

Rev'd 9.1.20



009

JC BINGHAM SUPER FUND
202 CHETWYND RD
GUILDFORD NSW 2161

Statement 26

(Page 1 of 2)

Account Number 06 2176 10312404

Statement Period 1 Jul 2019 - 30 Dec 2019

Closing Balance \$45,450.28 CR

Enquiries 13 1998
(24 hours a day, 7 days a week)

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

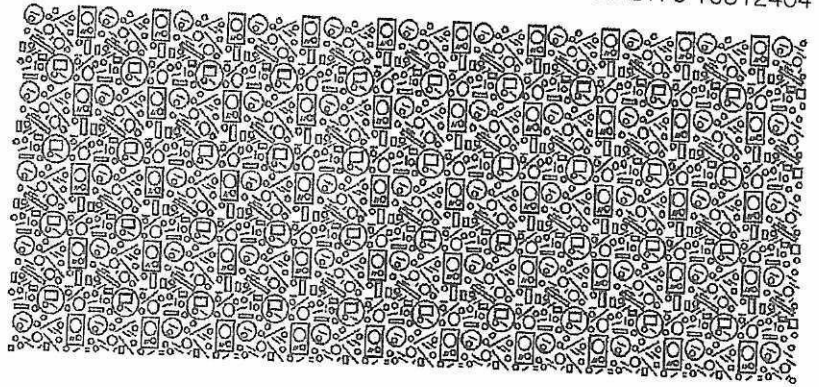
Name: JC BINGHAM SUPER PTY LTD ITF JC BINGHAM
SUPER FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

| Date | Transaction | Debit | Credit | Balance |
|--------|---|--------|-----------|----------------|
| 01 Jul | 2019 OPENING BALANCE | | | \$17,333.43 CR |
| 01 Jul | CREDIT INTEREST EARNED on this account to June 30, 2019 is \$351.17 | | | |
| 01 Jul | Credit Interest | | 35.84 | \$17,369.27 CR |
| 01 Jul | Direct Credit 301500 ACTION REALTY CO TRANSFER Unit 2 4 | | 1,246.62 | \$18,615.89 CR |
| 05 Jul | Transfer from NetBank From Smart Access | | 18,500.00 | \$37,115.89 CR |
| 31 Jul | Direct Credit 301500 ACTION REALTY CO TRANSFER Unit 2 4 | | 2,560.44 | \$39,676.33 CR |
| 01 Aug | Credit Interest | | 32.71 | \$39,709.04 CR |
| 15 Aug | Direct Debit 025353 Ipswich Council RA185848 | 865.30 | | \$38,843.74 CR |
| 01 Sep | Credit Interest | | 29.99 | \$38,873.73 CR |
| 02 Sep | Direct Credit 301500 ACTION REALTY CO TRANSFER Unit 2 4 | | 2,845.08 | \$41,718.81 CR |
| 12 Sep | Direct Debit 304458 Qld Urban Util 10784991 | 448.13 | | \$41,270.68 CR |
| 01 Oct | Credit Interest | | 30.58 | \$41,301.26 CR |
| 01 Oct | Direct Credit 301500 ACTION REALTY CO TRANSFER Unit 2 4 | | 2,362.06 | \$43,663.32 CR |
| 01 Nov | Credit Interest | | 27.10 | \$43,690.42 CR |

Account Number

06 2176 10312404

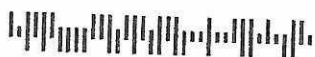
**Date Transaction**

| | Debit | Credit | Balance |
|---|----------------|---------------|----------------|
| 01 Nov Direct Credit 301500 ACTION REALTY CO TRANSFER Unit 2 4 | | | |
| 14 Nov Direct Debit 025353 Ipswich Council RA185848 | | 1,686.73 | \$45,377.15 CR |
| 30 Nov Direct Credit 301500 ACTION REALTY CO TRANSFER Unit 2 4 | 865.30 | | \$44,511.85 CR |
| 01 Dec Credit Interest | | 1,352.47 | \$45,864.32 CR |
| 16 Dec Direct Debit 304458 Qld Urban Util 10784991 | | 24.00 | \$45,888.32 CR |
| 30 Dec 2019 CLOSING BALANCE | 438.04 | | \$45,450.28 CR |
| | | | \$45,450.28 CR |
| Opening balance - Total debits + Total credits = Closing balance | | | |
| | \$17,333.43 CR | \$2,616.77 | \$30,733.62 |
| | | | \$45,450.28 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|-------------|-----------------------|---|
| 30 Dec | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.65% |

Note. Interest rates are effective as at the date shown but are subject to change.



009

JC BINGHAM SUPER FUND
202 CHETWYND RD
GUILDFORD NSW 2161

Statement 27

(Page 1 of 2)

Account Number

06 2176 10312404

Statement

Period

31 Dec 2019 - 30 Jun 2020

Closing Balance

\$52,091.81 CR

Enquiries

13 1998

(24 hours a day, 7 days a week)

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

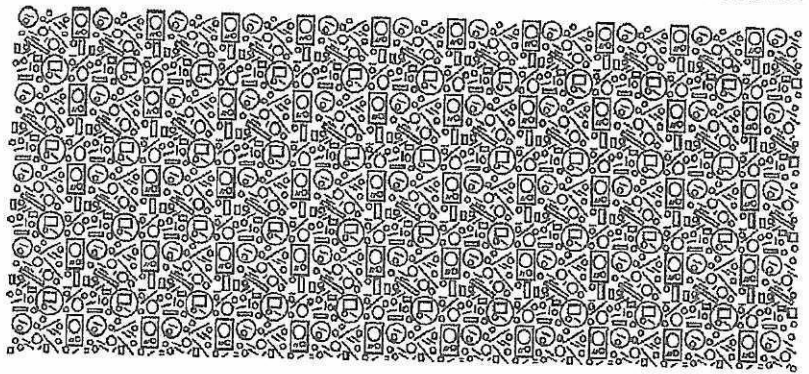
Name: JC BINGHAM SUPER PTY LTD ITF JC BINGHAM
SUPER FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date Transaction

| Debit | Credit | Balance |
|--------|----------|--|
| | | 31 Dec 2019 OPENING BALANCE |
| | | \$45,450.28 CR |
| | | 31 Dec Direct Credit 301500 ACTION REALTY CO TRANSFER Unit 2 4 |
| | 1,249.78 | \$46,700.06 CR |
| | 25.23 | \$46,725.29 CR |
| | | 01 Jan Credit Interest |
| | 2,204.88 | \$48,930.17 CR |
| | 25.83 | \$48,956.00 CR |
| | | 04 Feb ASIC NetBank BPAY 17301 2291547213382 ASIC Review Fee |
| 54.00 | | \$48,902.00 CR |
| | | 13 Feb Direct Debit 025353 Ipswich Council RA185848 |
| 865.30 | | \$48,036.70 CR |
| | | 26 Feb Suncorp Insurance NetBank BPAY 655829 040203897 Ins Blding Scorp |
| 470.71 | | \$47,565.99 CR |
| | | 26 Feb Suncorp Insurance NetBank BPAY 655829 040204240 CP No 1 Contents |
| 401.65 | | \$47,164.34 CR |
| | | 26 Feb Suncorp Insurance NetBank BPAY 655829 040205150 CP No 2 Contents |
| 272.75 | | \$46,891.59 CR |
| | | 01 Mar Credit Interest |
| | 24.91 | \$46,916.50 CR |
| | | 02 Mar Direct Credit 301500 ACTION REALTY CO TRANSFER 24 Willia |
| | 2,129.16 | \$49,045.66 CR |



| Date | Transaction | Debit | Credit | Balance | | | |
|--------|--|-----------|--------------|----------------|---------------|---|-----------------|
| 18 Mar | Direct Debit 304458 Qld Urban Util 10784991 | 355.09 | | \$48,690.57 CR | | | |
| 31 Mar | Direct Credit 301500 ACTION REALTY CO TRANSFER 24 Willia | | 2,287.40 | \$50,977.97 CR | | | |
| 01 Apr | Credit Interest | | 19.27 | \$50,997.24 CR | | | |
| 01 May | Credit Interest | | 6.29 | \$51,003.53 CR | | | |
| 01 May | Direct Credit 301500 ACTION REALTY CO TRANSFER 24 Willia | | 2,321.58 | \$53,325.11 CR | | | |
| 01 Jun | Credit Interest | | 6.79 | \$53,331.90 CR | | | |
| 01 Jun | Direct Credit 301500 ACTION REALTY CO TRANSFER 24 Willia | | 2,366.40 | \$55,698.30 CR | | | |
| 09 Jun | Transfer to other Bank NetBank Pro biz | 980.00 | | \$54,718.30 CR | | | |
| 09 Jun | TAX OFFICE PAYMENTS NetBank BPAY 75556 551009327799491421 ATO | 1,390.30 | | \$53,328.00 CR | | | |
| 10 Jun | Transfer to xx3178 NetBank To Smart Access | 11,000.00 | | \$42,328.00 CR | | | |
| 13 Jun | Transfer from NetBank From Smart Access | | 11,000.00 | \$53,328.00 CR | | | |
| 18 Jun | Direct Debit 304458 Qld Urban Util 10784991 | 370.89 | | \$52,957.11 CR | | | |
| 18 Jun | Direct Debit 025353 Ipswich Council RA185848 | 865.30 | | \$52,091.81 CR | | | |
| 30 Jun | 2020 CLOSING BALANCE | | | \$52,091.81 CR | | | |
| <hr/> | | | | | | | |
| | Opening balance | - | Total debits | + | Total credits | = | Closing balance |
| | \$45,450.28 CR | | \$17,025.99 | | \$23,667.52 | | \$52,091.81 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|-----------------------|---|
| 30 Jun | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.15% |

Note. Interest rates are effective as at the date shown but are subject to change.

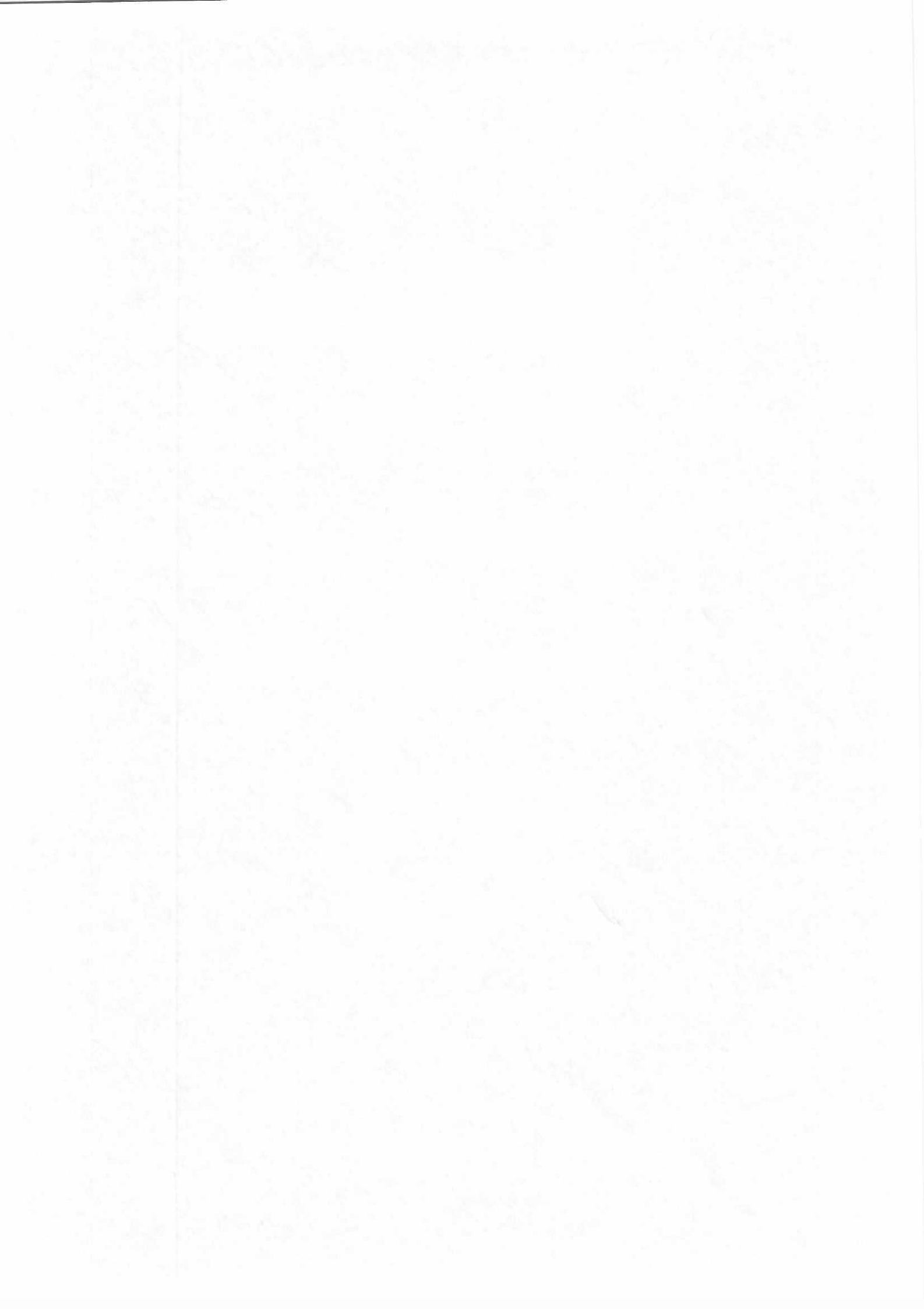


JC Bingham Super Fund

ACTUARIAL CERTIFICATE

Apricot Actuaries Pty Ltd
ABN 44 613 006 769

www.apricotactuaries.com.au
03 6240 1575



15/12/2020

Julie Clare Bingham
as trustee(s) for JC Bingham Super Fund
c/o Daniel SHalala from Probiz Accounting Solutions

ACTUARY'S CERTIFICATE UNDER SECTION 295-390 2019/20

When a complying superannuation fund has assets in retirement phase, a proportion of the fund's income can be exempt from income tax. This is referred to as exempt current pension income (ECPI).

ECPI can work in two ways:

(1) Segregated assets

The ordinary income and statutory income that an SMSF earns from segregated current pension assets is tax exempt.

This can apply if you have set aside certain assets so that the income from those assets can be specifically identified as having the sole purpose of paying a retirement phase income stream benefit.

It can also apply if, at some stage during the tax year, 100% of the fund's assets were in retirement phase. In this case the ATO 'deem' the fund to be segregated during that particular period. Income earned during that period must be calculated and excluded from method (2) below.

(2) Proportionate method (s295-390)

Where a fund contains assets that are in retirement phase and not treated as segregated for the purpose of ECPI then under section 295-390 of the Income Tax Assessment Act a proportion of the income from those assets is tax exempt. The proportion is equal to:

$$\frac{\text{Average value of unsegregated current pension liabilities}}{\text{Average value of unsegregated superannuation liabilities}}$$

The value of these liabilities must be specified by an Actuary in an Actuary's certificate obtained by the trustee before the date for lodgement of the fund's income tax return. **I am pleased to attach your certificate for 2019/20.**

Apricot Actuarial

725 Sandy Bay Rd, Sandy Bay,
Tasmania, 7005, Australia

CONTACTS

PHONE

03 6240 1575

EMAIL

info@apricotactuarial.com.au

WEB

www.apricotactuarial.com.au

Note that where a fund's assets were 'deemed' to be segregated for part of the tax year then the income they earned while deemed segregated is excluded from this method (2) and should be added to the ECPI claim separately. This is a new requirement from the ATO for the 2017/18 tax year onwards.

Your accountant has ordered this certificate on your behalf. Please review the information in the attached certificate which should be read in its entirety.

Yours sincerely,

A handwritten signature in black ink, appearing to be 'Jim Hennington', with a long horizontal stroke extending to the right.

Jim Hennington BComm, FIAA, DipFP
Fellow of the Institute of Actuaries of Australia



S295-390 ACTUARIAL CERTIFICATE

Fund name: JC Bingham Super Fund
Tax year: 2019/20
Reference: A20121608008005
Fund type: Accumulation and account-based income stream benefits (pension) only
Certificate type: Actuarial certificate for the purposes of section 295-390 of the Income Tax Assessment Act 1997 - Exempt Income
Trustee name: Julie Clare Bingham

ECPI - PROPORTIONATE METHOD:

I hereby certify that the tax exempt proportion of the Fund's applicable income (from assets that were not segregated or deemed to be segregated) for the 2019/20 financial year is:

83.01%

This percentage should only be applied to income from unsegregated assets, including the income from unsegregated assets earned over the following periods:

- 01/07/2019 - 30/06/2020

This calculation is based on data supplied by Daniel SHalala from Probiz Accounting Solutions on behalf of the trustee(s). A summary of the key data is provided in the following pages.

Please carefully read the following pages which contain details of the information used in this actuarial certificate, including the methodology used and the assumptions I have made. These form part of the certificate and should be read in their entirety.

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Actuaries Institute and other relevant professional standards.

Date: 15/12/2020

Jim Hennington, Fellow of the Institute of Actuaries of Australia
Find out more about your actuary on [LinkedIn](#)

What to do with this certificate

Ordinary income and statutory income that a complying superannuation fund earns from assets held to provide pension benefits is exempt from income tax. This is referred to as exempt current pension income (ECPI).

Where the fund has retirement phase assets that are not segregated (or deemed to be segregated) then an exempt proportion is calculated by an Actuary. This proportion is applied to the net ordinary assessable income of those unsegregated assets including net capital gains, but excluding assessable contributions and non-arm's length income. Income derived from segregated assets (or assets that the ATO deems to have been segregated) must be dealt with separately.

The total ECPI for this tax year is therefore calculated as:

- Income from assets that were unsegregated
x ECPI proportion

Key information used

The following information was provided by your accountant, for the purpose of completing your fund's actuarial certificate for the 2019/20 financial year. Please note that we have relied on this information and have not checked the terms of the Fund's Trust Deed and rules.

Member 1:

Julie Clare Bingham

Opening balances at 01/07/2019: ^{Note 1}

| | |
|--|---------------|
| Retirement phase income stream balances (=liabilities) | \$ 463,040.74 |
| Non-retirement phase balances | \$ 81,588.28 |
| Total assets (=superannuation liabilities) | \$ 544,629.02 |

Plus

| | |
|--------------------------------|--------------|
| Non-concessional contributions | \$ 29,500.00 |
| Concessional contributions | \$ 403.26 |
| Transfers in | \$ 0.00 |

Minus

| | |
|------------------------------|--------------|
| Lump sum withdrawals | \$ 0.00 |
| Pension payments/withdrawals | \$ 11,000.00 |

Equals

| | |
|---|---------------|
| Balance before income and expenses | \$ 563,532.28 |
| Preliminary net income | \$ 17,608.65 |

| | |
|---|----------------------|
| Closing balance at 30/06/2020: ^{Note 1} | \$ 581,140.93 |
|---|----------------------|

Based on the information provided, this superannuation fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include

allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). It does not contain other types of accumulation or income stream benefits such as defined benefits. I have relied on the assessment of the fund's accountant to check that the pensions valued meet the requirements to be considered a Retirement Phase superannuation income stream under the Act in this tax year.

Note 1:

The figures in the table above include assets and transactions during periods of deemed segregation. However for the purposes of my calculation, any periods of deemed segregation have been excluded from the *average value of unsegregated current pension liabilities* and the *average value of unsegregated superannuation liabilities*.

I understand that the information supplied to me was based on draft financial statements. Should this information change materially then this actuarial certificate should be revised accordingly.

My calculation of the average value of unsegregated current pension liabilities of the fund during the tax year was \$ 467,196.19. The average value of unsegregated superannuation liabilities of the fund during the tax year was \$ 562,837.61.

Assumptions made

There are sometimes instances where our staff need to make assumptions in relation to the information provided to us. If you are concerned these assumptions are inaccurate, please contact our staff directly and we will organise a free amended certificate. The following assumptions were made in relation to this order:

- Julie Clare Bingham commenced a pension on 15/06/2020 using 98.6% of their non-retirement phase balance at that date.
- Julie Clare Bingham's concessional contribution recorded on 30 June represented a cash transaction and not a journal entry.
- All assets which produced non-arm's length income were excluded from the application.
- Julie Clare Bingham's pension payments have been confirmed as meeting the minimum standards by the accountant.
- The fund can use the segregated method to claim ECPI (i.e. it does not have disregarded small fund assets). We assume that at 30 June of the previous financial year no member had a balance in retirement phase and also a Total Superannuation Balance exceeding \$1.6 million. Note that a member's Total Superannuation Balance includes the balances of all superannuation accounts that they hold, including those outside the SMSF.

Methodology I have used

By definition, the liabilities of an accumulation account or account-based income stream, without any guarantees, are equal to the value of the assets backing it. As such, I am satisfied that the amount of the assets at the end of the year, together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the fund's liabilities as they fall due. No recommendation is needed with regard to future contributions or adequacy opinion.

The value of current pension liabilities and superannuation liabilities at any particular time is therefore the account balance of the member or reserve at that date. Accordingly, the average values for this certificate have been determined using a daily weighted average calculation

which takes into account details of the fund's relevant transactions over the year (as summarised in the key information above).

Since the fund design consists only of account-based benefits, no assumption has been made (or is needed) regarding rates of future return on the Fund's assets; pension increases; or a discount rate. We have however assumed that the fund will comply with Superannuation Industry Supervision (SIS) regulation requirements for allocated pensions, market linked pensions and/or account-based income streams.

Minimum pension standards

The standards for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance and date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax and the tax exempt proportion shown in this certificate may not be correct.

We used the information provided to us to perform a preliminary validation that the pension standards were met. Where actual pension payments were lower than we expected, we have flagged this for your accountant to consider and to confirm to us that the standards were indeed met. We have not made further investigations to certify that the precise minimums were in fact paid.

Diminishing value method summary

| Date | Effective life | Pooled plant | Division 40 | Division 43 | Total |
|-----------------------|----------------|---------------|---------------|----------------|----------------|
| 3-Mar-18 to 30-Jun-18 | 2,403 | 2,576 | 4,979 | 2,293 | 7,272 |
| 1-Jul-18 to 30-Jun-19 | 5,596 | 4,187 | 9,783 | 6,917 | 16,700 |
| 1-Jul-19 to 30-Jun-20 | 4,550 | 2,618 | 7,168 | 6,917 | 14,085 |
| 1-Jul-20 to 30-Jun-21 | 3,110 | 2,959 | 6,069 | 6,917 | 12,986 |
| 1-Jul-21 to 30-Jun-22 | 2,126 | 2,585 | 4,711 | 6,917 | 11,628 |
| 1-Jul-22 to 30-Jun-23 | 1,105 | 3,012 | 4,117 | 6,917 | 11,034 |
| 1-Jul-23 to 30-Jun-24 | 490 | 2,623 | 3,113 | 6,917 | 10,030 |
| 1-Jul-24 to 30-Jun-25 | 392 | 1,636 | 2,028 | 6,917 | 8,945 |
| 1-Jul-25 to 30-Jun-26 | 313 | 1,023 | 1,336 | 6,917 | 8,253 |
| 1-Jul-26 to 30-Jun-27 | 251 | 639 | 890 | 6,917 | 7,807 |
| 1-Jul-27 to 30-Jun-28 | 201 | 403 | 604 | 6,917 | 7,521 |
| 1-Jul-28 to 30-Jun-29 | 0 | 551 | 551 | 6,917 | 7,468 |
| 1-Jul-29 to 30-Jun-30 | 0 | 343 | 343 | 6,917 | 7,260 |
| 1-Jul-30 to 30-Jun-31 | 0 | 216 | 216 | 6,917 | 7,133 |
| 1-Jul-31 to 30-Jun-32 | 0 | 135 | 135 | 6,917 | 7,052 |
| 1-Jul-32 to 30-Jun-33 | 0 | 84 | 84 | 6,917 | 7,001 |
| 1-Jul-33 to 30-Jun-34 | 0 | 54 | 54 | 6,917 | 6,971 |
| 1-Jul-34 to 30-Jun-35 | 0 | 32 | 32 | 6,917 | 6,949 |
| 1-Jul-35 to 30-Jun-36 | 0 | 22 | 22 | 6,917 | 6,939 |
| 1-Jul-36 to 30-Jun-37 | 0 | 12 | 12 | 6,917 | 6,929 |
| 1-Jul-37 to 30-Jun-38 | 0 | 7 | 7 | 6,917 | 6,924 |
| 1-Jul-38 to 30-Jun-39 | 0 | 4 | 4 | 6,917 | 6,921 |
| 1-Jul-39 to 30-Jun-40 | 0 | 2 | 2 | 6,917 | 6,919 |
| 1-Jul-40 to 30-Jun-41 | 0 | 1 | 1 | 6,917 | 6,918 |
| 1-Jul-41 to 30-Jun-42 | 0 | 1 | 1 | 6,917 | 6,918 |
| 1-Jul-42 to 30-Jun-43 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-43 to 30-Jun-44 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-44 to 30-Jun-45 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-45 to 30-Jun-46 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-46 to 30-Jun-47 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-47 to 30-Jun-48 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-48 to 30-Jun-49 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-49 to 30-Jun-50 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-50 to 30-Jun-51 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-51 to 30-Jun-52 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-52 to 30-Jun-53 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-53 to 30-Jun-54 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-54 to 30-Jun-55 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-55 to 30-Jun-56 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-56 to 30-Jun-57 | 0 | 0 | 0 | 6,917 | 6,917 |
| 1-Jul-57 to 30-Jun-58 | 0 | 0 | 0 | 4,617 | 4,617 |
| Total | 20,537 | 25,725 | 46,262 | 276,673 | 322,935 |

The contents of this page are subject to and must be read in conjunction with the disclaimer on page 7

1857-1858

1859-1860

Action Realty Collingwood Park

Statement

ABN: 49 011 011 822

32 Collingwood Drive
Collingwood Park, Qld, 4301

T (07) 3288 5553 F (07) 3818 1978

www.actionrealty-cp.com.au

E: reception@actionrealty-cp.com.au

Account
name(s)

JC Bingham Super P/I ATF JCBingham Superfund
202 Chetwynd Road
Guildford NSW 2161

Account JCBINGSF

Statement from 1 Jul 19

Statement to 1 Jul 20

Page number 1

Details

| | GST | Expenses | H20 | Income | Balance |
|---|-----|------------|----------|-------------|-------------|
| <u>Unit 1 / 4 Williams Street Collingwood</u> | | | | | |
| I- Rent | | | | | |
| I-Reimbursement - Water | | | | \$17,870.00 | \$17,870.00 |
| E-Electrical - Repairs & AIR CON | | | \$356.37 | | \$18,226.37 |
| E-Management Fee | * | \$95.00 | | | \$18,131.37 |
| E-Smoke Alarms | * | \$1,375.99 | | | \$16,755.38 |
| E-Sundry Fee | * | \$99.00 | | | \$16,656.38 |
| | * | \$33.00 | | | \$16,623.38 |
| Total for property | | \$1,602.99 | \$356.37 | \$17,870.00 | \$16,623.38 |

Total expenses includes GST of \$155.50

Unit 2 / 4 Williams Street Collingwood park

| | | | | | |
|---------------------------|---|------------|----------|-------------|-------------|
| I- Rent | | | | \$10,140.00 | \$10,140.00 |
| I-Reimbursement - Water | | | \$282.41 | | \$10,422.41 |
| E-General Maintenance | * | \$81.95 | | | \$10,340.46 |
| E-Letting Fee | * | \$291.50 | | | \$10,048.96 |
| E-Management Fee | * | \$760.38 | | | \$9,288.58 |
| E-Mowing/whipper snipping | * | \$66.00 | | | \$9,222.58 |
| E-Sundry Fee | * | \$33.00 | | | \$9,189.58 |
| Total for property | | \$1,232.83 | \$282.41 | \$10,140.00 | \$9,189.58 |

Total expenses includes GST of \$119.89

This Financial Year Statement is for the purpose of assisting you with your financial reporting.
This report is to be read in conjunction with your Property Management Statements/Tax Invoices issued with the owner disbursements from our office to you each month.

* indicates taxable supply

The Trustees
JC BINGHAM SUPER PTY LTD ATF JC BINGHAM
SUPER FUND
202 Chetwynd Road
GUILDFORD NSW 2161

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-07-2019 to 30-06-2020
Statement Date 13-07-2020
Account Name JC Bingham Super Fund

Account Type HISA
Account Number 142-201-0090014-00

| Date | Transaction Details | Debit | Credit | Balance |
|------------|---|-------|--------|----------|
| 01-07-2019 | Opening balance | | | 2,180.29 |
| 31-07-2019 | Credit Interest | | 2.76 | 2,183.05 |
| 26-08-2019 | QUICKSUPER 032797 034828 QUICKSPR2504981706 | | 30.44 | 2,213.49 |
| 31-08-2019 | Credit Interest | | 2.60 | 2,216.09 |
| 20-09-2019 | QUICKSUPER 032797 034828 QUICKSPR2524124425 | | 51.36 | 2,267.45 |
| 30-09-2019 | Credit Interest | | 2.57 | 2,270.02 |
| 07-10-2019 | QUICKSUPER 032797 034828 QUICKSPR2535638050 | | 20.92 | 2,290.94 |
| 31-10-2019 | Credit Interest | | 2.28 | 2,293.22 |
| 04-11-2019 | QUICKSUPER 032797 034828 QUICKSPR2557114719 | | 22.83 | 2,316.05 |
| 20-11-2019 | QUICKSUPER 032797 034828 QUICKSPR2570013376 | | 45.65 | 2,361.70 |
| 29-11-2019 | QUICKSUPER 032797 034828 QUICKSPR2577427373 | | 43.75 | 2,405.45 |
| 30-11-2019 | Credit Interest | | 2.21 | 2,407.66 |
| 16-12-2019 | QUICKSUPER 032797 034828 QUICKSPR2590441047 | | 74.18 | 2,481.84 |

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

Customers are advised that they should check all entries and report any apparent errors or unauthorised transactions as soon as possible. Information about our complaints process can be found at <https://www.rabobank.com.au/contact-us/>
Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.

Total Interest → 26.84
Super Withdrawal → 435.10



HISA Statement

Statement Period 01-07-2019 to 30-06-2020
Statement Date 13-07-2020
Account Name JC Bingham Super Fund

Account Type HISA
Account Number 142-201-0090014-00

| Date | Transaction Details | Debit | Credit | Balance |
|------------|---|-------|--------|----------|
| 31-12-2019 | QUICKSUPER 032797 034828 QUICKSPR2600373322 | | 70.38 | 2,552.22 |
| 31-12-2019 | Credit Interest | | 2.39 | 2,554.61 |
| 31-01-2020 | Credit Interest | | 2.50 | 2,557.11 |
| 24-02-2020 | QUICKSUPER 032797 034828 QUICKSPR2641389516 | | 17.12 | 2,574.23 |
| 29-02-2020 | Credit Interest | | 2.34 | 2,576.57 |
| 09-03-2020 | QUICKSUPER 032797 034828 QUICKSPR2652681632 | | 26.63 | 2,603.20 |
| 31-03-2020 | Credit Interest | | 1.99 | 2,605.19 |
| 30-04-2020 | Credit Interest | | 1.71 | 2,606.90 |
| 31-05-2020 | Credit Interest | | 1.77 | 2,608.67 |
| 30-06-2020 | Credit Interest | | 1.72 | 2,610.39 |
| 30-06-2020 | Closing balance | | | 2,610.39 |



Applicable Interest Rates

Statement Period 01-07-2019 to 30-06-2020
Statement Date 13-07-2020
Account Name JC Bingham Super Fund

Account Type HISA
Account Number 142-201-0090014-00

| Date | Tier 1 rate | |
|------------|-------------|--------------|
| | From | To |
| | \$0.00 | \$250,000.00 |
| 01-07-2019 | 1.65% | |
| 12-07-2019 | 1.40% | |
| 04-10-2019 | 1.15% | |
| 10-03-2020 | 0.80% | |
| 30-06-2020 | 0.80% | |

Statement/Version: 1.1.17, valid from 01-01-2017
 Revision Date: 1.1.17, 01-01-2017
 Account Number: 12345678901234567890
 Account Type: Current

To: 12345678901234567890
 From: 12345678901234567890

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14 July 2020

The Trustees
JC Bingham Super Fund
JC BINGHAM SUPER PTY LTD ATF JC
BINGHAM SUPER FUND
202 Chetwynd Road
GUILDFORD NSW 2161

Address

*Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001*

Telephone*1800 445 445***Fax***1800 121 615***E-mail***clientservicesAU@rabobank.com***Website***www.Rabobank.com.au***Customer and amount details**

| | |
|------------------------------|------------------------------|
| Name | JC Bingham Super Fund |
| Tax Year | 01 July 2019 to 30 June 2020 |
| TFN Number | Provided |
| ABN Number | Provided |
| Total gross interest | \$26.84 |
| Total withholding tax | \$0.00 |

Important Information

1. It's your responsibility to report correct information for your tax return. Speak to an accountant if you need advice.
2. For joint accounts, the amount shown is the total interest and withholding tax on that account.
3. For joint accounts, both parties need to add a TFN, exemption or ABN as interest may be withheld.

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

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Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.*

Annual Interest and Tax Summary

Tax Year: 01 July 2019 to 30 June 2020

14 July 2020

The Trustees
JC Bingham Super Fund
JC BINGHAM SUPER PTY LTD ATF JC
BINGHAM SUPER FUND
202 Chetwynd Road
GUILDFORD NSW 2161

Address

Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001

Telephone

1800 445 445

Fax

1800 121 615

E-mail

clientservicesAU@rabobank.com

Website

www.Rabobank.com.au

Summary of gross interest and withholding tax for your account(s) with Rabobank.

| Account Type | Account Number | Gross Interest | Withholding Tax |
|--------------|--------------------|----------------|-----------------|
| HISA | 142-201-0090014-00 | \$26.84 | \$0.00 |
| Total | | \$26.84 | \$0.00 |

Important Information

1. It's your responsibility to report correct information for your tax return. Speak to an accountant if you need advice.
2. For joint accounts, the amount shown is the total interest and withholding tax on that account.
3. For joint accounts, both parties need to add a TFN, exemption or ABN as interest may be withheld.

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

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Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.

Account Type: **Current Account**
 Account Number: **1234 5678 9010 11**
 Branch: **Amsterdam**
 Address: **Postbus 1000, 1000 AA Amsterdam**
 Website: **www.rabobank.nl**
 E-mail: **info@rabobank.nl**
 Telephone: **+31 (0)20 487 2400**
 Rabobank is a member of the European Central Bank (ECB) and the European System of Central Banks (ESCB).

Interest earned on your account during the tax year 2019/2020 is as follows:

| Account Type | Account Number | Interest earned | Withholding Tax |
|-----------------|-------------------|-----------------|-----------------|
| Current Account | 1234 5678 9010 11 | €250.00 | €12.50 |
| Total | | €250.00 | €12.50 |

Interest earned on your account during the tax year 2019/2020 is as follows:

The interest earned on your account during the tax year 2019/2020 is as follows:

The interest earned on your account during the tax year 2019/2020 is as follows:

The interest earned on your account during the tax year 2019/2020 is as follows:



QUUR62_A4A01/E-10748/S-11108/I-22215/009
JC BINGHAM SUPER PTY LTD
ATF JC BINGHAM SUPER FUND
202 CHETWYND RD
GUILDFORD NSW 2161

Property Location: 4 WILLIAMS STREET
COLLINGWOOD PARK 4301

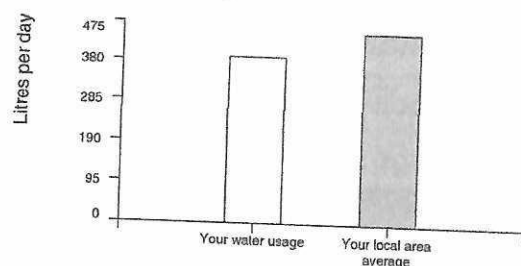
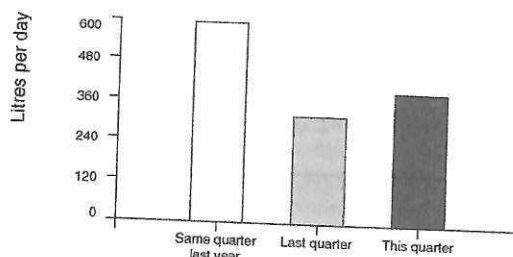
| | |
|---------------------------|---------------------|
| Customer reference number | 10 1078 4991 0000 0 |
| Bill number | 1078 4991 13 |
| Date issued | 19/05/2020 |
| Total due | \$370.89 |
| Direct debit date | 18/06/2020 |

Your water usage

Water usage (kL) 35
Days charged 89

Average daily water usage (litres)

Current period 393
Same period last year 596



Account Summary

Period 02/01/2020 - 30/03/2020

Your Last Account

| | |
|---------------|------------|
| Amount Billed | \$355.09 |
| Amount Paid | \$355.09CR |

Your Current Account

| | |
|-----------------|----------|
| Balance | \$0.00 |
| Current Charges | \$370.89 |

| | |
|------------------|-----------------|
| Total Due | \$370.89 |
|------------------|-----------------|

Thank you for paying by Direct Debit.
The Total Due is due on the Direct Debit Date. It will be debited from your nominated account on the Direct Debit Date shown.



Want to save time and paper - and be in to win \$100 off your next bill?

Switch to eBilling now at urbanutilities.com.au/ebilling



SCAN ME

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.

Payment options



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.



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*. Sniiip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

100-100000-1000

100-100000-1000

100-100000-1000

100-100000-1000

100-100000-1000

100-100000-1000

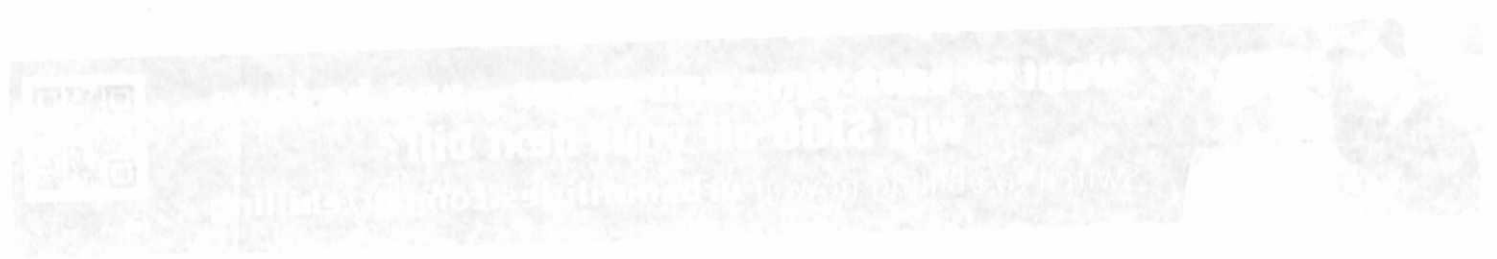
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QUARTERLY RATE NOTICE

FIRST AND FINAL NOTICE



City of
Ipswich

A.B.N. 61 461 981 077
45 Roderick Street
Ipswich Q 4305
PO Box 191 Ipswich Q 4305 Australia
(07) 3810 6666 or 1300 IPSWICH
Email: council@ipswich.qld.gov.au



JC Bingham Super Pty Ltd
ATF JC Bingham Super Fund
202 Chetwynd Road
GUILDFORD NSW 2161



009
1002092
R1_4507

4 Williams Street, COLLINGWOOD PARK QLD 4301
Lot 179 SP 287293

Differential General Rate
Enviroplan Levy
Household Waste Service - Wheelie Bin
State Govt Emergency & Fire Levy

\$651.00
\$11.25
\$180.50
\$55.55



For emailed notices:
ipswich.enotices.com.au
Reference No: **B1670B26AZ**

Online Payments

Visit Councils website at: www.ipswich.qld.gov.au and pay rates online using MasterCard or Visa credit card. Go to Online Services and select rates payments and follow the prompts.

Waste Levy

For the financial year 2019-2020, the Queensland Government has paid Council, an annual payment of \$7.36 million. The purpose of the payment is to mitigate any direct impacts of the waste levy on households in Council's local government area.

Assessment Number

185848

Issue Date

09 Apr 2020

Period

1 Apr - 30 Jun 2020

Rateable Valuation

\$146,333

Annual Land Valuation

\$155,000

Gross Amount

\$898.30

Discount

\$33.00Cr

Net Total Payable By Due Date

\$865.30

Rate & Discount Due Date

14 May 2020

PLEASE SEE OVER FOR DETAILS OF THESE CALCULATIONS & PAYMENT OPTIONS

Commonwealth Bank
Commonwealth Bank of Australia
IPSWICH, QLD



Name **JC Bingham Super Pty Ltd**

Due Date **14/05/2020**

POST billpay



*217 1858482

Credit

| Date | Gross | Discount | Net |
|------------|----------|-----------|----------|
| 09/04/2020 | \$898.30 | \$33.00Cr | \$865.30 |



Bill Code: 1958
Ref. 1858482

Date

Name of customer
Assess No.

Paid in by

Drawer

Bank

Branch

Teller Use

\$100

\$50

\$20

\$10

\$5

Notes

Coin

Cheques

Total \$

For CREDIT of Ipswich City Council

User Code
2385

Customer Ref. No.
1858482

T/C
831

00000000 18 58 48 21:00 238 511

831

Enquiries: 13 11 55
Claims: 13 25 24 (24 hours a day, 7 days a week for new claims)
suncorp.com.au/insurance

SUNCORP

No.1



040
JC BINGHAM SUPER PTY LTD ATF JC
BINGHAM SUPERFUND
4 WILLIAMS ST
COLLINGWOOD PARK QLD 4301

| | |
|----------------|--|
| Policy number: | HPI040204240 |
| The insured: | Jc Bingham Super PTY LTD ATF Jc Bingham Superfund |
| Amount paid: | \$414.01 |

Landlord Insurance Account

Your new policy

Issue date: 20 February 2019

Dear Policy Holder,

Thank you for insuring your Landlord Contents with Suncorp Insurance.

Please find enclosed your Certificate of Insurance, a copy of our Product Disclosure Statement (PDS) and Supplementary Product Disclosure Statement (SPDS) (if any). These documents form part of your contract of insurance with us and should be read carefully to understand what your policy covers including the conditions, limits and exclusions that apply.

Your enclosed Certificate of Insurance is a record of the information you provided us during your application and as it is also part of your contract of insurance it is very important that it is accurate. Please review this information and the Duty of Disclosure section at the end of your Certificate of Insurance carefully. If any of the details shown are incorrect or there is other information you need to tell us, please call us on 13 11 55.

If you have any questions about your insurance, please call us on 13 11 55 or visit your local Suncorp Bank branch.

Regards,

The Suncorp Team

MY SUNCORP

Manage parts of your car or home insurance
online in your own time.

To find out more about
My Suncorp, visit
suncorp.com.au/mysuncorp

SAVE ON YOUR INSURANCE

There's a range of ways you can save on your
premiums as a Suncorp Insurance Customer.

To find out more, visit
suncorp.com.au/insurance

For 2018, the company has received a 10% increase in the price of its products.

The company has also received a 5% increase in the price of its services.

The company has also received a 5% increase in the price of its services.

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2018

2018

2018

2018