



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

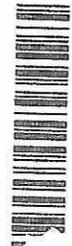
If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

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

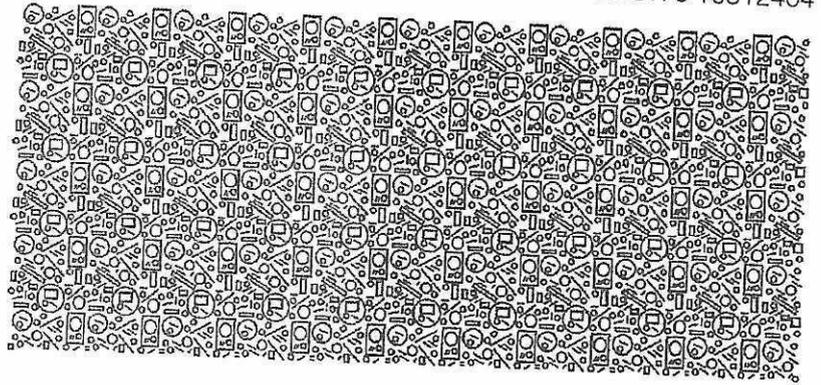
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

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



*# 6249.12416.1.1 ZZ258R3 0303 CH.R3.S141.D355.L V06.00.28





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
	\$17,333.43 CR		\$2,616.77	\$30,733.62
				= Closing balance
				\$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.

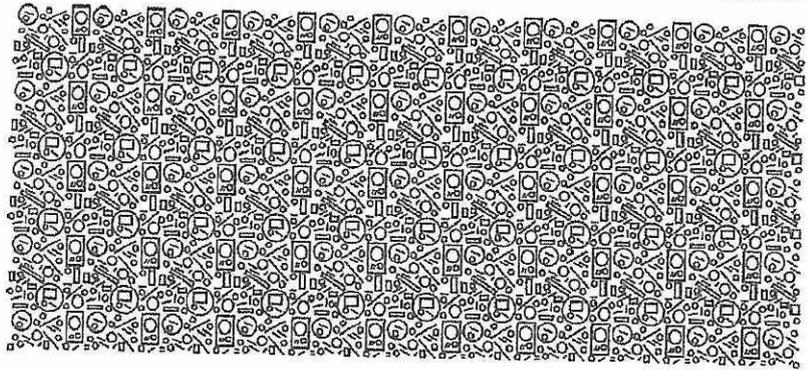
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

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



*# 11949.18189.1.1 ZZ258R3 0303CHLR3.S141.D165.L V06.00.30





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
	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.

11949:18189:1.1 ZZ258R3 0303CH:R3:S141:D165:L:V06:00:30

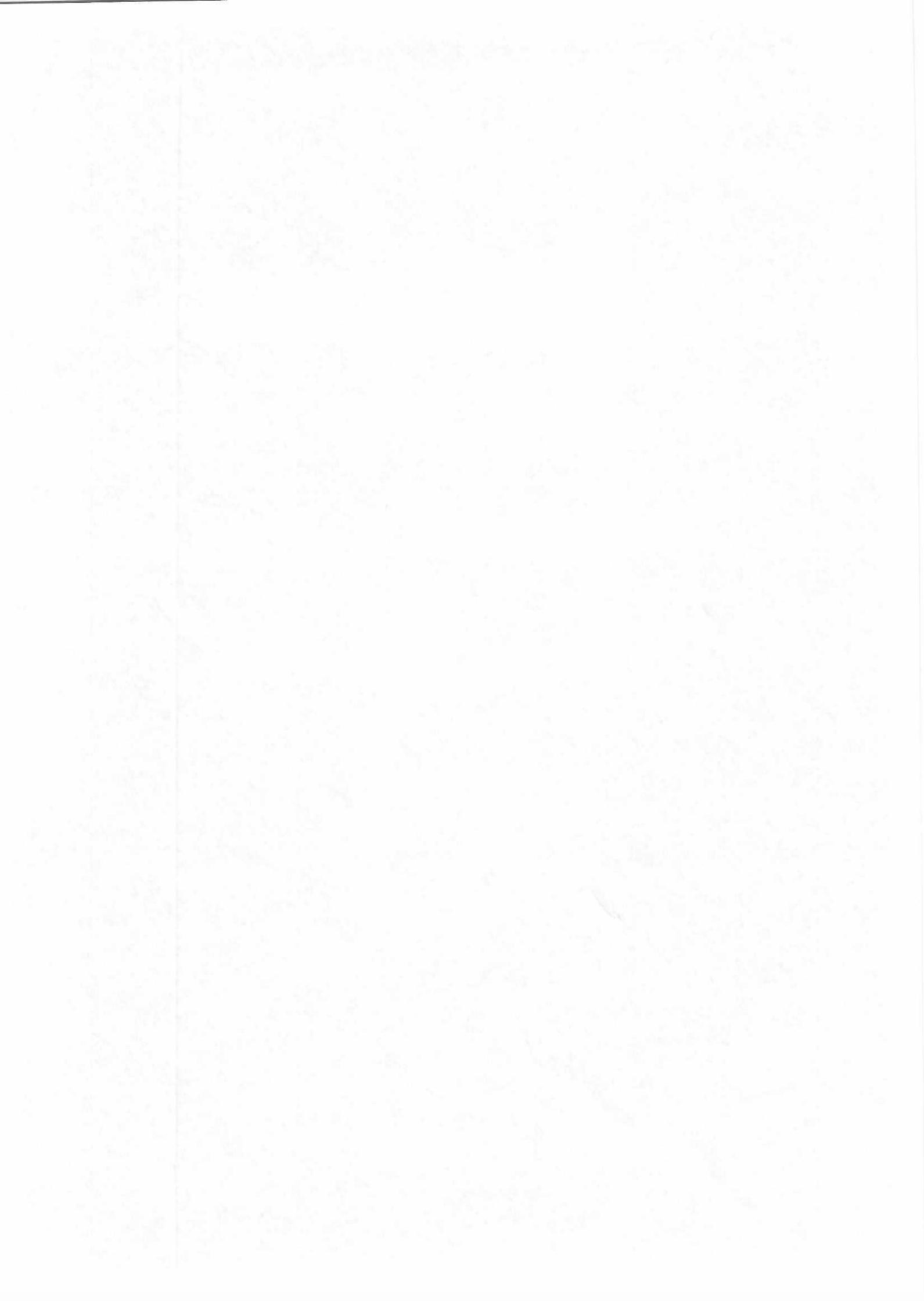


JC Bingham Super Fund

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 Actuaries

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

CONTACTS

PHONE

03 6240 1575

EMAIL

info@apricotactuaries.com.au

WEB

www.apricotactuaries.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 read 'Jim Hennington', with a long horizontal flourish 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	6,917	6,917
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

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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
Unit 1 / 4 Williams Street Collingwood					
I- Rent				\$17,870.00	\$17,870.00
I-Reimbursement - Water			\$356.37		\$18,226.37
E-Electrical - Repairs & AIR CON	*	\$95.00			\$18,131.37
E-Management Fee	*	\$1,375.99			\$16,755.38
E-Smoke Alarms	*	\$99.00			\$16,656.38
E-Sundry Fee	*	\$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

Frage 1 (2P)

Die Funktion $f: \mathbb{R} \rightarrow \mathbb{R}$ ist durch $f(x) = x^2 + 2x - 3$ gegeben. Bestimmen Sie die Nullstellen von f .

Frage 2 (2P)

Die Funktion $f: \mathbb{R} \rightarrow \mathbb{R}$ ist durch $f(x) = x^3 - 3x^2 + 2x$ gegeben. Bestimmen Sie die Nullstellen von f .

Frage 3 (2P)

Die Funktion $f: \mathbb{R} \rightarrow \mathbb{R}$ ist durch $f(x) = x^2 + 4x + 4$ gegeben. Bestimmen Sie die Nullstellen von f .

Die Funktion $f: \mathbb{R} \rightarrow \mathbb{R}$ ist durch $f(x) = x^2 - 5x + 6$ gegeben. Bestimmen Sie die Nullstellen von f .

Die Funktion $f: \mathbb{R} \rightarrow \mathbb{R}$ ist durch $f(x) = x^2 + 1$ gegeben. Bestimmen Sie die Nullstellen von f .

Die Funktion $f: \mathbb{R} \rightarrow \mathbb{R}$ ist durch $f(x) = x^2 - 1$ gegeben. Bestimmen Sie die Nullstellen von f .

Die Funktion $f: \mathbb{R} \rightarrow \mathbb{R}$ ist durch $f(x) = x^2 + 2x + 1$ gegeben. Bestimmen Sie die Nullstellen von f .

Die Funktion $f: \mathbb{R} \rightarrow \mathbb{R}$ ist durch $f(x) = x^2 - 4x + 4$ gegeben. Bestimmen Sie die Nullstellen von f .

Frage 4 (2P)

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.

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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.

Total Interest → 26.84
 Super Contributions → 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

HISA Statement

Account Name: Rabobank Savings
 Statement Date: 1-1-2020
 Statement Period: 1-1-2019 to 1-1-2020
 Account ID: 123456789
 Branch: Rabobank

Date	Description	Debit	Credit	Balance
1-1-2019	Opening Balance		1000.00	1000.00
1-15-2019	Interest		10.00	1010.00
1-31-2019	Interest		10.00	1020.00
2-15-2019	Interest		10.00	1030.00
2-28-2019	Interest		10.00	1040.00
3-1-2019	Interest		10.00	1050.00
3-15-2019	Interest		10.00	1060.00
3-31-2019	Interest		10.00	1070.00
4-1-2019	Interest		10.00	1080.00
4-15-2019	Interest		10.00	1090.00
4-30-2019	Interest		10.00	1100.00
5-1-2019	Interest		10.00	1110.00
5-15-2019	Interest		10.00	1120.00
5-31-2019	Interest		10.00	1130.00
6-1-2019	Interest		10.00	1140.00
6-15-2019	Interest		10.00	1150.00
6-30-2019	Interest		10.00	1160.00
7-1-2019	Interest		10.00	1170.00
7-15-2019	Interest		10.00	1180.00
7-31-2019	Interest		10.00	1190.00
8-1-2019	Interest		10.00	1200.00
8-15-2019	Interest		10.00	1210.00
8-31-2019	Interest		10.00	1220.00
9-1-2019	Interest		10.00	1230.00
9-15-2019	Interest		10.00	1240.00
9-30-2019	Interest		10.00	1250.00
10-1-2019	Interest		10.00	1260.00
10-15-2019	Interest		10.00	1270.00
10-31-2019	Interest		10.00	1280.00
11-1-2019	Interest		10.00	1290.00
11-15-2019	Interest		10.00	1300.00
11-30-2019	Interest		10.00	1310.00
12-1-2019	Interest		10.00	1320.00
12-15-2019	Interest		10.00	1330.00
12-31-2019	Interest		10.00	1340.00
1-1-2020	Interest		10.00	1350.00

Account closed on 1-1-2020. All funds have been transferred to the new account. Thank you for your business.

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
01-07-2019	\$0.00	\$250,000.00
12-07-2019		
04-10-2019		
10-03-2020		
30-06-2020		

Applicable Interest Rates

Statement Period: 12/01/2010 to 12/31/2010
 Statement Date: 12/31/2010
 Account Name: 12345678901234567890
 Account Type: Checking
 Account Number: 12345678901234567890

To: \$100.00
 From: \$100.00

Date	Description	Debit	Credit	Balance
12/31/2010	Interest		0.00	100.00
12/30/2010	Interest		0.00	100.00
12/29/2010	Interest		0.00	100.00
12/28/2010	Interest		0.00	100.00
12/27/2010	Interest		0.00	100.00
12/26/2010	Interest		0.00	100.00
12/25/2010	Interest		0.00	100.00
12/24/2010	Interest		0.00	100.00
12/23/2010	Interest		0.00	100.00
12/22/2010	Interest		0.00	100.00
12/21/2010	Interest		0.00	100.00
12/20/2010	Interest		0.00	100.00
12/19/2010	Interest		0.00	100.00
12/18/2010	Interest		0.00	100.00
12/17/2010	Interest		0.00	100.00
12/16/2010	Interest		0.00	100.00
12/15/2010	Interest		0.00	100.00
12/14/2010	Interest		0.00	100.00
12/13/2010	Interest		0.00	100.00
12/12/2010	Interest		0.00	100.00
12/11/2010	Interest		0.00	100.00
12/10/2010	Interest		0.00	100.00
12/09/2010	Interest		0.00	100.00
12/08/2010	Interest		0.00	100.00
12/07/2010	Interest		0.00	100.00
12/06/2010	Interest		0.00	100.00
12/05/2010	Interest		0.00	100.00
12/04/2010	Interest		0.00	100.00
12/03/2010	Interest		0.00	100.00
12/02/2010	Interest		0.00	100.00
12/01/2010	Interest		0.00	100.00

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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Rabobank
 Rabobank Nederland
 Postbus 10000
 3720 BA Utrecht
 The Netherlands
 Telephone: +31 (0)30 234 5000
 Fax: +31 (0)30 234 5001
 Email: nl@rabobank.nl
 Website: www.rabobank.nl

Account and annual total	Account number	Tax Year	Final gross interest	Final net interest
Current account	1234567890	2018	1000.00	750.00
Savings account	9876543210	2018	500.00	375.00

Rabobank
 Rabobank Nederland
 Postbus 10000
 3720 BA Utrecht
 The Netherlands
 Telephone: +31 (0)30 234 5000
 Fax: +31 (0)30 234 5001
 Email: nl@rabobank.nl
 Website: www.rabobank.nl

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-mailclientservicesAU@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.

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Account Type: Current Savings Other
Account Number: 12345678901234567890
Branch: Rabobank, 1000 AA Amsterdam, The Netherlands
SWIFT: RABO2333
IBAN: NL91 2004 1730 4001 0543 0201 0001
Branch Name: Rabobank
Branch Address: 1000 AA Amsterdam, The Netherlands
Branch Phone: +31 (0)20 487 2400
Branch Fax: +31 (0)20 487 2400
Branch Email: info@rabobank.nl
Branch Website: www.rabobank.nl

Account Type	Account Number	Interest Total	Withholding Tax
Current	12345678901234567890	€ 123.45	€ 24.69
Total		€ 123.45	€ 24.69

This summary shows the interest and tax for the period from 01 July 2019 to 30 June 2020. The interest is calculated based on the average balance of the account during the period. The withholding tax is calculated based on the interest earned. The total interest and tax are shown in the table above.



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

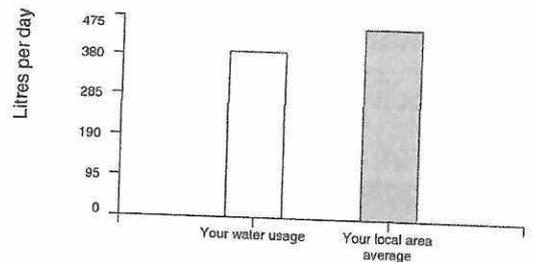
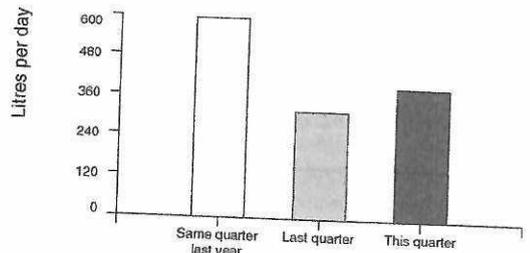
Customer reference number	10 1078 4991 0000 0
Bill number	1078 4991 13
Date issued	19/05/2020
Total due	\$370.89
Direct debit date	18/06/2020

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

ES0120

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 cards*. Sniiip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

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

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



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.

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



Billers Code: 1958
Ref. 1858482

Date

Teller Stamp & initials	Name of customer	Teller Use	Notes
	Assess No.	\$100	Coin
	Paid in by	\$50	Coin
	Drawer	\$20	Cheques
	Bank	\$10	Cheques
	Branch	\$5	Cheques
		\$5	Total \$

For CREDIT of Ipswich City Council

User Code	Customer Ref. No.	T/C
2385	1858482	831

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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 the month of March 2020, the total amount of the bill is RM 1,200.00.

The bill is subject to a 6% GST. The total amount payable is RM 1,272.00.

RM 1,200.00 (Net Amount)

RM 72.00 (GST)

RM 1,272.00 (Total)

GST

Base Premium

Start Day

Total Amount

The bill is subject to a 6% GST. The total amount payable is RM 1,272.00.