement and must pay it promptly to the Body Corporate.

- (14) For the purposes of clause 2.6(12), an amount payable under an exclusive use by-law will be treated as levied on the date it is due.
- (15) The cost of Bank cheques payable at settlement:
- (a) to the Seller or its mortgagee are the responsibility of the Buyer; and
 - (b) to parties other than the Seller or its mortgagee are the responsibility of the Seller.
- (16) The Seller is not entitled to require payment of the Balance Purchase Price by means other than Bank cheque without the consent of the Buyer.
- (17) Upon written request by the Buyer, the Seller will, prior to settlement, give the Buyer a written statement, supported by reasonable evidence, of –
- (a) all Outgoings and all Rent for the Property to the extent they are not capable of discovery by search or enquiry at any office of public record or pursuant to the provisions of any statute; and
 - (b) any other information which the Buyer may reasonably require for the purpose of calculating or apportioning any Outgoings or Rent under this clause 2.6.

If the Seller becomes aware of a change to the information provided the Seller will as soon as practicably provide the updated information to the Buyer.

3. FINANCE

- 3.1 This contract is conditional on the Buyer obtaining approval of a loan for the Finance Amount from the Financier by the Finance Date on terms satisfactory to the Buyer. The Buyer must take all reasonable steps to obtain approval.
- 3.2 The Buyer must give notice to the Seller that:
- (1) approval has not been obtained by the Finance Date and the Buyer terminates this contract; or
 - (2) the finance condition has been either satisfied or waived by the Buyer.
- 3.3 The Seller may terminate this contract by notice to the Buyer if notice is not given under clause 3.2 by 5pm on the Finance Date. This is the Seller's only remedy for the Buyer's failure to give notice.
- 3.4 The Seller's right under clause 3.3 is subject to the Buyer's continuing right to give written notice to the Seller of satisfaction, termination or waiver pursuant to clause 3.2.

4. BUILDING AND PEST INSPECTION REPORTS AND POOL SAFETY

4.1 Building and Pest Inspection

- (1) This contract is conditional on the Buyer obtaining a written building report from a Building Inspector and a written pest report from a Pest Inspector (which may be a single report) on the Property by the Inspection Date on terms satisfactory to the Buyer. The Buyer must take all reasonable steps to obtain the reports (subject to the right of the Buyer to elect to obtain only one of the reports).
- (2) The Buyer must give notice to the Seller that:
- (a) a satisfactory Inspector's report under clause 4.1(1) has not been obtained by the Inspection Date and the Buyer terminates this contract. The Buyer must act reasonably; or
 - (b) clause 4.1(1) has been either satisfied or waived by the Buyer.

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- (3) If the Buyer terminates this contract and the Seller asks the Buyer for a copy of the building and pest reports, the Buyer must give a copy of each report to the Seller without delay.
- (4) The Seller may terminate this contract by notice to the Buyer if notice is not given under clause 4.1(2) by 5pm on the Inspection Date. This is the Seller's only remedy for the Buyer's failure to give notice.
- (5) The Seller's right under clause 4.1(4) is subject to the Buyer's continuing right to give written notice to the Seller of satisfaction, termination or waiver pursuant to clause 4.1(2).

4.2 Pool Safety for non-shared pool on Lot

- (1) This clause 4.2 applies if:
 - (a) there is a pool on the Lot and the answer to Q2 of the Reference Schedule is No or Q2 is not completed (for a non-shared pool on the Lot); and
 - (b) this contract is not a contract of a type referred to in Section 160(1)(b) of the *Property Occupations Act 2014*.
- (2) This contract is conditional upon:
 - (a) the issue of a Pool Safety Certificate; or
 - (b) a Pool Safety Inspector issuing a Notice of Nonconformity stating the works required before a Pool Safety Certificate can be issued;
 by the Pool Safety Inspection Date.
- (3) The Buyer is responsible for arranging an inspection by a Pool Safety Inspector at the Buyer's cost. The Seller authorises:
 - (a) the Buyer to arrange the inspection; and
 - (b) the Pool Safety Inspector to advise the Buyer of the results of the inspection and to give the Buyer a copy of any notice issued.
- (4) If a Pool Safety Certificate has not been issued by the Pool Safety Inspection Date, the Buyer may give notice to the Seller that the Buyer:
 - (a) terminates this contract; or
 - (b) waives the benefit of this clause 4.2

The Buyer must act reasonably.

- (5) The Seller may terminate this contract by notice to the Buyer if notice is not given under clause 4.2(4) by 5pm on the Pool Safety Inspection Date.
- (6) The Seller's right under clause 4.2(5) is subject to the Buyer's continuing right to give written notice to the Seller of termination or waiver pursuant to clause 4.2(4).
- (7) The right of a party to terminate under this clause 4.2, ceases upon receipt by that party of a copy of a current Pool Safety Certificate.
- (8) If the Buyer terminates this contract under clause 4.2(4)(a), and the Seller has not obtained a copy of the Notice of Nonconformity issued by the Pool Safety Inspector, the Seller may request a copy and the Buyer must provide this to the Seller without delay.

5. SETTLEMENT

5.1 Time and Date

- (1) Settlement must occur between 9am and 4pm AEST on the Settlement Date.
- (2) If the parties do not agree on where settlement is to occur, it must take place in the Place for Settlement at the office of a Solicitor or Financial Institution nominated by the Seller, or, if the Seller does not make a nomination, at the Land Registry Office in or nearest to the Place for Settlement.

5.2 Transfer Documents

- (1) The Transfer Documents must be prepared by the Buyer's Solicitor and delivered to the Seller a reasonable time before the Settlement Date.
- (2) If the Buyer pays the Seller's reasonable expenses, it may require the Seller to produce the Transfer Documents at the Office of State Revenue nearest the Place for Settlement for stamping before settlement.

5.3 Documents and Keys at Settlement

- (1) In exchange for payment of the Balance Purchase Price, the Seller must deliver to the Buyer at settlement:
 - (a) any instrument of title for the Lot required to register the transfer to the Buyer; and
 - (b) unstamped Transfer Documents capable of immediate registration after stamping; and
 - (c) any instrument necessary to release any Encumbrance over the Property in compliance with the Seller's obligation in clause 7.2; and
 - (d) if requested by the Buyer not less than 2 clear Business Days before the Settlement Date, the Keys; and
 - (e) if there are Tenancies:
 - (i) the Seller's copy of any Tenancy agreements;
 - (ii) a notice to each tenant advising of the sale in the form required by law; and
 - (iii) any notice required by law to transfer to the Buyer the Seller's interest in any Bond; and
 - (f) if the answer to Q2 in the Reference Schedule is Yes, a copy of a current Compliance or Exemption Certificate, if not already provided to the Buyer.
- (2) If the Keys are not delivered at settlement under clause 5.3(1)(d), the Seller must deliver the Keys to the Buyer. The Seller may discharge its obligation under this provision by authorising the Seller's Agent to release the Keys to the Buyer.

5.4 Assignment of Covenants and Warranties

At settlement, the Seller assigns to the Buyer the benefit of all:

- (1) covenants by the tenants under the Tenancies;
- (2) guarantees and Bonds (subject to the requirements of the *Residential Tenancies and Rooming Accommodation Act 2008*) supporting the Tenancies; and
- (3) manufacturers' warranties regarding the Included Chattels;
- (4) builders' warranties on the Improvements;

to the extent that they are assignable and the Buyer accepts the assignment. However, the right to recover arrears of Rent is not assigned to the Buyer and Section 117 of the *Property Law Act 1974* does not apply.

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5.5 Possession of Property and Title to Included Chattels

On the Settlement Date, in exchange for the Balance Purchase Price, the Seller must give the Buyer vacant possession of the Lot and Exclusive Use Areas except for the Tenancies. Title to the Included Chattels passes at settlement.

5.6 Reservations

- (1) The Seller must remove the Reserved Items from the Property before settlement.
- (2) The Seller must repair at its expense any damage done to the Property in removing the Reserved Items. If the Seller fails to do so, the Buyer may repair that damage.
- (3) Any Reserved Items not removed before settlement will be considered abandoned and the Buyer may, without limiting its other rights, complete this contract and appropriate those Reserved Items or dispose of them in any way.
- (4) The Seller indemnifies the Buyer against any damages and expenses resulting from the Buyer's actions under clauses 5.6(2) or 5.6(3).

6. TIME

6.1 Time of the Essence

Time is of the essence of this contract, except regarding any agreement between the parties on a time of day for settlement.

6.2 Suspension of Time

- (1) This clause 6.2 applies if a party is unable to perform a settlement obligation solely as a consequence of a Natural Disaster but does not apply where the inability is attributable to:
 - (a) damage to, destruction of or diminution in value of the Property or other property of the Seller or Buyer; or
 - (b) termination or variation of any agreement between a party and another person whether relating to the provision of finance, the release of an Encumbrance, the sale or purchase of another property or otherwise.
- (2) Time for the performance of the parties' settlement obligations is suspended and ceases to be of the essence of the contract and the parties are deemed not to be in breach of their settlement obligations.
- (3) An Affected Party must take reasonable steps to minimise the effect of the Natural Disaster on its ability to perform its settlement obligations.
- (4) When an Affected Party is no longer prevented from performing its settlement obligations due to the Natural Disaster, the Affected Party must give the other party a notice of that fact, promptly.
- (5) When the Suspension Period ends, whether notice under clause 6.2(4) has been given or not, either party may give the other party a Notice to Settle.
- (6) A Notice to Settle must be in writing and state:
 - (a) that the Suspension Period has ended; and
 - (b) a date, being not less than 5 nor more than 10 Business Days after the date the Notice to Settle is given, which shall become the Settlement Date;
 - (c) that time is of the essence.

- (7) When Notice to Settle is given, time is again of the essence of the contract.
- (8) In this clause 6.2:
 - (a) "Affected Party" means a party referred to in clause 6.2(1);
 - (b) "Natural Disaster" means a tsunami, flood, cyclone, earthquake, bushfire or other act of nature;
 - (c) "Settlement Obligations" means, in the case of the Buyer, its obligations under clauses 2.5(1) and 5.1(1) and, in the case of the Seller, its obligations under clauses 5.1(1), 5.3(1)(a) – (e) and 5.5;
 - (d) "Suspension Period" means the period during which the Affected Party (or if both the Buyer and Seller are Affected Parties, either of them) remains unable to perform a settlement obligation solely as a consequence of a Natural Disaster.

7. MATTERS AFFECTING THE PROPERTY

7.1 Title

The Lot is sold subject to the *Body Corporate and Community Management Act 1997* and the By-Laws of the Body Corporate.

7.2 Encumbrances

The Property is sold free of all Encumbrances other than the Title Encumbrances, Tenancies, statutory easements implied by part 6A of the *Land Title Act 1994* and interests registered on the common property for the Scheme.

7.3 Requisitions

The Buyer may not deliver any requisitions or enquiries on title.

7.4 Seller's Warranties

- (1) The Seller warrants that, except as disclosed in this contract, at settlement:
 - (a) it will be the registered owner of an estate in fee simple in the Lot and will own the Improvements and Included Chattels;
 - (b) it will be capable of completing this contract (unless the Seller dies or becomes mentally incapable after the Contract Date); and
 - (c) there will be no unsatisfied judgment, order (except for an order referred to in clause 7.6(1)(b)) or writ affecting the Property.
- (2) The Seller warrants that, except as disclosed in this contract, at the Contract Date and at settlement there are no current or threatened claims, notices or proceedings that may lead to a judgment, order or writ affecting the Property.
- (3) The Seller warrants that, except as disclosed in this contract, at the Contract Date:
 - (a) there is no unregistered lease, easement or other right capable of registration and which is required to be registered to give indefeasibility affecting the common property or Body Corporate assets;
 - (b) there is no proposal to record a new community management statement for the Scheme and it has not received a notice of a meeting of the Body Corporate to be held after the Contract Date or notice of any proposed resolution or a

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decision of the Body Corporate to consent to the recording of a new community management statement for the Scheme;

- (c) all Body Corporate consents to improvements made to common property and which benefit the Lot, or the registered owner of the Lot, are in force; and
 - (d) the Additional Body Corporate Information is correct (if completed).
- (4) If the Seller breaches a warranty in clause 7.4(1) or clause 7.4(2), the Buyer may terminate this contract by notice to the Seller.
- (5) If:
- (a) the Seller breaches a warranty in clause 7.4(3); or
 - (b) the Additional Body Corporate Information is not completed;
- and, as a result, the Buyer is materially prejudiced, the Buyer may terminate this contract by notice to the Seller given within 14 days after the Contract Date but may not claim damages or compensation.
- (6) Clauses 7.4(4) and 7.4(5) do not restrict any statutory rights the Buyer may have which cannot be excluded by this contract.
- (7) (a) The Seller warrants that, except as disclosed in this contract or a notice given by the Seller to the Buyer under the *Environmental Protection Act 1994* ("EPA"), at the Contract Date:
- (i) there is no outstanding obligation on the Seller to give notice to the administering authority under EPA of notifiable activity being conducted on the Land; and
 - (ii) the Seller is not aware of any facts or circumstances that may lead to the Land being classified as contaminated land within the meaning of EPA.
- (b) If the Seller breaches a warranty in clause 7.4(7), the Buyer may:
- (i) terminate this contract by notice in writing to the Seller given no later than 2 Business Days before the Settlement Date; or
 - (ii) complete this contract and claim compensation, but only if the Buyer claims it in writing before the Settlement Date.
- (8) The Seller does not warrant that the Present Use is lawful.

7.5 Survey and Mistake

- (1) The Buyer may survey the Lot.
- (2) If there is:
 - (a) an error in the boundaries or area of the Lot;
 - (b) an encroachment by structures onto or from the Lot; or
 - (c) a mistake or omission in describing the Lot or the Seller's title to it;

which is:

- (d) immaterial; or
- (e) material, but the Buyer elects to complete this contract;

the Buyer's only remedy against the Seller is for compensation, but only if claimed by the Buyer in writing on or before settlement.

- (3) The Buyer may not delay settlement or withhold any part of the Balance Purchase Price because of any compensation claim under clause 7.5(2).
- (4) If there is a material error, encroachment or mistake, the Buyer may terminate this contract before settlement.

7.6 Requirements of Authorities

- (1) Subject to clause 7.6(5), any valid notice or order by any competent authority or Court requiring work to be done or money spent in relation to the Property ("**Work or Expenditure**") must be fully complied with:
 - (a) if issued before the Contract Date, by the Seller before the Settlement Date;
 - (b) if issued on or after the Contract Date, by the Buyer.
- (2) If any Work or Expenditure that is the Seller's responsibility under clause 7.6(1)(a) is not done before the Settlement Date, the Buyer is entitled to claim the reasonable cost of work done by the Buyer in accordance with the notice or order referred to in clause 7.6(1) from the Seller after settlement as a debt.
- (3) Any Work or Expenditure that is the Buyer's responsibility under clause 7.6(1)(b), which is required to be done before the Settlement Date, must be done by the Seller unless the Buyer directs the Seller not to and indemnifies the Seller against any liability for not carrying out the work. If the Seller does the work, or spends the money, the reasonable cost of that Work or Expenditure must be added to the Balance Purchase Price.
- (4) The Buyer may terminate this contract by notice to the Seller if there is an outstanding notice at the Contract Date under Section 246AG of the *Building Act 1975* that affects the Property. The Buyer may terminate this contract by notice to the Seller if there is an outstanding notice at the Contract Date under Sections 247 or 248 of the *Building Act 1975* or Sections 588 or 590 of the *Sustainable Planning Act 2009* that affects the Property or Land.
- (5) Clause 7.6(1) does not apply to orders disclosed under Section 83 of the *Neighbourhood Disputes (Dividing Fences and Trees) Act 2011*.

7.7 Property Adversely Affected

- (1) If at the Contract Date:
 - (a) the Present Use is not lawful under the relevant town planning scheme;
 - (b) the Land is affected by a proposal of any competent authority to alter the dimensions of any Transport Infrastructure or locate Transport Infrastructure on the Land;
 - (c) access or any service to the Land passes unlawfully through other land;
 - (d) any competent authority has issued a current notice to treat, or notice of intention to resume, regarding any part of the Land;
 - (e) the Property is affected by the *Queensland Heritage Act 1992* or is included in the World Heritage List; or
 - (f) the Property is declared acquisition land under the *Queensland Reconstruction Authority Act 2011*;

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and that has not been disclosed in this contract, the Buyer may terminate this contract by notice to the Seller given no later than 2 Business Days before the Settlement Date.

- (2) If no notice is given under clause 7.7(1), the Buyer will be treated as having accepted the Property subject to all of the matters referred to in that clause.
- (3) The Seller authorises the Buyer to:
 - (a) inspect records held by any authority, including Security Interests on the PPSR, relating to the Property or the Land; and
 - (b) apply for a certificate of currency of the Body Corporate's insurance from any insurer.

7.8 Dividing Fences

Notwithstanding any other provision in this contract, the Seller need not contribute to the cost of construction of any dividing fence between the Lot and any adjoining land owned by it. The Buyer waives any right to claim contribution from the Seller.

8. RIGHTS AND OBLIGATIONS UNTIL SETTLEMENT

8.1 Risk

The Property is at the Buyer's risk from 5pm on the first Business Day after the Contract Date.

8.2 Access

After reasonable notice to the Seller, the Buyer and its consultants may enter the Property:

- (1) once to read any meter;
- (2) for inspections under clause 4;
- (3) once to inspect the Property before settlement; and
- (4) once to value the Property before settlement.

8.3 Seller's Obligations After Contract Date

- (1) The Seller must use the Property reasonably until settlement. The Seller must not do anything regarding the Property or Tenancies that may significantly alter them or result in later expense for the Buyer.
- (2) The Seller must promptly upon receiving any notice, proceeding or order that affects the Property or requires work on the Property, give a copy to the Buyer.
- (3) Without limiting clause 8.3(1), the Seller must not without the prior written consent of the Buyer, give any notice or seek or consent to any order that affects the Property or make any agreement affecting the Property that binds the Buyer to perform.

8.4 Body Corporate Meetings

- (1) The Seller must promptly give the Buyer a copy of:
 - (a) any notice it receives of a proposed meeting of the Body Corporate to be held after the Contract Date; and
 - (b) resolutions passed at that meeting and prior to settlement.
- (2) The Buyer may terminate this contract by notice in writing to the Seller given before settlement if it is materially prejudiced by:
 - (a) any resolution of the Body Corporate passed after the Contract Date, other than a resolution, details of which are disclosed to the Buyer in this contract; or
 - (b) where the Scheme is a subsidiary scheme, any resolution of a Body Corporate of a higher scheme.

- (3) In clause 8.4(2) a resolution includes a decision of the Body Corporate Committee to consent to recording a new community management statement.
- (4) If the Buyer is not given a copy of the resolutions before settlement, it may sue the Seller for damages.

8.5 Information Regarding the Property

Upon written request of the Buyer but in any event before settlement, the Seller must give the Buyer:

- (1) copies of all documents relating to any unregistered interests in the Property;
- (2) full details of the Tenancies to allow the Buyer to properly manage the Property after settlement;
- (3) sufficient details (including the date of birth of each Seller who is an individual) to enable the Buyer to undertake a search of the PPSR;

8.6 Possession Before Settlement

If possession is given before settlement:

- (1) the Buyer must maintain the Property in substantially its condition at the date of possession, fair wear and tear excepted;
- (2) entry into possession is under a licence personal to the Buyer revocable at any time and does not:
 - (a) create a relationship of landlord and tenant; or
 - (b) waive the Buyer's rights under this contract;
- (3) the Buyer must insure the Property to the Seller's satisfaction; and
- (4) the Buyer indemnifies the Seller against any expense or damages incurred by the Seller as a result of the Buyer's possession of the Property.

8.7 Seller's Obligations After Contract Date

- (1) the Seller must promptly upon receiving any notice, proceeding or order that affects the Property or requires work on the Property, give a copy to the Buyer.
- (2) After the Contract Date, the Seller must not without the prior written consent of the Buyer, give any notice, seek or consent to any order or make an agreement that affects the Property.

9. PARTIES' DEFAULT

9.1 Seller and Buyer May Affirm or Terminate

Without limiting any other right or remedy of the parties including those under this contract, or any right at common law, if the Seller or Buyer, as the case may be, fails to comply with an Essential Term, or makes a fundamental breach of an intermediate term, the Seller (in the case of the Buyer's default) or the Buyer (in the case of the Seller's default) may affirm or terminate this contract.

9.2 If Seller Affirms

If the Seller affirms this contract under clause 9.1, it may sue the Buyer for:

- (1) damages;
- (2) specific performance; or
- (3) damages and specific performance.

9.3 If Buyer Affirms

If the Buyer affirms this contract under clause 9.1, it may sue the Seller for:

- (1) damages;
- (2) specific performance; or
- (3) damages and specific performance.

9.4 If Seller Terminates

If the Seller terminates this contract under clause 9.1, it may do all or any of the following:

- (1) resume possession of the Property;
- (2) forfeit the Deposit and any interest earned;
- (3) sue the Buyer for damages;
- (4) resell the Property.

9.5 If Buyer Terminates

If the Buyer terminates this contract under clause 9.1, it may do all or any of the following:

- (1) recover the Deposit and any interest earned;
- (2) sue the Seller for damages.

9.6 Seller's Resale

- (1) If the Seller terminates this contract and resells the Property, the Seller may recover from the Buyer as liquidated damages:
 - (a) any deficiency in price on a resale; and
 - (b) its expenses connected with any repossession, any failed attempt to resell, and the resale;provided the resale settles within 2 years of termination of this contract.
- (2) Any profit on a resale belongs to the Seller.

9.7 Seller's Damages

The Seller may claim damages for any loss it suffers as a result of the Buyer's default, including its legal costs on an indemnity basis and the cost of any Work or Expenditure under clause 7.6(3).

9.8 Buyer's Damages

The Buyer may claim damages for any loss it suffers as a result of the Seller's default, including its legal costs on an indemnity basis.

9.9 Interest on Late Payments

- (1) Without affecting the Seller's other rights, if any money payable by the Buyer under this contract is not paid when due, the Buyer must pay the Seller at settlement interest on that money calculated at the Default Interest Rate from the due date for payment until payment is made.
- (2) The Seller may recover that interest from the Buyer as liquidated damages.
- (3) Any judgment for money payable under this contract will bear interest from the date of judgment to the date of payment and the provisions of this clause 9.9 apply to calculation of that interest.

10. GENERAL

10.1 Agent

The Agent is appointed as the Seller's agent to introduce a Buyer.

10.2 Foreign Investment Review Board

The Buyer warrants that either:

- (1) the Treasurer has consented under the *Foreign Acquisitions and Takeovers Act 1975* (Cth) to the Buyer's purchase of the Property; or
- (2) the Treasurer's consent is not required to the Buyer's purchase of the Property.

10.3 Duty

The Buyer must pay all duty on this contract.

10.4 Notices

- (1) Notices under this contract must be in writing and may be given by a party's Solicitor.
- (2) Notices may be given by:
 - (a) delivering or posting to the other party or its solicitor; or
 - (b) sending to the facsimile number or email address of the other party or its solicitor stated in the Reference Schedule or another facsimile number or email address specified in a notice given by the recipient to the sender.

[Note: Whilst notices under this contract may be sent by email they are not 'given' until they are capable of being retrieved by the addressee at the nominated email address in accordance with s24 of the Electronic Transactions (Queensland) Act 2001.]

- (3) Posted notices will be treated as given 3 Business Days after posting.
- (4) Notices sent by facsimile will be treated as given when the sender obtains a clear transmission report.
- (5) Notices given after 5pm will be treated as given on the next Business Day.
- (6) Notices or other written communications by a party's solicitor (for example, varying the Inspection Date, Finance Date or Settlement Date) will be treated as given with that party's authority.

10.5 Business Days

- (1) If anything is required to be done on a day that is not a Business Day, it must be done instead on the next Business Day.
- (2) If the Finance Date or Inspection Date fall on a day that is not a Business Day, then it falls on the next Business Day.

10.6 Rights After Settlement

Despite settlement and registration of the transfer, any term of this contract that can take effect after settlement or registration remains in force.

10.7 Further Acts

If requested by the other party, each party must, at its own expense, do everything reasonably necessary to give effect to this contract.

10.8 Severance

If any term or part of a term of this contract is or becomes legally ineffective, invalid or unenforceable in any jurisdiction it will be severed and the effectiveness, validity or enforceability of the remainder will not be affected.

10.9 Interpretation

(1) Plurals and Genders

Reference to:

- (a) the singular includes the plural and the plural includes the singular;
- (b) one gender includes each other gender;
- (c) a person includes a Body Corporate; and
- (d) a party includes the party's executors, administrators, successors and permitted assigns.

(2) Parties

- (a) If a party consists of more than one person, this contract binds them jointly and each of them individually.
- (b) A party that is a trustee is bound both personally and in its capacity as a trustee.

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(3) Statutes and Regulations

Reference to statutes includes all statutes amending, consolidating or replacing them.

(4) Inconsistencies

If there is any inconsistency between any provision added to this contract and the printed provisions, the added provision prevails.

(5) Headings

Headings are for convenience only and do not form part of this contract or affect its interpretation.

11. ELECTRONIC SETTLEMENT

11.1 Application of Clause

- (1) Clause 11 applies if the Buyer, Seller and each Financial Institution involved in the transaction agree to an Electronic Settlement and overrides any other provision of this contract to the extent of any inconsistency.
- (2) Acceptance of an invitation to an Electronic Workspace is taken to be an agreement for clause 11.1(1).
- (3) Clause 11 (except clause 11.5(2)) ceases to apply if either party gives notice under clause 11.5 that settlement will not be an Electronic Settlement.

11.2 Completion of Electronic Workspace

- (1) The parties must:
 - (a) ensure that the Electronic Workspace is completed and all Electronic Conveyancing Documents and the Financial Settlement Schedule are Digitally Signed prior to settlement; and
 - (b) do everything else required in the Electronic Workspace to enable settlement to occur on the Settlement Date.
- (2) If the parties cannot agree on a time for settlement, the time to be nominated in the Workspace is 4pm AEST.
- (3) If any part of the Purchase Price is to be paid to discharge an Outgoing:
 - (a) the Buyer may, by notice in writing to the Seller, require that the amount is paid to the Buyer's Solicitor's trust account and the Buyer is responsible for paying the amount to the relevant authority;
 - (b) for amounts to be paid to destination accounts other than the Buyer's Solicitor's trust account, the Seller must give the Buyer a copy of the current account for the Outgoing to enable the Buyer to verify the destination account details in the Financial Settlement Schedule.
- (4) If the Deposit is required to discharge any Encumbrance or pay an Outgoing at settlement:
 - (a) the Deposit Holder must, if directed by the Seller at least 2 Business Days prior to Settlement, pay the Deposit (and any interest accrued on investment of the Deposit) less commission as clear funds to the Seller's Solicitor;
 - (b) the Buyer and the seller authorise the Deposit Holder to make the payment in clause 11(4)(a);
 - (c) the Seller's Solicitor will hold the money as Deposit Holder under the Contract;
 - (d) the Seller and Buyer authorise the Seller's Solicitor to pay the money as directed by the Seller in accordance with the Financial Settlement Schedule.

11.3 Electronic Settlement

- (1) Clauses 5.1(2) and 5.2 do not apply.
- (2) Payment of the Balance Purchase Price electronically as directed by the Seller's Solicitor in the Financial Settlement Schedule satisfies the Buyer's obligation in clause 2.5(1).
- (3) The Seller will be taken to have complied with clauses 5.3(1)(b) and (c) if, at settlement, the Electronic Workspace contains Transfer Documents and (if applicable) releases of the Encumbrances (other than the releases of Encumbrances referred to in clause 11.3(4)) for Electronic Lodgement in the Land Registry.
- (4) The Seller will be taken to have complied with clause 5.3(1)(c), (d), (e) and (f) if the Seller's Solicitor:
 - (a) confirms in writing prior to settlement that it holds all relevant documents which are not suitable for Electronic Lodgement and all Keys (if requested under clause 5.3(1)(d)) in escrow on the terms contained in the QLS E-Conveyancing Guidelines; and
 - (b) gives a written undertaking to send the documents and Keys (if applicable) to the Buyer or Buyer's Solicitor no later than the Business Day after settlement; and
 - (c) if requested by the Buyer, provides copies of documents in the Seller's Solicitors possession.
- (5) A party is not in default to the extent it is prevented from complying with an obligation because the other party or the other party's Financial Institution has not done something in the Electronic Workspace.
- (6) Any rights under the contract or at law to terminate the contract may not be exercised during the time the Electronic Workspace is locked for Electronic Settlement.

11.4 Computer System Unavailable

- (1) If settlement fails and cannot occur by 4pm AEST on the Settlement Date because a computer system operated by the Land Registry, Office of State Revenue, Reserve Bank, a Financial Institution or PEXA is inoperative, neither party is in default and the Settlement Date is deemed to be the next Business Day. Time remains of the essence.
- (2) A party is not required to settle if Electronic Lodgement is not available. If the parties agree to Financial Settlement without Electronic Lodgement, settlement is deemed to occur at the time of Financial Settlement.

11.5 Withdrawal from Electronic Settlement

- (1) Either party may elect not to proceed with an Electronic Settlement by giving written notice to the other party.
- (2) A notice under clause 11.5(1) may not be given later than 5 Business Days before the Settlement Date unless an Electronic Settlement cannot be effected because:
 - (a) the transaction is not a Qualifying Conveyancing Transaction; or
 - (b) a party's solicitor is unable to complete the transaction due to death, a loss of legal capacity or appointment of a receiver or administrator (or similar) to their legal practice or suspension of their access to PEXA; or

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- (c) the Buyer's or Seller's Financial Institution is unable to settle using PEXA.
- (3) If clause 11.5(2) applies:
 - (a) the party giving the notice must provide satisfactory evidence of the reason for the withdrawal; and
 - (b) the Settlement Date will be extended to the date 5 Business Days after the Settlement Date.

11.6 Costs

Each party must pay its own fees and charges of using PEXA for Electronic Settlement.

11.7 Definitions for clause 11

In clause 11:

Digitally Sign and Digital Signature have the meaning in the ECNL.

ECNL means the Electronic Conveyancing National Law (Queensland).

Electronic Conveyancing Documents has the meaning in the *Land Title Act 1994*.

Electronic Lodgement means lodgement of a document in the Land Registry in accordance with the ECNL.

Electronic Settlement means settlement facilitated by PEXA.

Electronic Workspace means a shared electronic workspace within PEXA that allows the Buyer and Seller to affect Electronic Lodgement and Financial Settlement.

Financial Settlement means the exchange of value between Financial Institutions in accordance with the Financial Settlement Schedule.

Financial Settlement Schedule means the electronic settlement schedule within the Electronic Workspace listing the source accounts and destination accounts.

PEXA means the system operated by Property Exchange Australia Ltd for settlement of conveyancing transactions and lodgement of Land Registry documents.

Qualifying Conveyancing Transaction means a transaction that is not excluded for Electronic Settlement by the rules issued by PEXA, Office of State Revenue, Land Registry, or a Financial Institution involved in the transaction.

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Code Apartments

Horizon SML2 Pty Ltd

A.B.N. 13 614 476 818

A.C.N. 614 476 818

Ph (07) 3852 4991

8 Jeays Street

Fax

BOWEN HILLS

Email admin@codeapartments.com.au

TO: 605 Trustee S & D Visevic ESD
Trustee For S & D Visevic
Estate Super Fund 26 Kanangra Cresc
Cherrybrook NSW 2126

TAX INVOICE Owners Statement - June 2021

605

Guest / Description	Nett	Cum/Bal	GST
Monthly Lease back Payment	1,668.33	1,668.33	0.00
SubTotal:	1,668.33	1,668.33	0.00

605 real

Guest / Description	Nett	Cum/Bal	GST
4 new chair (605 REAL)	(293.13)	1,375.20	(26.65)
SubTotal:	(293.13)	1,375.20	(26.65)

Other Items

Guest / Description	Nett	Cum/Bal	GST
Payment to Owner via EFT	(1,375.20)	(0.00)	0.00
SubTotal:	(1,375.20)	0.00	0.00

Total expenses of this tax invoice includes GST of 26.65

Total: 0.00 0.00 (26.65)



Emily Cooper <emily@smsfaustralia.com>

2021 S & D Visevic Estate Super Fund SMSF Tax Return

Slavko Visevic <slavko@quaybusiness.com.au>
To: Emily Cooper <emily@smsfaustralia.com>

3 November 2023 at 13:05

Hi Emily

I was previously preparing the financial statements in MYOB prior to CLASS. Hence my tax invoice for 2020.

If that is an issue, please let me know.

Kind regards

Slav

Slavko Visevic

Founder



Quay Business Services Pty Ltd

A.C.N. 113 906 782 A.B.N. 77 113 906 782

Mobile: 0422 888 592

Email: slavko@quaybusiness.com.au

"Our service is tailor made to your needs."

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