





**Self-managed superannuation  
fund annual return****2019****Who should complete this annual return?**Return year 

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2019 (NAT 71287)

The Self-managed superannuation fund annual return instructions 2019 (NAT 71606) (the instructions) can assist you to complete this annual return.

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

**Section A: Fund information****1 Tax file number (TFN)**

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

**2 Name of self-managed superannuation fund (SMSF)****3 Australian business number (ABN)****4 Current postal address****5 Annual return status**

Is this an amendment to the SMSF's 2019 return?

☒ A ☐ N

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

☒ B ☐ N**6 SMSF auditor**

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent  
address details?☐ N

Postal address

Date audit was completed

☒ A

Was Part A of the audit report qualified?

☒ B☐ N

Was Part B of the audit report qualified?

☒ C☐ NIf the audit report was qualified, have the reported  
issues been rectified?☒ D**Sensitive (when completed)**

**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**The Australian Business Register**

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

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information – it outlines our commitment to safeguarding your details.

**Electronic funds transfer - direct debit**

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number 944 366 501

Year 2019

Name of partnership,  
trust, fund or entity Glenn Millers Private Pension Fund

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration: I declare that:**

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner,  
trustee or director

Date

**PART B Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference  
number 26033350

Account Name Glenn Miller Private Pension Fund

I authorise the refund to be deposited directly to the specified account.

Signature

Date

**7 Electronic funds transfer (EFT)**

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

**A Fund's financial institution account details**

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

Fund BSB number  
(must be six digits)

034058

Fund account number

311755

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

Glenn Miller Private Pension Fund

I would like my tax refunds made to this account.

☒ Y

Print Y for yes  
or N for no.

If Yes, Go to C.

**B Financial institution account details for tax refunds**

Use Agent Trust Account?

☐ N

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

BSB number

Account number

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

**C Electronic service address alias**

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

**8 Status of SMSF**

Australian superannuation fund

☒ A☐ Y

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

☒ C☐ Y

Fund's tax file number (TFN) 944 366 501

Fund benefit structure

☒ B☐ A

Code

**9 Was the fund wound up during the income year?**☐ N

Print Y for yes  
or N for no.

If yes, provide the date on  
which fund was wound up

Day Month Year

Have all tax lodgment  
and payment  
obligations been met?

☐**10 Exempt current pension income**

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

☐ N

Print Y for yes  
or N for no.

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

If No, Go to Section B: Income

If Yes

Exempt current pension income amount

☒ A

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

Segregated assets method

☒ B

Unsegregated assets method

☐ C

Was an actuarial certificate obtained?

☒ D

Print Y for yes

Did the fund have any other income that was assessable?

☒ E

Print Y for yes  
or N for no.

If Yes, go to Section B: Income

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

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

## Section B: Income

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

## 11 Income

Did you have a capital gains tax (CGT) event during the year?

**G** ☒ **N** ☐

Print Y for yes or N for no.

Have you applied an exemption or rollover?

**M** ☒

Print Y for yes or N for no

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2019

Net capital gain

**A**

Gross rent and other leasing and hiring income

**B**

Gross interest

**C**

Forestry managed investment scheme income

**X**

Gross foreign income

**D1**

Net foreign income

**D**

Loss

Australian franking credits from a New Zealand company

**E**

Transfers from foreign funds

**F**

Number

Gross payments where ABN not quoted

**H**

Gross distribution from partnerships

**I**

Loss

\* Unfranked dividend amount

**J**

\* Franked dividend amount

**K**

\* Dividend franking credit

**L**

\* Gross trust distributions

**M**

Code

#### Calculation of assessable contributions

Assessable employer contributions

**R1**

plus Assessable personal contributions

**R2**

plus \* No-TFN-quoted contributions

**R3**

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

**R6**

Assessable contributions (R1 plus R2 plus R3 less R6)

**R**

#### Calculation of non-arm's length income

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

**U1**

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

**U2**

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

**U3**

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

**U**

#This is a mandatory label

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

GROSS INCOME

**W**

(Sum of labels A to U)

Loss

Exempt current pension income

**Y**

TOTAL ASSESSABLE INCOME (W less Y)

**V**

Loss

**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 29,605	A2	
Interest expenses overseas	B1	B2	
Capital works expenditure	D1	D2	
Decline in value of depreciating assets	E1 839	E2	
Insurance premiums – members	F1 17,631	F2	
Death benefit increase	G1		
SMSF auditor fee	H1	H2	
Investment expenses	I1 13,808	I2	
Management and administration expenses	J1 1,116	J2	
Forestry managed investment scheme expense	U1	U2	
Other amounts	L1	L2	
Tax losses deducted	M1		
<b>TOTAL DEDUCTIONS</b> <b>N</b> 62,999 (Total A1 to M1)		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b> <b>Y</b> 0 (Total A2 to L2)	
<b>#TAXABLE INCOME OR LOSS</b> <b>O</b> 4,164 <small>Loss</small> <b>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</b>		<b>TOTAL SMSF EXPENSES</b> <b>Z</b> 62,999 (N plus Y)	

#This is a mandatory label.

**Section D: Income tax calculation statement****#Important:**

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

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2019 on how to complete the calculation statement.

#Taxable income	A	4,164	(an amount must be included even if it is zero)
#Tax on taxable income	T1	624.60	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	J	0.00	(an amount must be included even if it is zero)
Gross tax	B	624.60	(T1 plus J)

Foreign income tax offset

**C1**

Rebates and tax offsets

**C2**Non-refundable non-carry  
forward tax offsets**C**

0.00

(C1 plus C2)

SUBTOTAL 1

**T2**

624.60

(B less C –cannot be less than zero)

Early stage venture capital  
limited partnership tax offset**D1**Early stage venture capital limited partnership  
tax offset carried forward from previous year**D2**

Early stage investor tax offset

**D3**Early stage investor tax offset  
carried forward from previous year**D4**Non-refundable carry  
forward tax offsets**D**

0.00

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

**T3**

624.60

(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset

**E1**

6,088.64

No-TFN tax offset

**E2**

National rental affordability scheme tax offset

**E3**

Exploration credit tax offset

**E4**

Refundable tax offsets

**E**

6,088.64

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5**

0.00

(T3 less E - cannot be less than zero)

Section 102AAM interest charge

**G**



Credit for interest on early payments –  
amount of interest**H1**Credit for tax withheld – foreign  
resident withholding (excluding capital gains)**H2**Credit for tax withheld – where ABN  
or TFN not quoted (non-individual)**H3**Credit for TFN amounts withheld from  
payments from closely held trusts**H5**

Credit for interest on no-TFN tax offset

**H6**Credit for foreign resident capital gains  
withholding amounts**H8**

Eligible credits

**H**

0.00

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds

(Remainder of refundable tax offsets).

**I**

5,464.04

(unused amount from label E-  
an amount must be included even if it is zero)

PAYG instalments raised

**K**

3,252.00

Supervisory levy

**L**

259.00

Supervisory levy adjustment  
for wound up funds**M**Supervisory levy adjustment  
for new funds**N**

Total amount of tax refundable

**S**

8,457.04

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

## Section E: Losses

## 14 Losses

If total loss is greater than \$100,000,  
complete and attach a Losses  
schedule 2019.Tax losses carried forward  
to later income years**U**Net capital losses carried  
forward to later income years**V**Net capital losses brought forward  
from prior yearsNet capital losses carried forward  
to later income years

Non-Collectables

Collectables

0

0

## Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.

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

Title	Mr	See the Privacy note in the Declaration.	Member Number	1
Family name	Millers	Member's TFN	483 291 061	Account status
First given name	Glenn			<input type="radio"/> Code
Other given names	Christopher			
Date of birth	18/01/1959	If deceased, date of death		

## Contributions

OPENING ACCOUNT BALANCE 490,009.69

Refer to instructions for completing these labels

## Employer contributions

A 20,833.30

## 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

H

## Assessable foreign superannuation fund amount

I

## Non-assessable foreign superannuation fund amount

J

## Transfer from reserve: assessable amount

K

## Transfer from reserve: non-assessable amount

L

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

T

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

M

TOTAL CONTRIBUTIONS N 20,833.30

(Sum of labels A to M)

## Other transactions

## Accumulation phase account balance

S1 412,612.99

## Retirement phase account balance - Non CDBIS

S2 0.00

## Retirement phase account balance - CDBIS

S3 0.00

 0 TRIS Count

Allocated earnings or losses O 98,221.00

Loss  
L

Inward rollovers and transfers P

Outward rollovers and transfers Q

Lump Sum payment R1

Code

Income stream payment R2

Code

CLOSING ACCOUNT BALANCE S 412,621.99

S1 plus S2 plus S3

Accumulation phase value X1 412,621.99

Retirement phase value X2

Outstanding limited recourse borrowing arrangement amount Y

Sensitive (when completed)

**Section H: Assets and liabilities****15 ASSETS****15a Australian managed investments**Listed trusts **A** Unlisted trusts **B** Insurance policy **C** Other managed investments **D** **15b Australian direct investments**Cash and term deposits **E**  13,371Debt securities **F** Loans **G** Listed shares **H**  211,035Unlisted shares **I** **Limited recourse borrowing arrangements**

Australian residential real property

**J1**  710,648

Australian non-residential real property

**J2** 

Overseas real property

**J3** 

Australian shares

**J4** 

Overseas shares

**J5** 

Other

**J6** Limited recourse borrowing arrangements **J**  710,648Non-residential real property **K** Residential real property **L** Collectables and personal use assets **M** Other assets **O**  22,855**15c Other investments**Crypto-Currency **N** **15d Overseas direct investments**Overseas shares **P** Overseas non-residential real property **Q** Overseas residential real property **R** Overseas managed investments **S** Other overseas assets **T** **TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U**  957,909  
(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☐**15f Limited recourse borrowing arrangements**If the fund had an LRBA were the LRBA  
borrowings from a licensed  
financial institution?**A**  YPrint Y for yes  
or N for no.Did the members or related parties of the  
fund use personal guarantees or other  
security for the LRBA?**B**  NPrint Y for yes  
or N for no.

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements		
<b>V1</b>		545,288
Permissible temporary borrowings		
<b>V2</b>		
Other borrowings		
<b>V3</b>		
Borrowings		<b>V</b> 545,288
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W</b> 412,621
Reserve accounts		<b>X</b>
Other liabilities		<b>Y</b>
<b>TOTAL LIABILITIES</b>		<b>Z</b> 957,909

**Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**

Total TOFA gains	<b>H</b>	
Total TOFA losses	<b>I</b>	

**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 2018–19 income year, write 2019). **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 2019. **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 2019 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2019. **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](http://ato.gov.au/privacy).

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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

Day Month Year  
Date

**Preferred trustee or director contact details:**

Title

Family name

First given name

Other given names

Area code Number  
Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Hrs  
Time taken to prepare and complete this annual return

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 2019 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

**Tax agent's contact details**

Title

Family name

First given name

Other given names

Tax agent's practice

Area code Number  
Tax agent's phone number

Tax agent number  Reference number

**Sensitive (when completed)**

**Losses schedule**

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2019 tax return.

Superannuation funds should complete and attach this schedule to their 2019 tax return.

**2019**

Refer to *Losses schedule instructions 2019*, available on our website [www.ato.gov.au](http://www.ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

944 366 501

Name of entity

Glenn Millers Private Pension Fund

Australian business number (ABN)

25 267 294 122

**2 Net capital losses carried forward to later income years**

Year of loss		
2018–19	<b>H</b>	133,009
2017–18	<b>I</b>	
2016–17	<b>J</b>	
2015–16	<b>K</b>	
2014–15	<b>L</b>	
2013–14 and earlier income years	<b>M</b>	
<b>Total</b>	<b>V</b>	133,009

Transfer the amount at label **V** to the Net capital losses carried forward to later income years label on your tax return.

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

**Important**

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

**Privacy**

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For more information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**Taxpayer's declaration**

I declare that the information on this form is true and correct.

Signature

Date

Contact person

Daytime contact number

Area code

Number

**Capital gains tax (CGT) schedule****2019**

Use in conjunction with company, trust, fund or self-managed superannuation fund annual return.  
For instructions on how to complete this schedule refer to the publication Guide to capital gains tax.

Tax file number (TFN) **944 366 501**Taxpayer's name **Glenn Millers Private Pension Fund**Australian Business  
Number (ABN) **25 267 294 122****1 Current year capital gains and capital losses**

	Capital gain
Shares in companies listed on an Australian securities exchange	<b>A \$</b> <input type="text"/>
Other shares	<b>B \$</b> <input type="text"/>
Units in unit trusts listed on an Australian securities exchange	<b>C \$</b> <input type="text"/>
Other units	<b>D \$</b> <input type="text"/>
Real estate situated in Australia	<b>E \$</b> <input type="text"/>
Other real estate	<b>F \$</b> <input type="text"/>
Amount of capital gains from a trust (including a managed fund)	<b>G \$</b> <input type="text"/>
Collectables	<b>H \$</b> <input type="text"/>
Other CGT assets and any other CGT events	<b>I \$</b> <input type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	<b>S \$</b> <input type="text"/>
<b>Total current year capital gains</b>	<b>J \$</b> <input type="text" value="0"/>

Capital loss
<b>K \$</b> <input type="text"/>
<b>L \$</b> <input type="text"/>
<b>M \$</b> <input type="text"/>
<b>N \$</b> <input type="text"/>
<b>O \$</b> <input type="text"/>
<b>P \$</b> <input type="text"/>
<b>Q \$</b> <input type="text"/>
<b>R \$</b> <input type="text" value="76,909"/>

Add the amounts at labels K to R and write the total in item 2 label A - Total current year capital losses.

**2 Capital losses**

<b>Total current year capital losses</b>	<b>A \$</b> <input type="text" value="76,909"/>
<b>Total current year net capital losses applied</b>	<b>B \$</b> <input type="text"/>
<b>Total prior year net capital losses applied</b>	<b>C \$</b> <input type="text"/>
<b>Total capital losses transferred in applied</b> (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	<b>D \$</b> <input type="text"/>
<b>Total capital losses applied</b>	<b>E \$</b> <input type="text"/>

Add amounts at B, C and D.

**3 Unapplied net capital losses carried forward**

<b>Net capital losses from collectables carried forward to later income years</b>	<b>A \$</b> <input type="text"/>
<b>Other net capital losses carried forward to later income years</b>	<b>B \$</b> <input type="text"/>

Add amounts at A and B and transfer the total to label V - Net capital losses carried forward to later income years on your tax return.

**6 Net capital gain**

Net capital gain

<b>A \$</b> <input type="text" value="0"/>
--

1J less 2E less 4A less 5D (cannot be less than zero). Transfer the amount at A to label A - Net capital gain on your tax return.

**Taxpayer's declaration**

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

**Important**

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I declare that the information on this form is true and correct.

**Signature****Date****Contact person****Daytime contact number (include area code)**

<input type="text"/>	<input type="text"/>
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## **Glenn Millers Private Pension Fund**

**ABN 25 267 294 122**

**Financial Statements  
For the year ended 30 June 2019**

### **Pearson Group Nominees Pty Ltd**

**Accountants - Corporate Advisors**

**38 Radley Street**

**Virginia 4014**

Email: [admin@pearson-group.com.au](mailto:admin@pearson-group.com.au)

**Glenn Millers Private Pension Fund**  
**ABN 25 267 294 122**

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**Glenn Millers Private Pension Fund**  
**ABN 25 267 294 122**  
**Statement of Financial Position as at 30 June 2019**

	Note	2019 \$	2018 \$
<b>Investments</b>			
Shares in listed companies		211,035.86	148,807.34
Other investments			56,100.00
<b>Total Investments</b>		<u>211,035.86</u>	<u>204,907.34</u>
<b>Other Assets</b>			
Westpac Business Flexi		11,801.91	26,069.09
ANZ Offset Account		1,436.78	4,161.61
ANZ 58459		131.91	2,077.28
Sundry debtors		2,259.47	41.50
Investment - Coffee Shop			75,203.46
Dividends receivable		1,952.26	3,088.60
Residential real estate		710,647.80	710,647.80
Prepaid Borrowing Fees		7,600.00	7,600.00
Ammortisation Prepaid Borrowing Fees		(4,245.00)	(3,406.00)
<b>Total other assets</b>		<u>731,585.13</u>	<u>825,483.34</u>
<b>Total assets</b>		<u>942,620.99</u>	<u>1,030,390.68</u>
<b>Liabilities</b>			
Loan - ANZ 04935		249,287.75	251,500.00
ANZ Custodian 10449		296,000.00	295,468.62
Income tax payable		(15,288.69)	(6,587.63)
<b>Total liabilities</b>		<u>529,999.06</u>	<u>540,380.99</u>
<b>Net Assets Available to Pay Benefits</b>		<u><u>412,621.93</u></u>	<u><u>490,009.69</u></u>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

**Glenn Millers Private Pension Fund**  
**ABN 25 267 294 122**  
**Operating Statement**  
**For the year ended 30 June 2019**

	Note	2019 \$	2018 \$
<hr/>			
Net assets available to pay benefits at the beginning of the year		490,009.69	463,081.33
<b>Revenue</b>			
Employers contributions		20,833.30	26,249.91
Investment revenue		72,381.05	32,211.02
Other revenue		(106,977.96)	27,524.87
<b>Total revenue</b>		<u>(13,763.61)</u>	<u>85,985.80</u>
<b>Expenses</b>			
General administration		<u>62,999.57</u>	<u>58,485.11</u>
<b>Total expenses</b>		<u>62,999.57</u>	<u>58,485.11</u>
<b>Surplus (Deficit)</b>		<u>(76,763.18)</u>	<u>27,500.69</u>
Income tax expense		<u>624.58</u>	<u>572.33</u>
<b>Surplus (Deficit) After Income Tax</b>		<u>(77,387.76)</u>	<u>26,928.36</u>
 <b>Net Assets Available to Pay Benefits at End of Period</b>		 <u><u>412,621.93</u></u>	 <u><u>490,009.69</u></u>

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These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

**Glenn Millers Private Pension Fund****ABN 25 267 294 122****Trial Balance as at 30 June 2019**

		<b>2019</b>	<b>2019</b>
		<b>\$ Dr</b>	<b>\$ Cr</b>
<b>Income</b>			
0601	Total capital gains/losses	133,009.27	
0700	Rent received		26,031.31
0716	Employers contributions		20,833.30
0800	Interest		3.33
0820	Dividends - franked		14,206.83
0822	Franking Credits		6,088.64
0850	Change in NMV shares in companies		52,082.25
<b>Expenses</b>			
1510	Accountancy	242.00	
1545	Bank Fees And Charges	532.16	
1615	Depreciation	839.00	
1685	ATO Supervisory Levy	342.00	
1760	Interest - Australia	29,605.30	
1970	Group life premiums	17,630.80	
1988	Advertising	192.00	
1990	Body Corporate	3,465.04	
1991	Management agent fees	2,677.98	
1994	Repairs and Maintenance	6,774.09	
1995	Rates and taxes	394.50	
1996	Sundry Rental Expenses	304.70	
1998	Income tax expense - earnings		2,500.42
1999	Income tax expense - contrib'n	3,125.00	
<b>Current Assets</b>			
2000	Westpac Business Flexi	11,801.91	
2002	ANZ Offset Account	1,436.78	
2003	ANZ 58459	131.91	
2101	Sundry debtors	2,259.47	
2455	Dividends receivable	1,952.26	
<b>Non Current Assets</b>			
2520	Shares in listed companies	117,586.55	
2521	CNMV - Investments	93,449.31	
2800	Residential real estate	710,647.80	
2900	Prepaid Borrowing Fees	7,600.00	
2909	Ammortisation Prepaid Borrowing Fees		4,245.00

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

**Glenn Millers Private Pension Fund**

**ABN 25 267 294 122**

**Trial Balance as at 30 June 2019**

		<b>2019</b>	<b>2019</b>
		<b>\$ Dr</b>	<b>\$ Cr</b>
	<b>Current Liabilities</b>		
<b>3150</b>	<b>Loan - ANZ 04935</b>		249,287.75
<b>3151</b>	<b>ANZ Custodian 10449</b>		296,000.00
<b>3325</b>	<b>Taxation</b>	16,101.69	
<b>3326</b>	<b>PAYGI Payable</b>		813.00
	<b>Equity</b>		
<b>4000</b>	<b>Opening balance - Members fund</b>		490,009.69
		<u>1,162,101.52</u>	<u>1,162,101.52</u>
	<b>Net Loss</b>	<b>77,387.76</b>	

**These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.**

**Glenn Millers Private Pension Fund**

**ABN 25 267 294 122**

**Notes to the Financial Statements**

**For the year ended 30 June 2019**

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Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

**Interest revenue**

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

**Dividend revenue**

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

**Rental revenue**

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

**Distribution revenue**

Distributions from trusts are recognised as at the date the unit value is quoted ex-distributions and, if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at net market value.

**Remeasurement changes in market values**

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

**Contributions**

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

**(d) Liability for Accrued Benefits**

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

**(e) Income Tax**

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax and deferred tax are recognised in profit or loss. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

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The accompanying notes form part of these financial statements. These statements should be read in conjunction with the attached compilation report.

**Glenn Millers Private Pension Fund**

**ABN 25 267 294 122**

**Notes to the Financial Statements**

**For the year ended 30 June 2019**

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**Note 1: Summary of Significant Accounting Policies**

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on an accrual basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue on \*\*\*Insert the date the Trustees Statement was signed on: View > Notes to the Financial Statements\*\*\* by the trustees.

**(a) Measurement of Investments**

**The Fund initially recognises:**

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and**
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.**

**Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions are made:**

- (i) that the buyer and the seller deal with each other at arm's length in relation to the sale;**
- (ii) that the sale occurred after proper marketing of the asset; and**
- (iii) that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.**

**Market value has been determined as follows:**

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;**
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;**
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period; and**
- (iv) investment properties at the trustees' assessment of their realisable value.**

**Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.**

**(b) Cash and Cash Equivalents**

**Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.**

**(c) Revenue**

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**The accompanying notes form part of these financial statements. These statements should be read in conjunction with the attached compilation report.**



**Glenn Millers Private Pension Fund**  
**ABN 25 267 294 122**  
**Notes to the Financial Statements**  
**For the year ended 30 June 2019**

**2019**

**2018**

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**The accompanying notes form part of these financial statements. These statements should be read in conjunction with the attached compilation report.**

**Glenn Millers Private Pension Fund**

**ABN 25 267 294 122**

**Notes to the Financial Statements**

**For the year ended 30 June 2019**

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**(f) Goods and Services Tax (GST)**

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

**(g) Critical Accounting Estimates and Judgements**

The preparation of financial statements requires the trustee to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

Glenn Millers Private Pension Fund

ABN 25 267 294 122

Depreciation Schedule for the year ended 30 June, 2019

			Total	Priv	OWDV	DISPOSAL		Consid	ADDITION		Value	DEPRECIATION			Priv	CWDV	PROFIT		LOSS	
						Date	Date		Date	Cost		T	Rate	Deprec			Upto +	Above	Total -	Priv
loan fees																				
Loan Fees ANZ	7,600.00	23/10/15	7,600	0.00	4,194			0		0	4,194	D	20.00	839	0	3,355	0	0	0	0
			7,600		4,194			0		0	4,194			839	0	3,355				
														Deduct Private Portion	0					
														Net Depreciation	839					

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

**Glenn Millers Private Pension Fund**

**ABN 25 267 294 122**

**Trustees' Declaration**

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

In the opinion of the trustees:

- (i) **the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and**
- (ii) **the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and**
- (iii) **the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.**

Signed in accordance with a resolution of the trustees by:

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**Glenn Christopher Millers , (Trustee)**

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**Maree Annette Evans , (Trustee)**

Date

## **Glenn Millers Private Pension Fund**

**ABN 25 267 294 122**

### **Independent Auditor's Report to the Members of Glenn Millers Private Pension Fund**

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#### **Auditor's Responsibilities for the Audit of the Financial Statements**

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

As part of an audit in accordance with the Australian Auditing Standards, I exercised professional judgement and maintained professional scepticism throughout the audit. I also:

- **Identified and assessed the risks of material misstatement of the financial statements, whether due to fraud or error, designed and performed audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.**
- **Obtained an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the RSE's internal control.**
- **Evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.**
- **Concluded on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the RSE's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my audit opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the RSE to cease to continue as a going concern.**
- **Evaluated the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.**
- **Communicated with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identified during my audit.**

#### **Emphasis of Matter - Basis of accounting**

I draw attention to Note 1 to the financial statements, which describes the basis of accounting. The financial statements have been prepared for the purpose of fulfilling the trustees' financial reporting responsibilities under the RSE's Governing Rules. As a result, the financial statements may not be suitable for another purpose.

Our opinion is not modified in respect of this matter.

## **Glenn Millers Private Pension Fund**

**ABN 25 267 294 122**

### **Independent Auditor's Report to the Members of Glenn Millers Private Pension Fund**

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#### **Part 1 – Independent Auditor's report on financial statements**

**Independent Auditor's report approved form for a Registrable Superannuation Entity (RSE) which is not a reporting entity (as defined in Australian Accounting Standard AASB 1056)**

**Glenn Millers Private Pension Fund (ABN: 25 267 294 122)**

**Report by the RSE Auditor to the trustees of the Glenn Millers Private Pension Fund**

#### **Opinion**

I have audited the special purpose financial statements of Glenn Millers Private Pension Fund for the year ended 30 June 2019, comprising Financial Position, Income Statement, Statement of Changes in Member Benefits, Statement of Changes in Reserves, Statement of Cash Flows, Notes to the Financial Statements and 'Trustees' Declaration.

In my opinion the financial statements present fairly, in all material respects, in accordance with the accounting policies described in the financial statements, the financial position of Glenn Millers Private Pension Fund as at 30 June 2019 and the results of its operations, cash flows, changes in equity/reserves and changes in members' benefits for the year ended 30 June 2019.

#### **Basis for Opinion**

I conducted the audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the Auditor's responsibilities section of my report. I am independent of the entity in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (including Independence Standards) (the Code) that are relevant to my audit of the financial statements in Australia. I have also fulfilled my other ethical responsibilities in accordance with the Code.

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

#### **Responsibilities of the trustees for the Financial Statements**

The RSE's trustees are responsible for the preparation and fair presentation of the financial statements and have determined that the accounting policies used are consistent with the financial reporting requirements of the RSE's governing rules, comply with the requirements of the Superannuation Industry (Supervision) Act 1993 (SIS Act) and the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations) and are appropriate to meet the needs of the members. The trustees are also responsible for such internal control as the trustees determine is necessary to enable the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the ability of the RSE to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the RSE or to cease operations, or have no realistic alternative but to do so.

**Glenn Millers Private Pension Fund**

**ABN 25 267 294 122**

**Independent Auditor's Report to the Members of Glenn Millers Private Pension Fund**

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**Part 2 – Independent Auditor's Reasonable Assurance report on APRA reporting forms and on compliance**

**B. Compliance**

**Independent Assurance Practitioner's report to the trustees of the Glenn Millers Private Pension Fund**

**Opinion**

I have performed a reasonable assurance engagement in relation to the trustees' compliance with the following applicable provisions under the Superannuation Industry (Supervision) Act 1993 (SIS Act), Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations), APRA reporting standards, Corporations Act 2001 (Corporations Act) and Corporation Regulations 2001 (Corporation Regulations) for the year ended 30 June 2019.

(a) SIS Act Sections (to the extent applicable): 29VA, 35A, 65, 66, 67, 95, 97, 98, 99F, 101, 105, 106, 109, 117, 154 and 155(2)

(b) SIS Regulations (to the extent applicable): 3.10, 5.08, 6.17, 7.04, 7.05, 9.09, 9.14, 13.14, 13.17, 13.17A

(c) The APRA reporting standards that are subject to reasonable assurance (to the extent applicable)

(d) Corporations Act Sections (to the extent applicable): 1012B, 1012F, 1012H(2), 1012I, 1013B, 1013D, 1013K(1), 1013K(2), 1016A(2), 1016A(3), 1017B(1), 1017B(5), 1017BA, 1017C(2), 1017C(3), 1017C(5), 1017C(8), 1017D(1), 1017D(3), 1017D(3A), 1017DA(3), 1017E(2), 1017E(3), 1017E(4), 1020E(8) and 1020E(9)

(e) Corporations Regulations (to the extent applicable): 7.9.07Q–7.9.07W, 7.9.11K, 7.9.11N, 7.9.11O, 7.9.11P, 7.9.11Q, 7.9.32(3), 7.9.48B, 7.9.48C and 7.9.48D.

In my opinion the trustees of Glenn Millers Private Pension Fund have complied, in all material respects with:

**(a) The requirements of the applicable SIS Act and SIS Regulations, APRA reporting standards, Corporations Act and Corporations Regulations specified above for the year ended 30 June 2019**

**(b) The requirement to maintain an operational risk reserve at the required target amount in accordance with its ORFR strategy.**

**Basis for Opinion**

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

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

**Trustees' responsibility for compliance**

The RSE's trustees are responsible for complying with the requirements of the SIS Act, SIS Regulations, APRA reporting standards, the Corporations Act and Corporations Regulations and the conditions of its RSE licence.

The RSE's trustees are responsible for identifying, designing and implementing controls to enable compliance with the requirements of the SIS Act, SIS Regulations, APRA reporting standards, the Corporations Act and Corporations Regulations and the conditions of its RSE licence and to monitor ongoing compliance.

The trustees are responsible, under Prudential Standard SPS 114 Operational Risk Financial Requirement (SPS 114), for maintaining financial resources at the required target amount in accordance with its Operational Risk Financial Requirement (ORFR) strategy. The financial resources held to meet the ORFR target amount must be held either as:

**(a) an operational risk reserve held within an RSE;**

**(b) operational risk trustee capital held by the RSE licensee; or**

**(c) a combination of both an operational risk reserve held within an RSE and operational risk trustee capital held by the RSE licensee.**

## **Glenn Millers Private Pension Fund**

**ABN 25 267 294 122**

### **Independent Auditor's Report to the Members of Glenn Millers Private Pension Fund**

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#### **Independence and Quality Control**

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

#### **Independent Assurance Practitioner's responsibilities**

My responsibility is to express an opinion on the trustees' compliance in all material respects with the requirements of the SIS Act, SIS Regulations, APRA reporting standards, Corporations Act and Corporation Regulations based on the reasonable assurance engagement. My reasonable assurance engagement has been conducted in accordance with applicable ASAE 3100 Compliance Engagements. This Standard requires that I comply with relevant ethical requirements and plan and perform my procedures to obtain reasonable assurance whether the trustees of Glenn Millers Private Pension Fund have, in all material respects complied with the provisions listed in Section B 'Compliance' (to the extent applicable) for the year ended 30 June 2019.

My responsibility is also to express an opinion on the trustees' compliance with their ORFR strategy with respect to maintaining an operational risk reserve at the required target amount for the year ended 30 June 2019.

My procedures in relation to SIS Section 155(2) included assessing the trustees' controls in place to monitor compliance with Section 155(2). These procedures did not include testing the trustees' methodology used to calculate the issue or redemption price.

#### **Inherent limitations**

Due to the inherent limitations of any evidence gathering procedures and the internal control framework, it is possible that fraud, error or non-compliance may occur and not be detected. A reasonable assurance engagement is not designed to detect all instances of non-compliance with the applicable SIS Act and SIS Regulations, APRA reporting standards, Corporations Act and Corporations Regulations specified above, as a reasonable assurance engagement is not performed continuously throughout the period and the procedures performed in respect of compliance with the applicable SIS Act and SIS Regulations, APRA reporting standards, Corporations Act and Corporations Regulations specified above are undertaken on a test basis.

#### **Other Matter - Restriction on use and distribution**

This report has been prepared solely for the trustees in order to meet the APRA reporting requirements of the trustees. This report is intended solely for the trustees and APRA (and ASIC where applicable), and should not be distributed to or used by parties other than the trustees and APRA (and ASIC where applicable). I disclaim any assumption of responsibility for any reliance on this report to any party other than the trustees and APRA (and ASIC where applicable), or for any purpose other than that for which it was prepared.

Signature of RSE Auditor: \_\_\_\_\_

Date:

Name of RSE Auditor: ,

Firm:

Address:



**Glenn Millers Private Pension Fund**  
**ABN 25 267 294 122**  
**Member's Information Statement**  
**For the year ended 30 June 2019**

	2019 \$	2018 \$
<b>Amounts Allocatable to Members</b>		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	(77,387.76)	26,928.36
Amount allocatable to members	<u>(77,387.76)</u>	<u>26,928.36</u>
<b>Allocation to members</b>		
Glenn Christopher Millers	(77,387.76)	26,928.36
Total allocation	(77,387.76)	26,928.36
Yet to be allocated	<u>(77,387.76)</u>	<u>26,928.36</u>
<b>Members Balances</b>		
Glenn Christopher Millers	412,621.93	490,009.69
Allocated to members accounts	412,621.93	490,009.69
Yet to be allocated		
Liability for accrued members benefits	<u>412,621.93</u>	<u>490,009.69</u>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

**Glenn Millers Private Pension Fund**  
**ABN 25 267 294 122**  
**Member's Information Statement**  
**For the year ended 30 June 2019**

	2019 \$	2018 \$
<hr/>		
<b>Glenn Christopher Millers</b>		
<b>Opening balance - Members fund</b>	490,009.69	463,081.33
<b>Increase in member's benefit for the year</b>	<u>(77,387.76)</u>	<u>26,928.36</u>
<b>Balance as at 30 June 2019</b>	<u><u>412,621.93</u></u>	<u><u>490,009.69</u></u>
 <b>Withdrawal benefits at the beginning of the year</b>	 490,009.69	 463,081.33
<b>Withdrawal benefits at 30 June 2019</b>	412,621.93	490,009.69

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
  - superannuation guarantee contributions
  - award contributions
  - other employer contributions made on your behalf
- and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Contact Details**

If you require further information on your withdrawal benefit please contact Glenn Christopher Millers or write to The Trustee, Glenn Millers Private Pension Fund.

**Glenn Millers Private Pension Fund**  
**ABN 25 267 294 122**  
**Comparative Trial Balance as at 30 June 2019**

		2019	2019	2018	2018
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
<b>Income</b>					
0584	Income - Cash Plus ATM				1,268.69
0601	Total capital gains/losses	133,009.27			
0700	Rent received		26,031.31		26,256.18
0716	Employers contributions		20,833.30		26,249.91
0800	Interest		3.33		3.14
0820	Dividends - franked		14,206.83		5,965.96
0822	Franking Credits		6,088.64		2,556.74
0850	Change in NMV shares in companies		52,082.25		23,685.18
<b>Expenses</b>					
1510	Accountancy	242.00			
1545	Bank Fees And Charges	532.16		728.00	
1615	Depreciation	839.00		1,048.00	
1685	ATO Supervisory Levy	342.00			
1760	Interest - Australia	29,605.30		28,976.76	
1925	Subscriptions			690.00	
1970	Group life premiums	17,630.80		18,010.11	
1988	Advertising	192.00		211.00	
1990	Body Corporate	3,465.04		1,756.19	
1991	Management agent fees	2,677.98		2,779.19	
1994	Repairs and Maintenance	6,774.09		1,308.55	
1995	Rates and taxes	394.50		2,751.31	
1996	Sundry Rental Expenses	304.70		226.00	
1998	Income tax expense - earnings		2,500.42		3,365.16
1999	Income tax expense - contrib'n	3,125.00		3,937.49	
<b>Current Assets</b>					
2000	Westpac Business Flexi	11,801.91		26,069.09	
2002	ANZ Offset Account	1,436.78		4,161.61	
2003	ANZ 58459	131.91		2,077.28	
2101	Sundry debtors	2,259.47		41.50	
2140	Investment - Coffee Shop			75,203.46	
2455	Dividends receivable	1,952.26		3,088.60	

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

**Glenn Millers Private Pension Fund**  
**ABN 25 267 294 122**  
**Comparative Trial Balance as at 30 June 2019**

		2019	2019	2018	2018
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
<b>Non Current Assets</b>					
2520	Shares in listed companies	117,586.55		107,440.28	
2521	CNMV - Investments	93,449.31		41,367.06	
2700	Investment - Cash Plus ATM's			56,100.00	
2800	Residential real estate	710,647.80		710,647.80	
2900	Prepaid Borrowing Fees	7,600.00		7,600.00	
2909	Ammortisation Prepaid Borrowing Fees		4,245.00		3,406.00
<b>Current Liabilities</b>					
3150	Loan - ANZ 04935		249,287.75		251,500.00
3151	ANZ Custodian 10449		296,000.00		295,468.62
3325	Taxation	16,101.69		7,385.63	
3326	PAYGI Payable		813.00		798.00
<b>Equity</b>					
4000	Opening balance - Members fund		490,009.69		463,081.33
		1,162,101.52	1,162,101.52	1,103,604.91	1,103,604.91
	Net Loss	77,387.76			26,928.36

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

**Glenn Miller Private Pension Fund**  
**Financial Year Ending 30 June 2019**

**30/06/2018**

Name		Glenn Miller	
Date of Birth		18/01/1959	
Service Date		18/02/2013	
	Total	Member 1	Member 2
Member Opening Taxable		490,009.69	-
Member Opening Tax Free		-	-
Total Opening Bal	490,009.69	490,009.69	-
Percentage		100.00%	0.00%
CGT Loss			
Tax Free Income	- 80,927.02 -	80,927.02	
Taxable Income	46,330.11		
Deductable Expenses	62,999.57		
Earnings (Not Rounded)	- 16,669.46 -	16,669.46	-
Tax on Rounded Earnings	-		
Employers taxable contribs	20,833.30	20,833.30	
Members Taxable Contribs	-		
Members Undeducted Contribs	-		
Government Co-contributions	-		
Pension Drawn	-	-	-
Member Specific Expense	-		-
Earnings	-	-	-
Capital loss	-	-	-
Tax Free Income ( CNMV)	-	-	-
<b>As per Operating Statement</b>	<b>- 76,763.18 -</b>	<b>76,763.18</b>	<b>-</b>
Less Tax - Contributions	3,125.00	3,125.00	-
Less Tax - Earnings	- 2,500.42 -	2,500.42	-
Total Tax	624.58	624.58	-
Roll In's - Taxable	-	-	-
Roll In's - Tax Free	-		
Roll Out's	-		
Benefits Paid	-	-	-
DIV 293 Tax	-		
Ledger Allocated Earnings	- 624.58 -	624.58	-
Member Closing 'Taxable	412,621.94	412,621.94	-
Member Closing 'Tax Free'	-	-	-
Total Closing Balance	412,621.94	412,621.94	-

77,387.76

77,387.76



ABN 25 267 294 122

## Ledger Entries Report for the year ending 30 June, 2019

26/11/2020

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 0002 - ****Transfers****</b>							
10/07/2018	000000015	P			1,117.80		1,117.80
18/07/2018	000000040	R	bs			1,400.00	(282.20)
23/07/2018	000000016	R				1,500.00	(1,782.20)
24/07/2018	000000041	P	bs		1,301.68		(480.52)
09/08/2018	000000019	P			1,155.16		674.64
20/08/2018	000000042	R	bs			1,400.00	(725.36)
22/08/2018	000000020	R				1,500.00	(2,225.36)
24/08/2018	000000043	P	bs		1,345.07		(880.29)
10/09/2018	000000044	P	bs		100.00		(780.29)
11/09/2018	000000022	P			1,155.22		374.93
18/09/2018	000000045	R	bs			1,400.00	(1,025.07)
24/09/2018	000000023	R				1,500.00	(2,525.07)
25/09/2018	000000046	P	bs		1,345.07		(1,180.00)
09/10/2018	000000069	P	bs		1,129.51		(50.49)
18/10/2018	000000047	R	bs			1,400.00	(1,450.49)
22/10/2018	000000070	R	bs			1,500.00	(2,950.49)
24/10/2018	000000048	P	bs		1,335.36		(1,615.13)
09/11/2018	000000072	P	bs		1,188.58		(426.55)
12/11/2018	000000049	P	bs		1,402.72		976.17
19/11/2018	000000050	R	bs			1,400.00	(423.83)
22/11/2018	000000073	R	bs			1,500.00	(1,923.83)
26/11/2018	000000051	P	bs		1,385.22		(538.61)
11/12/2018	000000075	P	bs		1,155.41		616.80
18/12/2018	000000052	R	bs			1,400.00	(783.20)
24/12/2018	000000077	R	bs			1,500.00	(2,283.20)
27/12/2018	000000053	P	bs		1,340.54		(942.66)
09/01/2019	000000027	P	bs		1,194.28		251.62
18/01/2019	000000054	R	bs			1,400.00	(1,148.38)
22/01/2019	000000029	R	bs			1,500.00	(2,648.38)
24/01/2019	000000056	P	bs		1,385.22		(1,263.16)
11/02/2019	000000030	P	bs		1,509.13		245.97
18/02/2019	000000057	R	bs			1,400.00	(1,154.03)
22/02/2019	000000031	R	bs			1,500.00	(2,654.03)
26/02/2019	000000058	P	bs		1,385.22		(1,268.81)
05/03/2019	000000033	R	bs			1,200.00	(2,468.81)
05/03/2019	000000059	P	bs		3.29		(2,465.52)
11/03/2019	000000034	P	bs		1,509.13		(956.39)
18/03/2019	000000060	R	bs			1,100.00	(2,056.39)
26/03/2019	000000061	P	bs		1,251.17		(805.22)
09/04/2019	000000036	P	bs		1,509.13		703.91

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## Ledger Entries Report for the year ending 30 June, 2019

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
18/04/2019	000000062	R	bs			1,100.00	(396.09)
24/04/2019	000000063	P	bs		1,385.22		989.13
09/05/2019	000000038	P	bs		1,509.13		2,498.26
20/05/2019	000000064	R	bs			1,100.00	1,398.26
30/05/2019	000000065	P	bs		809.16		2,207.42
11/06/2019	000000039	P	bs		1,509.13		3,716.55
18/06/2019	000000066	R	bs			1,100.00	2,616.55
25/06/2019	000000067	P	bs		1,375.43		3,991.98
30/06/2019	000000005	J			1,400.00		5,391.98
30/06/2019	000000005	J			1,500.00		6,891.98
30/06/2019	000000005	J			1,400.00		8,291.98
30/06/2019	000000005	J			1,500.00		9,791.98
30/06/2019	000000005	J			1,400.00		11,191.98
30/06/2019	000000005	J			1,500.00		12,691.98
30/06/2019	000000005	J			1,400.00		14,091.98
30/06/2019	000000005	J			1,500.00		15,591.98
30/06/2019	000000005	J			1,400.00		16,991.98
30/06/2019	000000005	J			1,500.00		18,491.98
30/06/2019	000000005	J			1,400.00		19,891.98
30/06/2019	000000005	J			1,500.00		21,391.98
30/06/2019	000000005	J			1,400.00		22,791.98
30/06/2019	000000005	J			1,500.00		24,291.98
30/06/2019	000000005	J			1,200.00		25,491.98
30/06/2019	000000005	J			1,100.00		26,591.98
30/06/2019	000000005	J			1,100.00		27,691.98
30/06/2019	000000005	J			1,100.00		28,791.98
30/06/2019	000000005	J			1,100.00		29,891.98
30/06/2019	000000005	J			1,400.00		31,291.98
30/06/2019	000000005	J			1,500.00		32,791.98
30/06/2019	000000006	J				1,117.80	31,674.18
30/06/2019	000000006	J				1,155.16	30,519.02
30/06/2019	000000006	J				1,155.22	29,363.80
30/06/2019	000000006	J				1,129.51	28,234.29
30/06/2019	000000006	J				1,188.58	27,045.71
30/06/2019	000000006	J				1,155.41	25,890.30
30/06/2019	000000006	J				1,194.28	24,696.02
30/06/2019	000000006	J				1,509.13	23,186.89
30/06/2019	000000006	J				1,509.13	21,677.76
30/06/2019	000000006	J				1,509.13	20,168.63
30/06/2019	000000006	J				1,509.13	18,659.50
30/06/2019	000000006	J				1,509.13	17,150.37



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## Ledger Entries Report for the year ending 30 June, 2019

26/11/2020  
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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
30/06/2019	000000014	J	as per ANZ Loan Statements			5,327.38	11,822.99
30/06/2019	000000014	J	as per ANZ Loan Statements			8,132.59	3,690.40
30/06/2019	000000014	J	as per ANZ Loan Statements			809.16	2,881.24
30/06/2019	000000014	J	as per ANZ Loan Statements			1,375.43	1,505.81
30/06/2019	000000082	J				1,505.81	0.00
Total					61,591.98	61,591.98	

## Account number 0003 - \*\*\*\*Rent\*\*\*\*

30/06/2019	000000005	J				1,091.65	(1,091.65)
30/06/2019	000000005	J				776.60	(1,868.25)
30/06/2019	000000005	J				972.40	(2,840.65)
30/06/2019	000000005	J				655.60	(3,496.25)
30/06/2019	000000005	J				879.67	(4,375.92)
30/06/2019	000000005	J				972.40	(5,348.32)
30/06/2019	000000005	J				1,025.65	(6,373.97)
30/06/2019	000000005	J				776.60	(7,150.57)
30/06/2019	000000005	J				662.65	(7,813.22)
30/06/2019	000000005	J				749.15	(8,562.37)
30/06/2019	000000005	J				776.60	(9,338.97)
30/06/2019	000000005	J				972.40	(10,311.37)
30/06/2019	000000005	J				143.22	(10,454.59)
30/06/2019	000000005	J				776.60	(11,231.19)
30/06/2019	000000005	J				420.75	(11,651.94)
30/06/2019	000000005	J				599.17	(12,251.11)
30/06/2019	000000005	J				248.00	(12,499.11)
30/06/2019	000000005	J				599.17	(13,098.28)
30/06/2019	000000005	J				599.17	(13,697.45)
30/06/2019	000000005	J				156.60	(13,854.05)
30/06/2019	000000005	J				20.29	(13,874.34)
30/06/2019	000000005	J				450.67	(14,325.01)
30/06/2019	000000005	J				705.40	(15,030.41)
30/06/2019	000000005	J				599.17	(15,629.58)
30/06/2019	000000005	J				534.17	(16,163.75)
30/06/2019	000000005	J				71.62	(16,235.37)
30/06/2019	000000008	J			8,402.91		(7,832.46)
30/06/2019	000000009	J			10,091.93		2,259.47

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
30/06/2019	000000010	J				1,429.88	829.59
30/06/2019	000000012	J				829.59	0.00
Total					18,494.84	18,494.84	
Account number 0584 - Income - Cash Plus ATM							
30/06/2019	000000005	J				167.00	(167.00)
30/06/2019	000000005	J			167.00		0.00
Total					167.00	167.00	
Account number 0601 - Total capital gains/losses							
30/06/2019	000000085	J	W/ off Investment - Coffee Shop		76,909.27		76,909.27
30/06/2019	000000088	J	W/off cash plus ATM's		56,100.00		133,009.27
Total					133,009.27		
Account number 0700 - Rent received							
30/06/2019	000000008	J				10,574.28	(10,574.28)
30/06/2019	000000009	J				14,912.58	(25,486.86)
30/06/2019	000000009	J				489.45	(25,976.31)
30/06/2019	000000009	J				55.00	(26,031.31)
Total						26,031.31	
Account number 0716.01 - Employers contributions							
30/06/2019	000000005	J				2,083.33	(2,083.33)
30/06/2019	000000005	J				2,083.33	(4,166.66)
30/06/2019	000000005	J				2,083.33	(6,249.99)
30/06/2019	000000005	J				2,083.33	(8,333.32)
30/06/2019	000000005	J				2,083.33	(10,416.65)
30/06/2019	000000005	J				2,083.33	(12,499.98)
30/06/2019	000000005	J				2,083.33	(14,583.31)
30/06/2019	000000005	J				2,083.33	(16,666.64)
30/06/2019	000000005	J				2,083.33	(18,749.97)
30/06/2019	000000005	J				2,083.33	(20,833.30)
Total						20,833.30	

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## Ledger Entries Report for the year ending 30 June, 2019

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 0800 - Interest</b>							
24/12/2018	000000026	R	bs			0.17	(0.17)
31/01/2019	000000028	R	bs			0.43	(0.60)
08/02/2019	000000032	R	bs			0.36	(0.96)
29/03/2019	000000035	R	bs			0.73	(1.69)
30/04/2019	000000037	R	bs			0.25	(1.94)
30/06/2019	000000005	J				0.20	(2.14)
30/06/2019	000000005	J				0.15	(2.29)
30/06/2019	000000005	J				0.12	(2.41)
30/06/2019	000000005	J				0.14	(2.55)
30/06/2019	000000005	J				0.13	(2.68)
30/06/2019	000000005	J				0.14	(2.82)
30/06/2019	000000005	J				0.12	(2.94)
30/06/2019	000000005	J				0.07	(3.01)
30/06/2019	000000005	J				0.06	(3.07)
30/06/2019	000000005	J				0.09	(3.16)
30/06/2019	000000005	J				0.08	(3.24)
30/06/2019	000000005	J				0.09	(3.33)
Total						<b>3.33</b>	
<b>Account number 0820 - Dividends - franked</b>							
30/06/2019	000000005	J				240.00	(240.00)
30/06/2019	000000005	J				504.00	(744.00)
30/06/2019	000000005	J				399.00	(1,143.00)
30/06/2019	000000005	J				400.00	(1,543.00)
30/06/2019	000000005	J	BHP - Cheque			3,531.86	(5,074.86)
30/06/2019	000000013	J				552.72	(5,627.58)
30/06/2019	000000013	J				1,427.40	(7,054.98)
30/06/2019	000000013	J				2,986.20	(10,041.18)
30/06/2019	000000078	J	BHP O/s			1,952.02	(11,993.20)
30/06/2019	000000078	J	BHP O/s			2,213.63	(14,206.83)
Total						<b>14,206.83</b>	
<b>Account number 0822 - Franking Credits</b>							
30/06/2019	000000081	J	Franking Credits			6,088.64	(6,088.64)
Total						<b>6,088.64</b>	
<b>Account number 0850 - Change in NMV shares in companies</b>							
30/06/2019	000000080	J				52,082.25	(52,082.25)
Total						<b>52,082.25</b>	
<b>Account number 1510 - Accountancy</b>							
30/06/2019	000000005	J			242.00		242.00

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## Ledger Entries Report for the year ending 30 June, 2019

26/11/2020  
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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					242.00		
<b>Account number 1545 - Bank Fees And Charges</b>							
24/07/2018	000000018	P			15.00		15.00
22/08/2018	000000021	P			15.00		30.00
24/09/2018	000000024	P			15.00		45.00
24/10/2018	000000071	P	bs		15.00		60.00
23/11/2018	000000074	P	bs		15.00		75.00
14/12/2018	000000076	P	bs		10.16		85.16
24/01/2019	000000055	P	bs		395.00		480.16
30/06/2019	000000005	J			4.00		484.16
30/06/2019	000000005	J			3.50		487.66
30/06/2019	000000005	J			5.00		492.66
30/06/2019	000000005	J			9.00		501.66
30/06/2019	000000005	J			3.50		505.16
30/06/2019	000000005	J			3.00		508.16
30/06/2019	000000005	J			3.50		511.66
30/06/2019	000000005	J			5.00		516.66
30/06/2019	000000005	J			4.50		521.16
30/06/2019	000000005	J			4.00		525.16
30/06/2019	000000005	J			3.00		528.16
30/06/2019	000000005	J			4.00		532.16
Total					532.16		
<b>Account number 1615 - Depreciation</b>							
31/07/2018	000000002	J	depn		71.00		71.00
31/08/2018	000000002	J	depn		71.00		142.00
30/09/2018	000000002	J	depn		69.00		211.00
31/10/2018	000000002	J	depn		71.00		282.00
30/11/2018	000000002	J	depn		69.00		351.00
31/12/2018	000000002	J	depn		71.00		422.00
31/01/2019	000000002	J	depn		71.00		493.00
28/02/2019	000000002	J	depn		64.00		557.00
31/03/2019	000000002	J	depn		71.00		628.00
30/04/2019	000000002	J	depn		69.00		697.00
31/05/2019	000000002	J	depn		71.00		768.00
30/06/2019	000000002	J	depn		71.00		839.00
Total					839.00		
<b>Account number 1685 - ATO Supervisory Levy</b>							
30/06/2019	000000005	J			342.00		342.00
Total					342.00		

ABN 25 267 294 122

## Ledger Entries Report for the year ending 30 June, 2019

26/11/2020

14:35

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 1760 - Interest - Australia</b>							
30/06/2019	000000006	J			1,117.80		1,117.80
30/06/2019	000000006	J			1,155.16		2,272.96
30/06/2019	000000006	J			1,155.22		3,428.18
30/06/2019	000000006	J			1,129.51		4,557.69
30/06/2019	000000006	J			1,188.58		5,746.27
30/06/2019	000000006	J			1,155.41		6,901.68
30/06/2019	000000006	J			1,194.28		8,095.96
30/06/2019	000000006	J			1,097.77		9,193.73
30/06/2019	000000006	J			990.15		10,183.88
30/06/2019	000000006	J			1,094.73		11,278.61
30/06/2019	000000006	J			1,058.85		12,337.46
30/06/2019	000000006	J			1,091.90		13,429.36
30/06/2019	000000014	J	as per ANZ Loan Statements		1,301.68		14,731.04
30/06/2019	000000014	J	as per ANZ Loan Statements		1,345.07		16,076.11
30/06/2019	000000014	J	as per ANZ Loan Statements		1,345.07		17,421.18
30/06/2019	000000014	J	as per ANZ Loan Statements		1,335.56		18,756.74
30/06/2019	000000014	J	as per ANZ Loan Statements		1,385.22		20,141.96
30/06/2019	000000014	J	as per ANZ Loan Statements		1,340.54		21,482.50
30/06/2019	000000014	J	as per ANZ Loan Statements		1,385.22		22,867.72
30/06/2019	000000014	J	as per ANZ Loan Statements		1,385.22		24,252.94
30/06/2019	000000014	J	as per ANZ Loan Statements		1,251.17		25,504.11
30/06/2019	000000014	J	as per ANZ Loan Statements		1,385.22		26,889.33
30/06/2019	000000014	J	as per ANZ Loan Statements		1,340.54		28,229.87
30/06/2019	000000014	J	as per ANZ Loan Statements		1,375.43		29,605.30

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## Ledger Entries Report for the year ending 30 June, 2019

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					29,605.30		
<b>Account number 1970.01 - Group life premiums</b>							
30/06/2019	000000005	J			1,525.65		1,525.65
30/06/2019	000000005	J			1,838.15		3,363.80
30/06/2019	000000005	J			1,838.15		5,201.95
30/06/2019	000000005	J			1,838.15		7,040.10
30/06/2019	000000005	J			1,838.15		8,878.25
30/06/2019	000000005	J			1,838.15		10,716.40
30/06/2019	000000005	J			1,015.25		11,731.65
30/06/2019	000000005	J			1,015.25		12,746.90
30/06/2019	000000005	J			1,015.25		13,762.15
30/06/2019	000000005	J			1,015.25		14,777.40
30/06/2019	000000005	J			1,015.25		15,792.65
30/06/2019	000000005	J			1,838.15		17,630.80
Total					17,630.80		
<b>Account number 1988 - Advertising</b>							
30/06/2019	000000008	J			115.45		115.45
30/06/2019	000000008	J			11.55		127.00
30/06/2019	000000009	J			65.00		192.00
Total					192.00		
<b>Account number 1990 - Body Corporate</b>							
30/06/2019	000000005	J			1,873.36		1,873.36
30/06/2019	000000005	J			674.40		2,547.76
30/06/2019	000000005	J			458.64		3,006.40
30/06/2019	000000005	J			458.64		3,465.04
Total					3,465.04		
<b>Account number 1991 - Management agent fees</b>							
30/06/2019	000000008	J			110.00		110.00
30/06/2019	000000008	J			11.00		121.00
30/06/2019	000000008	J			1,057.43		1,178.43
30/06/2019	000000008	J			105.74		1,284.17
30/06/2019	000000009	J			1,312.31		2,596.48
30/06/2019	000000009	J			32.00		2,628.48
30/06/2019	000000009	J			49.50		2,677.98
Total					2,677.98		

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## Ledger Entries Report for the year ending 30 June, 2019

26/11/2020

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 1994 - Repairs and Maintenance</b>							
30/06/2019	000000005	J			2,412.30		2,412.30
30/06/2019	000000008	J			172.73		2,585.03
30/06/2019	000000008	J			17.27		2,602.30
30/06/2019	000000008	J			127.27		2,729.57
30/06/2019	000000008	J			12.73		2,742.30
30/06/2019	000000008	J			240.00		2,982.30
30/06/2019	000000008	J			24.00		3,006.30
30/06/2019	000000008	J			9.09		3,015.39
30/06/2019	000000008	J			0.91		3,016.30
30/06/2019	000000009	J			152.64		3,168.94
30/06/2019	000000009	J			3,083.30		6,252.24
30/06/2019	000000009	J			214.35		6,466.59
30/06/2019	000000009	J			55.00		6,521.59
30/06/2019	000000009	J			5.00		6,526.59
30/06/2019	000000009	J			247.50		6,774.09
Total					<b>6,774.09</b>		
<b>Account number 1995 - Rates and taxes</b>							
30/06/2019	000000005	J			394.50		394.50
Total					<b>394.50</b>		
<b>Account number 1996 - Sundry Rental Expenses</b>							
30/06/2019	000000008	J			70.00		70.00
30/06/2019	000000008	J			7.00		77.00
30/06/2019	000000008	J			72.00		149.00
30/06/2019	000000008	J			7.20		156.20
30/06/2019	000000009	J			148.50		304.70
Total					<b>304.70</b>		
<b>Account number 1998.01 - Income tax expense - earnings</b>							
30/06/2019	000000086	J				2,500.42	(2,500.42)
Total						<b>2,500.42</b>	
<b>Account number 1999.01 - Income tax expense - contrib'n</b>							
30/06/2019	000000086	J			3,125.00		3,125.00
Total					<b>3,125.00</b>		
<b>Account number 2000 - Westpac Business Flexi</b>							
01/07/2018	000000087	J	Opening balance		26,069.09		26,069.09
30/06/2019	000000005	J				14,267.18	11,801.91
Total					<b>26,069.09</b>	<b>14,267.18</b>	

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## Ledger Entries Report for the year ending 30 June, 2019

26/11/2020  
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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2002 - ANZ Offset Account							
01/07/2018	000000087	J	Opening balance		4,161.61		4,161.61
10/07/2018	000000015	P				1,117.80	3,043.81
23/07/2018	000000016	R			1,500.00		4,543.81
23/07/2018	000000017	P				200.00	4,343.81
24/07/2018	000000018	P				15.00	4,328.81
09/08/2018	000000019	P				1,155.16	3,173.65
22/08/2018	000000020	R			1,500.00		4,673.65
22/08/2018	000000021	P				15.00	4,658.65
11/09/2018	000000022	P				1,155.22	3,503.43
24/09/2018	000000023	R			1,500.00		5,003.43
24/09/2018	000000024	P				15.00	4,988.43
09/10/2018	000000069	P	bs			1,129.51	3,858.92
22/10/2018	000000070	R	bs		1,500.00		5,358.92
24/10/2018	000000071	P	bs			15.00	5,343.92
09/11/2018	000000072	P	bs			1,188.58	4,155.34
22/11/2018	000000073	R	bs		1,500.00		5,655.34
23/11/2018	000000074	P	bs			15.00	5,640.34
11/12/2018	000000075	P	bs			1,155.41	4,484.93
14/12/2018	000000076	P	bs			10.16	4,474.77
24/12/2018	000000026	R	bs		0.17		4,474.94
24/12/2018	000000077	R	bs		1,500.00		5,974.94
09/01/2019	000000027	P	bs			1,194.28	4,780.66
22/01/2019	000000029	R	bs		1,500.00		6,280.66
31/01/2019	000000028	R	bs		0.43		6,281.09
08/02/2019	000000032	R	bs		0.36		6,281.45
11/02/2019	000000030	P	bs			1,509.13	4,772.32
22/02/2019	000000031	R	bs		1,500.00		6,272.32
05/03/2019	000000033	R	bs		1,200.00		7,472.32
11/03/2019	000000034	P	bs			1,509.13	5,963.19
29/03/2019	000000035	R	bs		0.73		5,963.92
09/04/2019	000000036	P	bs			1,509.13	4,454.79
30/04/2019	000000037	R	bs		0.25		4,455.04
09/05/2019	000000038	P	bs			1,509.13	2,945.91
11/06/2019	000000039	P	bs			1,509.13	1,436.78
Total					17,363.55	15,926.77	



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## Ledger Entries Report for the year ending 30 June, 2019

26/11/2020

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 2003 - ANZ 58459</b>							
01/07/2018	000000087	J	Opening balance		2,077.28		2,077.28
18/07/2018	000000040	R	bs		1,400.00		3,477.28
24/07/2018	000000041	P	bs			1,301.68	2,175.60
20/08/2018	000000042	R	bs		1,400.00		3,575.60
24/08/2018	000000043	P	bs			1,345.07	2,230.53
10/09/2018	000000044	P	bs			100.00	2,130.53
18/09/2018	000000045	R	bs		1,400.00		3,530.53
25/09/2018	000000046	P	bs			1,345.07	2,185.46
18/10/2018	000000047	R	bs		1,400.00		3,585.46
24/10/2018	000000048	P	bs			1,335.36	2,250.10
12/11/2018	000000049	P	bs			1,402.72	847.38
19/11/2018	000000050	R	bs		1,400.00		2,247.38
26/11/2018	000000051	P	bs			1,385.22	862.16
18/12/2018	000000052	R	bs		1,400.00		2,262.16
27/12/2018	000000053	P	bs			1,340.54	921.62
18/01/2019	000000054	R	bs		1,400.00		2,321.62
24/01/2019	000000055	P	bs			395.00	1,926.62
24/01/2019	000000056	P	bs			1,385.22	541.40
18/02/2019	000000057	R	bs		1,400.00		1,941.40
26/02/2019	000000058	P	bs			1,385.22	556.18
05/03/2019	000000059	P	bs			3.29	552.89
18/03/2019	000000060	R	bs		1,100.00		1,652.89
26/03/2019	000000061	P	bs			1,251.17	401.72
18/04/2019	000000062	R	bs		1,100.00		1,501.72
24/04/2019	000000063	P	bs			1,385.22	116.50
20/05/2019	000000064	R	bs		1,100.00		1,216.50
30/05/2019	000000065	P	bs			809.16	407.34
18/06/2019	000000066	R	bs		1,100.00		1,507.34
25/06/2019	000000067	P	bs			1,375.43	131.91
Total					17,677.28	17,545.37	

**Account number 2101 - Sundry debtors**

01/07/2018	000000087	J	Opening balance		41.50		41.50
30/06/2019	000000005	J				41.50	0.00
30/06/2019	000000010	J	Rent Recivable		599.17		599.17
30/06/2019	000000010	J	Rent Receivable		830.71		1,429.88
30/06/2019	000000012	J			829.59		2,259.47

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## Ledger Entries Report for the year ending 30 June, 2019

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					2,300.97	41.50	
<b>Account number 2140 - Investment - Coffee Shop</b>							
01/07/2018	000000087	J	Opening balance		75,203.46		75,203.46
23/07/2018	000000017	P			200.00		75,403.46
30/06/2019	000000082	J			1,505.81		76,909.27
30/06/2019	000000085	J	W/ off Investment - Coffee Shop			76,909.27	0.00
Total					76,909.27	76,909.27	
<b>Account number 2455 - Dividends receivable</b>							
01/07/2018	000000087	J	Opening balance		3,088.60		3,088.60
30/06/2019	000000005	J	BHP Chqs			5,301.99	(2,213.39)
30/06/2019	000000078	J	BHP O/s		4,165.65		1,952.26
Total					7,254.25	5,301.99	
<b>Account number 2520 - Shares in listed companies</b>							
01/07/2018	000000087	J	Opening balance		107,440.28		107,440.28
30/06/2019	000000005	J	20000 CVN		5,179.95		112,620.23
30/06/2019	000000013	J			552.72		113,172.95
30/06/2019	000000013	J			1,427.40		114,600.35
30/06/2019	000000013	J			2,986.20		117,586.55
Total					117,586.55		
<b>Account number 2521 - CNMV - Investments</b>							
01/07/2018	000000087	J	Opening balance		41,367.06		41,367.06
30/06/2019	000000080	J			52,082.25		93,449.31
Total					93,449.31		
<b>Account number 2700 - Investment - Cash Plus ATM's</b>							
01/07/2018	000000087	J	Opening balance		56,100.00		56,100.00
30/06/2019	000000088	J				56,100.00	0.00
Total					56,100.00	56,100.00	
<b>Account number 2800 - Residential real estate</b>							
01/07/2018	000000087	J	Opening balance		710,647.80		710,647.80
Total					710,647.80		
<b>Account number 2900 - Prepaid Borrowing Fees</b>							
01/07/2018	000000087	J	Opening balance		7,600.00		7,600.00

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## Ledger Entries Report for the year ending 30 June, 2019

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					7,600.00		
<b>Account number 2909 - Ammortisation Prepaid Borrowing Fees</b>							
01/07/2018	000000087	J	Opening balance			3,406.00	(3,406.00)
31/07/2018	000000002	J	depn			71.00	(3,477.00)
31/08/2018	000000002	J	depn			71.00	(3,548.00)
30/09/2018	000000002	J	depn			69.00	(3,617.00)
31/10/2018	000000002	J	depn			71.00	(3,688.00)
30/11/2018	000000002	J	depn			69.00	(3,757.00)
31/12/2018	000000002	J	depn			71.00	(3,828.00)
31/01/2019	000000002	J	depn			71.00	(3,899.00)
28/02/2019	000000002	J	depn			64.00	(3,963.00)
31/03/2019	000000002	J	depn			71.00	(4,034.00)
30/04/2019	000000002	J	depn			69.00	(4,103.00)
31/05/2019	000000002	J	depn			71.00	(4,174.00)
30/06/2019	000000002	J	depn			71.00	(4,245.00)
Total						4,245.00	
<b>Account number 3150 - Loan - ANZ 04935</b>							
01/07/2018	000000087	J	Opening balance			251,500.00	(251,500.00)
30/06/2019	000000006	J			2,212.25		(249,287.75)
Total					2,212.25	251,500.00	
<b>Account number 3151 - ANZ Custodian 10449</b>							
01/07/2018	000000087	J	Opening balance			295,468.62	(295,468.62)
30/06/2019	000000014	J	as per ANZ Loan Statements			531.38	(296,000.00)
Total						296,000.00	
<b>Account number 3325 - Taxation</b>							
01/07/2018	000000087	J	Opening balance		7,385.63		7,385.63
30/06/2019	000000005	J			813.00		8,198.63
30/06/2019	000000005	J			813.00		9,011.63
30/06/2019	000000005	J			813.00		9,824.63
30/06/2019	000000081	J	Franking Credits		6,088.64		15,913.27
30/06/2019	000000084	J			813.00		16,726.27
30/06/2019	000000086	J				624.58	16,101.69
Total					16,726.27	624.58	

26/11/2020  
14:35

26/11/2020  
14:35

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 3326 - PAYGI Payable</b>							
01/07/2018	000000087	J	Opening balance			798.00	(798.00)
30/06/2019	000000005	J			798.00		0.00
30/06/2019	000000084	J				813.00	(813.00)
Total					<b>798.00</b>	<b>1,611.00</b>	
<b>Account number 4000.01 - Opening balance - Members fund</b>							
01/07/2018	000000087	J	Opening balance			490,009.69	(490,009.69)
Total						<b>490,009.69</b>	

CAPITAL LOSS  
- ATM'S.

**Collin Mckenzie**

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**From:** Glenn Millers <glenncmillers@gmail.com>  
**Sent:** Saturday, 12 September 2020 10:08 AM  
**To:** Collin Mckenzie  
**Subject:** Fwd: Cash Plus - Vcomms swap over (re-sending)

Hi Colin,

As you can see the company was trying to offer me a replacement alternative for the ATM's. But this would be an additional cost of another \$24,000. I considered the option but didn't proceed. I also considered seeking legal advice but as I mentioned I had a lot on my plate at the time.

Regards, Glenn

Sent from my iPhone: [REDACTED]

Begin forwarded message:

**From:** Glenn Millers <glenncmillers@gmail.com>  
**Date:** 28 August 2017 at 11:38:01 am ACST  
**To:** Corr Piccone - Own Your Own ATM <sales@ownyourownatm.com.au>  
**Subject:** Re: Cash Plus - Vcomms swap over (re-sending)

Hi Corr,  
Glenn Millers Private Pension Fund:  
ABN 25267294122  
TFN: 944366501 ACN:  
Unsure if registered for gst or not.  
Regards Glenn

Sent from my iPhone

On 28 Aug 2017, at 11:20 am, Corr Piccone - Own Your Own ATM <[sales@ownyourownatm.com.au](mailto:sales@ownyourownatm.com.au)> wrote:

Hi Glenn, I was able to improve that slightly you will now be paid \$12.92 if you could give us the ABN for Glenn Millers Private Pension Fund and whether it is registered for GST as this will mean you will be able to claim GST on the purchase as well as receive GST one each payment over and above the \$12.92 per modem per month.

Thanks!

Kind regards, Corr

On 28 Aug 2017, at 10:31 am, Glenn Millers  
<[glenncmillers@gmail.com](mailto:glenncmillers@gmail.com)> wrote:

Hi Corr,  
The offer sounds better than the alternate. Yes I wish to proceed!  
Thanks Corr

Regards Glenn

Sent from my iPhone

On 28 Aug 2017, at 9:14 am, Corr Piccone - Own Your Own ATM  
<[sales@ownyourownatm.com.au](mailto:sales@ownyourownatm.com.au)> wrote:

Hi Glenn, that is correct. Please let me know if you wish to proceed.

Kind regards, Corr

On 26 Aug 2017, at 1:00 pm, Glenn Millers <[glenncmillers@gmail.com](mailto:glenncmillers@gmail.com)> wrote:

Sent from my iPhone

Begin forwarded message:

**Subject: Re: Cash Plus -  
Vcomms swap over  
(re-sending)**

Hi Corr,  
From reading below my total cost is \$24,200 for the 40 modems ? David will give me 40 modems for the replacement of the ATM's. Total of 80 modems leased for a 48 month period @ \$12.44 per modem per month.  
Regards Glenn

Sent from my iPhone

On 26 Aug 2017, at 10:17 am, Glenn Millers <[glenncmillers@gmail.com](mailto:glenncmillers@gmail.com)> wrote:

Sent

## Collin Mckenzie

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**From:** Glenn Millers <glenncmillers@gmail.com>  
**Sent:** Saturday, 12 September 2020 9:50 AM  
**To:** Collin Mckenzie  
**Subject:** Fwd: Cash Plus/Glenn Millers Private Pension Fund

Hi Colin, more information regarding the closure of Cash Plus'.  
Regards Glenn

Sent from my iPhone: 

Begin forwarded message:

**From:** Corr Piccone - Own Your Own ATM <sales@ownyourownatm.com.au>  
**Date:** 7 July 2016 at 10:56:48 am ACST  
**To:** Glenn Millers <glenncmillers@gmail.com>  
**Subject:** Re: Cash Plus/Glenn Millers Private Pension Fund

Hi Glenn, how are you? I have forwarded your email to David Dickinson and asked him to look into your email. He has found it and he has promised to answer.

Kind Regards,  
Corr Piccone

On 7 Jul 2016, at 9:18 am, Glenn Millers <[glenncmillers@gmail.com](mailto:glenncmillers@gmail.com)> wrote:

Hi Corr / Helen,

How are you both, I am aware you no longer market or endorse the sale of the ATM packages but was wondering if you have any information in regards to where we are at and if at all we will see re-instatement of the lease agreement I have with Cash Plus. I have emailed twice to David and heard nothing. My next option is to seek legal advice on how I may be able to re-cover some or all of my investment. I'm sure I am not alone as to not having any certainty about our investment.

I am only glad I didn't take your advise and purchase more of the machines.

Regards Glenn Millers

Begin forwarded message:

**From:** Glenn Millers <[glenncmillers@gmail.com](mailto:glenncmillers@gmail.com)>  
**Date:** 5 July 2016 at 5:56:07 PM ACST  
**To:** Accounts <[accounts@cashplus.net.au](mailto:accounts@cashplus.net.au)>  
**Subject:** Re: Cash Plus/Glenn Millers Private Pension Fund

Dear David,

As per your previous email :

*We will send out regular updates to keep you abreast of the situation as we get clarity. Should you wish to contact me to discuss any of these issues, I would ask you to please email me bearing in mind that while*

*travelling and dealing with these urgent matters I have limited time available to always respond immediately.*

I have not received any further information in regards to updates or status of the 'situation'.

Can you please as stated provide where you are at with the application issues.

Glenn Millers

On Tue, May 24, 2016 at 10:17 AM, Accounts  
<[accounts@cashplus.net.au](mailto:accounts@cashplus.net.au)> wrote:

Dear Glenn

Without Prejudice and Commercially Confidential

We face a number of issues threatening our business that I need to make you aware of which require our urgent attention and action.

1. As you are aware the hardware in the machines we have used are EMV ready and have been for many years. The software was the missing link to be supplied when the Banks and the local switches in Australia reached final agreement as to consistent format of message.
2. In the last week, the Australian ATM Manufacturers representative of Hyosung AU has stated that it will not support the new EMV for new electronic card regulations required by APCA (Australian Payments Council) for our machines for the unique specific standard of software required coming into effect into Australia in late December. Importantly they will not be looking after the new certification required for our specific model of ATMs. Their position is this requirement is very different to what is required in the rest of the world and is a problem for their software kernel in the card reader. So we will need to deal with this work directly.
3. We will need to look at every alternative to provide this as this will make our equipment redundant in December if we do not.
4. If at all possible, we need to fund an alternative resolution to this technology issue, I am assuming this will be very costly and we have to reserve funds for this.
5. Bendigo Bank have recently terminated our branding relationship with them and we have lost the associated business.
6. We need to be focusing our cash reserves to this very important issue and specific attention on managing costs of finding and installing new sites to deploy all the ATMs we have with you to best enable meeting our future obligations to you.



With limited Capital resources to achieve the above, I have no option but to immediately suspend all investor payments temporarily and to ask you to give us a six month grace period with these payments to best protect our combined interests so we can fix both these potentially terminal issues and thus prevent any other worse alternatives for us both.

We propose to recompense you for this hardship by extending our agreement with you by the period of our deferment and paying you an ex gracia monthly payment of \$90.00 to cover some basic costs for you during this 6 month period, with the first payment of this arrangement being made on Tuesday the 24th May.

I know that this will be very stressful for you but I am quite hopeful we will find a solution with the switch company and the manufacturer to resolve the problem. I am travelling this week to Asia to discuss this with the manufacturer directly as to how to address this issue.

We will send out regular updates to keep you abreast of the situation as we get clarity. Should you wish to contact me to discuss any of these issues, I would ask you to please email me bearing in mind that while travelling and dealing with these urgent matters I have limited time available to always respond immediately.

I am very sorry this has been brought about but please be assured we are doing our absolute utmost to reduce the impact of these issues.

Kind Regards

David Dickinson



## Collin Mckenzie

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**From:** Glenn Millers <glenncmillers@gmail.com>  
**Sent:** Friday, 11 September 2020 9:43 PM  
**To:** Collin Mckenzie  
**Subject:** Fwd: From Cash Plus Australia Pty Ltd

Hi Colin,  
Some of the emails chasing payments before the company stopped payments altogether.  
Kind regards  
Glenn

Sent from my iPhone: 

Begin forwarded message:

**From:** Corr Piccone - Own Your Own ATM <sales@ownyourownatm.com.au>  
**Date:** 2 May 2016 at 12:07:26 pm ACST  
**To:** Glenn Millers <glenncmillers@gmail.com>  
**Cc:** David Dickinson <david.dickinson@dfigroup.co.nz>  
**Subject:** Re: From Cash Plus Australia Pty Ltd

Hi Glenn, thanks for your email. Please contact David Dickinson, [david.dickinson@dfigroup.co.nz](mailto:david.dickinson@dfigroup.co.nz) with any payment issues as they are a separate company from us. We do not sell ATMs anymore.

I have cc'd David into this email as well.

Kind Regards,  
Corr Piccone

On 2 May 2016, at 10:07 am, Glenn Millers <[glenncmillers@gmail.com](mailto:glenncmillers@gmail.com)> wrote:

Guys for your info, appears we had the same issues this time last year!!(see email below)  
Please when you have rectified the payment issue.  
Glenn

Begin forwarded message:

**From:** Glenn Millers <[glenncmillers@gmail.com](mailto:glenncmillers@gmail.com)>  
**Date:** 13 April 2015 at 6:47:17 AM ACST  
**To:** Corr Piccone - Own Your Own ATM  
<[sales@ownyourownatm.com.au](mailto:sales@ownyourownatm.com.au)>  
**Subject:** Re: From Cash Plus Australia Pty Ltd

Corr good morning,  
I have checked my account and can confirm the deposit was processed on the 07 April. Can you advise what days the future deposits will be

processed so I can then place this in my diary for checking ea month. I am contacting you as the people at Cash Plus are just to ignorant to bother with returning my emails or offer some sort of explanation. The standard Cash Plus offers their clients is appalling, and as I mentioned previously, leaves a lot of doubt as to considering other products advertised. Many people at my work and friends have asked me about the ATM product, unfortunately I cannot provide positive feedback in regards to ongoing support and assurances their investment is secure and working for them.

Regards Glenn Millers

Sent from my iPhone

On 6 Apr 2015, at 8:11 pm, Corr Piccone - Own Your Own ATM  
<[sales@ownyourownatm.com.au](mailto:sales@ownyourownatm.com.au)> wrote:

Sorry, I meant Tuesday when Cash Plus's offices open.

Kind Regards,

Corr Piccone  
0409 455 604  
[www.ownyourownatm.com.au](http://www.ownyourownatm.com.au)

[<email logo.jpg>](#)

Disclaimer: This information provided is not intended to be Financial or Accounting advice. You are strongly recommended to obtain independent advice from your own Financial or Accounting Professionals as individual tax or financial positions may vary.


On 6 Apr 2015, at 6:40 pm, Glenn Millers <[glenncmillers@gmail.com](mailto:glenncmillers@gmail.com)> wrote:

Hi Corr,  
Can you confirm payment for March is being sorted as I haven't rec a statement as yet. can you also find out what is the problem that keeps occurring with my payments each month.

## Collin Mckenzie

---

**From:** Glenn Millers <glenncmillers@gmail.com>  
**Sent:** Saturday, 12 September 2020 10:00 AM  
**To:** Collin Mckenzie  
**Subject:** Fwd: Unpaid deposit of funds from ATM

Sent from my iPhone: 

Begin forwarded message:

**From:** Glenn Millers <glenncmillers@gmail.com>  
**Date:** 2 May 2016 at 7:40:59 pm ACST  
**To:** David Dickinson <david.dickinson@dfgroup.co.nz>  
**Subject: Re: Unpaid deposit of funds from ATM**

Thank you David, please advise when payments have been sorted.  
Regards Glenn Millers

On 2 May 2016, at 2:31 PM, David Dickinson <[david.dickinson@dfgroup.co.nz](mailto:david.dickinson@dfgroup.co.nz)> wrote:

Hi Glenn  
I have made a request internally to have you brought upto date on your payments  
Thanks  
Regards David

**From:** Corr Piccone - Own Your Own ATM [<mailto:sales@ownyourownatm.com.au>]  
**Sent:** Monday, 2 May 2016 4:53 p.m.  
**To:** Glenn Millers <[glenncmillers@gmail.com](mailto:glenncmillers@gmail.com)>  
**Cc:** David Dickinson <[david.dickinson@dfgroup.co.nz](mailto:david.dickinson@dfgroup.co.nz)>  
**Subject:** Re: Unpaid deposit of funds from ATM

Hi Glenn, I would be happy to on forward your email To David Dickinson who is the director of Cash Plus. He would the person to discuss payment issues with.  
We no longer market ATMs.

I have CC'd David into this email, so you have his email address for future contact.

**David can you please contact Glen about his missing payments?**

Kind Regards,  
Corr Piccone

On 30 Apr 2016, at 9:34 pm, Glenn Millers  
<[glenncmillers@gmail.com](mailto:glenncmillers@gmail.com)> wrote:

Good evening Helene,

Can you please enquirer as to why again I am not receiving my  
monthly deposit of funds from my investment in the ATM  
machines.

I have not been paid for Feb/ March and April.

Regards Glenn Millers



## ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 6

23 APRIL 2018 TO 23 OCTOBER 2018

MR G C MILLERS  
6 YONGA ST  
BALMORAL QLD 4171

Branch number (BSB) 014-253  
Account number **4006-10449**  
Account name(s) GELNN MILLERS  
CUSTODIAN PTY LTD  
MILLERS GLENN  
CHRISTOPHER

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment <sup>#</sup>	Interest only	Opening balance	-\$295,468.62
Payment frequency <sup>#</sup>	Monthly		
Next scheduled payment <sup>#</sup>	23/11/2018	Total payments	+\$7,973.93
Interest only term expires	23/10/2020		
Amount paid in advance	\$531.00	Total withdrawals	\$0.00
Need access to your additional payments?			
Visit anz.com or call now.		Total interest	-\$7,973.93
<sup>#</sup> Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.		Total bank/services charges	\$0.00
		Closing balance	-\$295,468.62

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dedicated mortgage expert

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# ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 4006-10449

## Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>2018</b>				
<b>23 APR</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>295,468.62DR</b>
<b>24 APR</b>	<b>OPENING INT RATE ON BORROWINGS 5.36%</b>			
<b>23 MAY</b>	<b>INTEREST</b>	1,301.68		296,770.30DR
<b>23 MAY</b>	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,301.68	295,468.62DR
<b>25 JUN</b>	<b>INTEREST</b>	1,345.07		296,813.69DR
<b>25 JUN</b>	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,345.07	295,468.62DR
<b>23 JUL</b>	<b>INTEREST</b>	1,301.68		296,770.30DR
<b>23 JUL</b>	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,301.68	295,468.62DR
<b>23 AUG</b>	<b>INTEREST</b>	1,345.07		296,813.69DR
<b>23 AUG</b>	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,345.07	295,468.62DR
<b>24 SEP</b>	<b>INTEREST</b>	1,345.07		296,813.69DR
<b>24 SEP</b>	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,345.07	295,468.62DR
<b>27 SEP</b>	<b>INT RATE ON BORROWING CHNGD TO 5.52%</b>			
<b>23 OCT</b>	<b>INTEREST</b>	1,335.36		296,803.98DR
<b>23 OCT</b>	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,335.36	295,468.62DR
	<b>TOTALS AT END OF PAGE</b>	<b>\$7,973.93</b>	<b>\$7,973.93</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$7,973.93</b>	<b>\$7,973.93</b>	<b>\$295,468.62DR</b>

## Yearly summary

Financial year ending 30/06/2018 (\$)

Interest paid on borrowings	15,643.48
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## Helpful hint to manage your loan

### Reduce your interest

A number of ANZ loans allow a mortgage offset account to be linked to the loan. An offset account makes the most of your available funds by reducing the interest payable on your ANZ loan. For example, if you have \$100,000 owing on your mortgage and \$10,000 in an offset account, you are effectively paying interest on only \$90,000. The money in an offset account can be accessed in the same way as a savings or transaction account.

The savings you make with an ANZ One account could amount to thousands of dollars, cutting years off your loan term. ANZ One accounts are available on ANZ Standard Variable Rate and ANZ 1 Year Fixed Rate loans.

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ recommends you read the Terms and Conditions before deciding to acquire or hold the product.



# ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 4006-10449

## Protecting your privacy

Protecting your privacy is crucial to the way we do business. That's why we've simplified our Privacy Policy to better explain how we manage and protect your personal information, particularly when providing a product or service to you.

Watch our short video and read our updated Privacy Policy at [www.anz.com.au/privacy](http://www.anz.com.au/privacy).

## Important information about your account statement

As a result of a technical issue, loan and offset account statements issued between 16 April 2018 and 11 December 2018 did not include 'effective date' information for backdated transactions. Backdated transactions are where the date the transaction was processed on an account was different from the date that the transaction occurred. This issue requires no further action from you and has not impacted your account balance as the transaction itself has been processed correctly. You can find the effective date for a backdated transaction using ANZ Internet Banking (under the transaction history tab for the account). We apologise for the inconvenience this issue may have caused.

If you have any questions please call **13 25 99** (or +61 3 8693 5258 if calling from overseas), Monday to Friday, 8am to 8pm (AEST).

## IMPORTANT INFORMATION

**PLEASE CHECK THIS STATEMENT OF ACCOUNT CAREFULLY AND IMMEDIATELY NOTIFY ANZ OF ANY UNAUTHORISED OR DISPUTED TRANSACTIONS.**

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Brochures detailing ANZ's fees and charges are available at [anz.com](http://anz.com) or any ANZ branch.

This statement shows entries processed by ANZ. Some entries may show an effective date. These entries are posted to your account at the date shown in the left hand column but affect the balance of your account for interest calculations at the effective date.

If your account is linked to a card, and your card or Personal Identification Number (PIN) is lost or stolen, or if your PIN becomes known to someone else, you must notify ANZ immediately.

Please tell us if you change your address or contact details.





## ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 7

23 OCTOBER 2018 TO 23 APRIL 2019

MR G C MILLERS  
6 YONGA ST  
BALMORAL QLD 4171

Branch number (BSB) 014-253  
Account number **4006-10449**  
Account name(s) GELNN MILLERS  
CUSTODIAN PTY LTD  
MILLERS GLENN  
CHRISTOPHER

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment <sup>#</sup>	Interest only	<b>Opening balance</b>	<b>-\$295,468.62</b>
Payment frequency <sup>#</sup>	Monthly		
Next scheduled payment <sup>#</sup>	23/05/2019	<b>Total payments</b>	<b>+\$8,132.59</b>
Interest only term expires	23/10/2020		
<b>Amount paid in advance</b>	<b>\$531.00</b>	<b>Total withdrawals</b>	<b>\$0.00</b>
Need access to your additional payments? Visit anz.com or call now.		<b>Total interest</b>	<b>-\$8,132.59</b>
<sup>#</sup> Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.		<b>Total bank/services charges</b>	<b>\$0.00</b>
		<b>Closing balance</b>	<b>-\$295,468.62</b>

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# ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 4006-10449

## Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>2018</b>				
23 OCT	<b>BALANCE BROUGHT FORWARD</b>			<b>295,468.62DR</b>
24 OCT	<b>OPENING INT RATE ON BORROWINGS 5.52%</b>			
23 NOV	<b>INTEREST</b>	1,385.22		296,853.84DR
23 NOV	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,385.22	295,468.62DR
24 DEC	<b>INTEREST</b> EFFECTIVE DATE 23 DEC 2018	1,340.54		296,809.16DR
24 DEC	<b>INTEREST REDIRECTED FROM 2906-58459</b> EFFECTIVE DATE 23 DEC 2018		1,340.54	295,468.62DR
<b>2019</b>				
23 JAN	<b>INTEREST</b>	1,385.22		296,853.84DR
23 JAN	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,385.22	295,468.62DR
25 FEB	<b>INTEREST</b> EFFECTIVE DATE 23 FEB 2019	1,385.22		296,853.84DR
25 FEB	<b>INTEREST REDIRECTED FROM 2906-58459</b> EFFECTIVE DATE 23 FEB 2019		1,385.22	295,468.62DR
25 MAR	<b>INTEREST</b> EFFECTIVE DATE 23 MAR 2019	1,251.17		296,719.79DR
25 MAR	<b>INTEREST REDIRECTED FROM 2906-58459</b> EFFECTIVE DATE 23 MAR 2019		1,251.17	295,468.62DR
23 APR	<b>INTEREST</b>	1,385.22		296,853.84DR
23 APR	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,385.22	295,468.62DR
	<b>TOTALS AT END OF PAGE</b>	<b>\$8,132.59</b>	<b>\$8,132.59</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$8,132.59</b>	<b>\$8,132.59</b>	<b>\$295,468.62DR</b>

## Helpful hint to manage your loan

### Read your loan conditions carefully

For Fixed Rate Loans, there's a limit on the amount of additional repayments you can make per year. Additional repayments beyond this amount can trigger an early repayment cost.



## ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 8

23 APRIL 2019 TO 23 OCTOBER 2019

MR G C MILLERS  
23 IRONBARK PL  
BRIDGEMAN DOWNS QLD 4035

Branch number (BSB) 014-253  
Account number **4006-10449**  
Account name(s) GELNN MILLERS  
CUSTODIAN PTY LTD  
MILLERS GLENN  
CHRISTOPHER

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment <sup>#</sup>	Interest only
Payment frequency <sup>#</sup>	Monthly
Next scheduled payment <sup>#</sup>	23/11/2019
Interest only term expires	23/10/2020

<sup>#</sup>Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Opening balance	-\$295,468.62
Total payments	+\$7,244.82
Total withdrawals	\$0.00
Total interest	-\$7,776.20
Total bank/services charges	\$0.00
Closing balance	-\$296,000.00

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# ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 4006-10449

## Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>2019</b>				
<b>23 APR</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>295,468.62DR</b>
<b>24 APR</b>	<b>OPENING INT RATE ON BORROWINGS 5.52%</b>			
<b>23 MAY</b>	<b>INTEREST</b>	1,340.54		296,809.16DR
<b>30 MAY</b>	<b>ANZ M-BANKING</b> TRANSFER 176068 FROM 290658459		809.16	296,000.00DR
<b>14 JUN</b>	<b>INT RATE ON BORROWING CHNGD TO 5.34%</b>			
<b>24 JUN</b>	<b>INTEREST</b> EFFECTIVE DATE 23 JUN 2019	1,375.43		297,375.43DR
<b>24 JUN</b>	<b>INTEREST REDIRECTED FROM 2906-58459</b> EFFECTIVE DATE 23 JUN 2019		1,375.43	296,000.00DR
<b>12 JUL</b>	<b>INT RATE ON BORROWING CHNGD TO 5.09%</b>			
<b>23 JUL</b>	<b>INTEREST</b>	1,276.86		297,276.86DR
<b>23 AUG</b>	<b>INTEREST</b>	1,285.13		298,561.99DR
<b>23 AUG</b>	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,285.13	297,276.86DR
<b>18 SEP</b>	<b>LOAN PAYMENT LOAN PAYMENT LOAN</b>		1,276.86	296,000.00DR
<b>23 SEP</b>	<b>INTEREST</b>	1,284.24		297,284.24DR
<b>23 SEP</b>	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,284.24	296,000.00DR
<b>11 OCT</b>	<b>INT RATE ON BORROWING CHNGD TO 4.84%</b>			
<b>23 OCT</b>	<b>INTEREST</b>	1,214.00		297,214.00DR
<b>23 OCT</b>	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,214.00	296,000.00DR
	<b>TOTALS AT END OF PAGE</b>	<b>\$7,776.20</b>	<b>\$7,244.82</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$7,776.20</b>	<b>\$7,244.82</b>	<b>\$296,000.00DR</b>

Yearly summary

Financial year ending 30/06/2019 (\$)

Interest paid on borrowings	16,175.74
-----------------------------	-----------

## Helpful hint to manage your loan

### Consolidate your debts

Many Australians have multiple debts such as credit cards or personal loans to juggle. If so, you may be paying more interest than you need to. Speak to us about the possibility of consolidating your debts into your home loan.



## ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 9

08 JANUARY 2018 TO 06 JULY 2018

MR G C MILLERS  
6 YONGA ST  
BALMORAL QLD 4171

Branch number (BSB) 014-253  
Account number **3879-04935**  
Account name(s) GLENN MILLERS  
CUSTODIAN P/L  
MILLERS GLENN  
CHRISTOPHER

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment <sup>#</sup>	Interest only	Opening balance	<b>-\$251,500.00</b>
Payment frequency <sup>#</sup>	Monthly	Total payments	+\$5,604.60
Next scheduled payment <sup>#</sup>	08/07/2018	Total withdrawals	\$0.00
Interest only term expires	08/01/2019	Total interest	-\$5,604.60
<b>Amount paid in advance</b>	<b>\$2,500.00</b>	Total bank/services charges	\$0.00
Need access to your additional payments? Visit anz.com or call now.		<b>Closing balance</b>	<b>-\$251,500.00</b>
<b>Offset account savings</b>			
Offset interest savings for this statement period	\$76.26		
Offset account number	2906-58459		

<sup>#</sup>Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

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# ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3879-04935

## Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>2018</b>				
08 JAN	BALANCE BROUGHT FORWARD			251,500.00DR
09 JAN	OPENING INT RATE ON BORROWINGS 5.46%			
08 FEB	INTEREST	1,147.43		252,647.43DR
08 FEB	INTEREST REDIRECTED FROM 1921-66469		1,147.43	251,500.00DR
08 MAR	INTEREST	1,038.33		252,538.33DR
08 MAR	INTEREST REDIRECTED FROM 1921-66469		1,038.33	251,500.00DR
09 APR	INTEREST	1,149.24		252,649.24DR
09 APR	INTEREST REDIRECTED FROM 1921-66469		1,149.24	251,500.00DR
08 MAY	INTEREST	1,115.30		252,615.30DR
08 MAY	INTEREST REDIRECTED FROM 1921-66469		1,115.30	251,500.00DR
08 JUN	INTEREST	1,154.30		252,654.30DR
08 JUN	INTEREST REDIRECTED FROM 1921-66469		1,154.30	251,500.00DR
	TOTALS AT END OF PAGE	\$5,604.60	\$5,604.60	
	TOTALS AT END OF PERIOD	\$5,604.60	\$5,604.60	\$251,500.00DR

## Yearly summary

Financial year ending 30/06/2018 (\$)

Interest paid on borrowings	13,333.28
-----------------------------	-----------

## Helpful hint to manage your loan

### Pay extra from the start

If you have a variable rate loan, and you add extra money to each loan payment or deposit large amounts (like your tax return, dividend payments and any bonuses), you can shorten the life of the loan considerably, as well as save on interest. You may not notice the difference in your daily spending, but you will notice the difference in your loan balance.

For fixed rate loans, remember that making extra payments during a fixed rate period could trigger an Early Repayment Cost. This cost can be very large. You should consider the tolerance amounts for early or additional repayments on your loan before making any changes during a fixed rate period. ANZ can provide an estimate of the Early Repayment Cost if you are considering making changes to your repayment arrangements during a fixed rate period.





## ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 10

06 JULY 2018 TO 08 JANUARY 2019

MR G C MILLERS  
6 YONGA ST  
BALMORAL QLD 4171

Branch number (BSB) 014-253  
Account number **3879-04935**  
Account name(s) GLENN MILLERS  
CUSTODIAN P/L  
MILLERS GLENN  
CHRISTOPHER

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment <sup>#</sup>	Interest only	<b>Opening balance</b>	<b>-\$251,500.00</b>
Payment frequency <sup>#</sup>	Monthly		
Next scheduled payment <sup>#</sup>	08/02/2019	<b>Total payments</b>	<b>+\$8,095.96</b>
Interest only term expires	08/01/2019		
<b>Amount paid in advance</b>	<b>\$2,500.00</b>	<b>Total withdrawals</b>	<b>\$0.00</b>
Need access to your additional payments? Visit anz.com or call now.		<b>Total interest</b>	<b>-\$8,095.96</b>
<b>Offset account savings</b>			
Offset interest savings for this statement period	\$68.63	<b>Total bank/services charges</b>	<b>\$0.00</b>
Offset account number	2906-58459		
<sup>#</sup> Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.		<b>Closing balance</b>	<b>-\$251,500.00</b>

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# ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3879-04935

## Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>2018</b>				
06 JUL	BALANCE BROUGHT FORWARD			251,500.00DR
07 JUL	OPENING INT RATE ON BORROWINGS 5.46%			
09 JUL	INTEREST EFFECTIVE DATE 08 JUL 2018	1,117.80		252,617.80DR
09 JUL	INTEREST REDIRECTED FROM 1921-66469 EFFECTIVE DATE 08 JUL 2018		1,117.80	251,500.00DR
08 AUG	INTEREST	1,155.16		252,655.16DR
08 AUG	INTEREST REDIRECTED FROM 1921-66469		1,155.16	251,500.00DR
10 SEP	INTEREST EFFECTIVE DATE 08 SEP 2018	1,155.22		252,655.22DR
10 SEP	INTEREST REDIRECTED FROM 1921-66469 EFFECTIVE DATE 08 SEP 2018		1,155.22	251,500.00DR
27 SEP	INT RATE ON BORROWING CHNGD TO 5.62%			
08 OCT	INTEREST	1,129.51		252,629.51DR
08 OCT	INTEREST REDIRECTED FROM 1921-66469		1,129.51	251,500.00DR
08 NOV	INTEREST	1,188.58		252,688.58DR
08 NOV	INTEREST REDIRECTED FROM 1921-66469		1,188.58	251,500.00DR
10 DEC	INTEREST EFFECTIVE DATE 08 DEC 2018	1,155.41		252,655.41DR
10 DEC	INTEREST REDIRECTED FROM 1921-66469 EFFECTIVE DATE 08 DEC 2018		1,155.41	251,500.00DR
<b>2019</b>				
08 JAN	INT RATE ON BORROWING CHNGD TO 5.16%			
08 JAN	INTEREST	1,194.28		252,694.28DR
08 JAN	INTEREST REDIRECTED FROM 1921-66469		1,194.28	251,500.00DR
	TOTALS AT END OF PAGE	\$8,095.96	\$8,095.96	
	TOTALS AT END OF PERIOD	\$8,095.96	\$8,095.96	\$251,500.00DR

## Helpful hint to manage your loan

### Don't be late

Avoid late payment fees by making your minimum payment by the due date. Why not set a reminder on your mobile phone or calendar a day in advance? Or set up a simple and convenient online Direct Loan Payment on ANZ Internet Banking. This will automatically send a regular, recurring payment to your ANZ Home Loan. You decide on the frequency (such as once a month or every fortnight), the payment date and the amount. And you can change it at any stage, or vary the accounts from which the payment is made.

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ recommends you read the Terms and Conditions before deciding to acquire or hold the product.

# ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3879-04935

## Protecting your privacy

Protecting your privacy is crucial to the way we do business. That's why we've simplified our Privacy Policy to better explain how we manage and protect your personal information, particularly when providing a product or service to you.

Watch our short video and read our updated Privacy Policy at [www.anz.com.au/privacy](http://www.anz.com.au/privacy).

## Important information about your account statement

As a result of a technical issue, loan and offset account statements issued between 16 April 2018 and 11 December 2018 did not include 'effective date' information for backdated transactions. Backdated transactions are where the date the transaction was processed on an account was different from the date that the transaction occurred. This issue requires no further action from you and has not impacted your account balance as the transaction itself has been processed correctly. You can find the effective date for a backdated transaction using ANZ Internet Banking (under the transaction history tab for the account). We apologise for the inconvenience this issue may have caused.

If you have any questions please call **13 25 99** (or +61 3 8693 5258 if calling from overseas), Monday to Friday, 8am to 8pm (AEST).

## IMPORTANT INFORMATION

**PLEASE CHECK THIS STATEMENT OF ACCOUNT CAREFULLY AND IMMEDIATELY NOTIFY ANZ OF ANY UNAUTHORISED OR DISPUTED TRANSACTIONS.**

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Brochures detailing ANZ's fees and charges are available at [anz.com](http://anz.com) or any ANZ branch.

This statement shows entries processed by ANZ. Some entries may show an effective date. These entries are posted to your account at the date shown in the left hand column but affect the balance of your account for interest calculations at the effective date.

If your account is linked to a card, and your card or Personal Identification Number (PIN) is lost or stolen, or If your PIN becomes known to someone else, you must notify ANZ immediately.

Please tell us if you change your address or contact details.





## ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 11

08 JANUARY 2019 TO 08 JULY 2019

MR G C MILLERS  
6 YONGA ST  
BALMORAL QLD 4171

Branch number (BSB) 014-253  
Account number **3879-04935**  
Account name(s) GLENN MILLERS  
CUSTODIAN P/L  
MILLERS GLENN  
CHRISTOPHER

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment <sup>#</sup>	\$1,482.13	Opening balance	-\$251,500.00
Payment frequency <sup>#</sup>	Monthly	Total payments	+\$7,545.65
Next scheduled payment <sup>#</sup>	08/08/2019	Total withdrawals	\$0.00
Amount paid in advance	\$991.00	Total interest	-\$6,359.33
Need access to your additional payments? Visit anz.com or call now.		Total bank/services charges	\$0.00
Offset account savings		Closing balance	-\$250,313.68
Offset interest savings for this statement period	\$18.30		
Offset account number	2906-58459		

<sup>#</sup>Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

### NEED TO GET IN TOUCH?



ANZ Internet Banking  
anz.com

OR



Mortgage Customer Service  
13 25 99  
ANZ General Enquiries  
13 13 14

OR



Visit an ANZ branch near  
you, or contact your  
dedicated mortgage expert

OR



ANZ Mobile Lender will  
come to you

# ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3879-04935

## Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>2019</b>				
08 JAN	BALANCE BROUGHT FORWARD			251,500.00DR
09 JAN	OPENING INT RATE ON BORROWINGS 5.16%			
08 FEB	INTEREST	1,097.77		252,597.77DR
08 FEB	LOAN PAYMENT GLENN MILLERS CUST		1,509.13	251,088.64DR
08 MAR	INTEREST	990.15		252,078.79DR
08 MAR	LOAN PAYMENT GLENN MILLERS CUST		1,509.13	250,569.66DR
08 APR	INTEREST	1,094.73		251,664.39DR
08 APR	LOAN PAYMENT GLENN MILLERS CUST		1,509.13	250,155.26DR
08 MAY	INTEREST	1,058.85		251,214.11DR
08 MAY	LOAN PAYMENT GLENN MILLERS CUST		1,509.13	249,704.98DR
10 JUN	INTEREST EFFECTIVE DATE 08 JUN 2019	1,091.90		250,796.88DR
10 JUN	LOAN PAYMENT GLENN MILLERS CUST		1,509.13	249,287.75DR
14 JUN	INT RATE ON BORROWING CHNGD TO 4.98%			
08 JUL	INTEREST	1,025.93		250,313.68DR
	TOTALS AT END OF PAGE	\$6,359.33	\$7,545.65	
	TOTALS AT END OF PERIOD	\$6,359.33	\$7,545.65	\$250,313.68DR

## Yearly summary

Financial year ending 30/06/2019 (\$)

Interest paid on borrowings	13,429.36
-----------------------------	-----------

## Helpful hint to manage your loan

### Use Internet and Phone Banking

Save time by using ANZ Internet and Phone Banking. It gives you access to all your ANZ accounts in one spot, so you can check balances, transfer funds and make online transactions. Call 13 33 50 to register or visit [anz.com](http://anz.com)

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ recommends you read the Terms and Conditions before deciding to acquire or hold the product.



## ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 7

23 OCTOBER 2018 TO 23 APRIL 2019

MR G C MILLERS  
6 YONGA ST  
BALMORAL QLD 4171

Branch number (BSB) 014-253  
Account number **4006-10449**  
Account name(s) GELNN MILLERS  
CUSTODIAN PTY LTD  
MILLERS GLENN  
CHRISTOPHER

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment <sup>#</sup>	Interest only	<b>Opening balance</b>	<b>-\$295,468.62</b>
Payment frequency <sup>#</sup>	Monthly	<b>Total payments</b>	<b>+\$8,132.59</b>
Next scheduled payment <sup>#</sup>	23/05/2019	<b>Total withdrawals</b>	<b>\$0.00</b>
Interest only term expires	23/10/2020	<b>Total interest</b>	<b>-\$8,132.59</b>
<b>Amount paid in advance</b>	<b>\$531.00</b>	<b>Total bank/services charges</b>	<b>\$0.00</b>
Need access to your additional payments?		<b>Closing balance</b>	<b>-\$295,468.62</b>
Visit anz.com or call now.			

<sup>#</sup>Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

### NEED TO GET IN TOUCH?



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anz.com

OR



Mortgage Customer Service  
13 25 99  
ANZ General Enquiries  
13 13 14

OR



Visit an ANZ branch near  
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dedicated mortgage expert

OR



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# ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 4006-10419

## Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>2018</b>				
23 OCT	<b>BALANCE BROUGHT FORWARD</b>			<b>295,468.62DR</b>
24 OCT	<b>OPENING INT RATE ON BORROWINGS 5.52%</b>			
23 NOV	<b>INTEREST</b>	1,385.22		296,853.84DR
23 NOV	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,385.22	295,468.62DR
24 DEC	<b>INTEREST</b> EFFECTIVE DATE 23 DEC 2018	1,340.54		296,809.16DR
24 DEC	<b>INTEREST REDIRECTED FROM 2906-58459</b> EFFECTIVE DATE 23 DEC 2018		1,340.54	295,468.62DR
<b>2019</b>				
23 JAN	<b>INTEREST</b>	1,385.22		296,853.84DR
23 JAN	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,385.22	295,468.62DR
25 FEB	<b>INTEREST</b> EFFECTIVE DATE 23 FEB 2019	1,385.22		296,853.84DR
25 FEB	<b>INTEREST REDIRECTED FROM 2906-58459</b> EFFECTIVE DATE 23 FEB 2019		1,385.22	295,468.62DR
25 MAR	<b>INTEREST</b> EFFECTIVE DATE 23 MAR 2019	1,251.17		296,719.79DR
25 MAR	<b>INTEREST REDIRECTED FROM 2906-58459</b> EFFECTIVE DATE 23 MAR 2019		1,251.17	295,468.62DR
23 APR	<b>INTEREST</b>	1,385.22		296,853.84DR
23 APR	<b>INTEREST REDIRECTED FROM 2906-58459</b>		1,385.22	295,468.62DR
	<b>TOTALS AT END OF PAGE</b>	<b>\$8,132.59</b>	<b>\$8,132.59</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$8,132.59</b>	<b>\$8,132.59</b>	<b>\$295,468.62DR</b>

## Helpful hint to manage your loan

### Read your loan conditions carefully

For Fixed Rate Loans, there's a limit on the amount of additional repayments you can make per year. Additional repayments beyond this amount can trigger an early repayment cost.





## ANZ ONE STATEMENT

STATEMENT NUMBER 8

03 APRIL 2018 TO 02 OCTOBER 2018

035/217



MR G C MILLERS  
PO BOX 608  
BULIMBA QLD 4171

Branch number (BSB)  
Account number  
Account name(s)

014-253  
**2906-58459**  
MILLERS GLENN  
CHRISTOPHER

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Linked loan account number	3879-04935	Opening balance	+\$3,469.10
		Total deposits	+\$8,400.00
		Total withdrawals	-\$9,683.64
		Total interest	\$0.00
		Total ANZ bank/services charges	\$0.00
		<b>Closing balance</b>	<b>+\$2,185.46</b>

### NEED TO GET IN TOUCH?



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ANZ General Enquiries  
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dedicated mortgage expert

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# ANZ ONE STATEMENT

Account number 2906-58459

## Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>2018</b>				<b>3,469.10</b>
<b>03 APR</b>	<b>BALANCE BROUGHT FORWARD</b>			
06 APR	<b>DETAILS ADVISED SEPARATELY</b>	100.00		3,369.10
17 APR	<b>ANZ M-BANKING PAYMENT</b> TRANSFER 105827 TO GLENN MILLERS PRIVAT	1,000.00		2,369.10
18 APR	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,400.00	3,769.10
24 APR	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER	1,345.07		2,424.03
18 MAY	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,400.00	3,824.03
24 MAY	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER	1,301.68		2,522.35
29 MAY	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 878835 TO 4564699013956239	500.00		2,022.35
18 JUN	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,400.00	3,422.35
26 JUN	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER	1,345.07		2,077.28
18 JUL	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,400.00	3,477.28
24 JUL	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER	1,301.68		2,175.60
20 AUG	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,400.00	3,575.60
24 AUG	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER	1,345.07		2,230.53
10 SEP	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 006991 TO 4564699013956239	100.00		2,130.53
18 SEP	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,400.00	3,530.53
25 SEP	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER	1,345.07		2,185.46
	<b>TOTALS AT END OF PAGE</b>	<b>\$9,683.64</b>	<b>\$8,400.00</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$9,683.64</b>	<b>\$8,400.00</b>	<b>\$2,185.46</b>

## Helpful hint to manage your loan

### Read your loan conditions carefully

For Fixed Rate Loans, there's a limit on the amount of additional repayments you can make per year. Additional repayments beyond this amount can trigger an early repayment cost.



## ANZ ONE STATEMENT

STATEMENT NUMBER 9

02 OCTOBER 2018 TO 02 APRIL 2019

035/200



MR G C MILLERS  
PO BOX 608  
BULIMBA QLD 4171

Branch number (BSB)  
Account number  
Account name(s)

014-253  
**2906-58459**  
MILLERS GLENN  
CHRISTOPHER

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Linked loan account number	3879-04935	<b>Opening balance</b>	<b>+\$2,185.46</b>
		Total deposits	+\$8,100.00
		Total withdrawals	-\$9,488.74
		Total interest	\$0.00
		Total ANZ bank/services charges	-\$395.00
		<b>Closing balance</b>	<b>+\$401.72</b>

### NEED TO GET IN TOUCH?



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# ANZ ONE STATEMENT

Account number 2906-58459

## Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>2018</b>				
02 OCT	<b>BALANCE BROUGHT FORWARD</b>			<b>2,185.46</b>
18 OCT	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,400.00	3,585.46
24 OCT	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 23 OCT 2018	1,335.36		2,250.10
12 NOV	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 992737 TO 4564699013956239 EFFECTIVE DATE 11 NOV 2018	1,402.72		847.38
19 NOV	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,400.00	2,247.38
26 NOV	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 23 NOV 2018	1,385.22		862.16
18 DEC	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,400.00	2,262.16
27 DEC	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 23 DEC 2018	1,340.54		921.62
<b>2019</b>				
19 JAN	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,400.00	2,321.62
24 JAN	<b>ANZ BREAKFREE PACKAGE FEE REF</b> 000000000707248	395.00		1,926.62
24 JAN	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 23 JAN 2019	1,385.22		541.40
18 FEB	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,400.00	1,941.40
26 FEB	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 23 FEB 2019	1,385.22		556.18
05 MAR	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 262272 TO 4564699013956239	3.29		552.89
18 MAR	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,100.00	1,652.89
26 MAR	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 23 MAR 2019	1,251.17		401.72
<b>TOTALS AT END OF PAGE</b>		<b>\$9,883.74</b>	<b>\$8,100.00</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$9,883.74</b>	<b>\$8,100.00</b>	<b>\$401.72</b>

## Helpful hint to manage your loan

### Consolidate your debts

Many Australians have multiple debts such as credit cards or personal loans to juggle. If so, you may be paying more interest than you need to. Speak to us about the possibility of consolidating your debts into your home loan.



## ANZ ONE STATEMENT

STATEMENT NUMBER 10

02 APRIL 2019 TO 02 OCTOBER 2019

MR G C MILLERS  
23 IRONBARK PL  
BRIDGEMAN DOWNS QLD 4035

Branch number (BSB) 014-253  
Account number **2906-58459**  
Account name(s) MILLERS GLENN  
CHRISTOPHER

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Linked loan account number	3879-04935	<b>Opening balance</b>	<b>+\$401.72</b>
		Total deposits	+\$7,600.00
		Total withdrawals	-\$7,843.68
		Total interest	\$0.00
		Total ANZ bank/services charges	\$0.00
		<b>Closing balance</b>	<b>+\$158.04</b>

### NEED TO GET IN TOUCH?

  
ANZ Internet Banking  
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Mortgage Customer Service  
13 25 99  
ANZ General Enquiries  
13 13 14

OR

  
Visit an ANZ branch near  
you, or contact your  
dedicated mortgage expert

OR

  
ANZ Mobile Lender will  
come to you

# ANZ ONE STATEMENT

Account number 2906-58459

## Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>2019</b>				
<b>02 APR</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>401.72</b>
18 APR	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,100.00	1,501.72
24 APR	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 23 APR 2019	1,385.22		116.50
20 MAY	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,100.00	1,216.50
30 MAY	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 176068 TO 014253400610449	809.16		407.34
18 JUN	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,100.00	1,507.34
25 JUN	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 23 JUN 2019	1,375.43		131.91
18 JUL	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,100.00	1,231.91
19 AUG	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,100.00	2,331.91
26 AUG	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 23 AUG 2019	1,285.13		1,046.78
18 SEP	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 012386 FROM 192166469		1,000.00	2,046.78
18 SEP	<b>TRANSFER</b> FROM GLENN MILLERS GLADSTONE UNIT		1,100.00	3,146.78
18 SEP	<b>PAYMENT</b>	427.64		2,719.14
18 SEP	<b>PAYMENT</b>	1,276.86		1,442.28
24 SEP	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 23 SEP 2019	1,284.24		158.04
<b>TOTALS AT END OF PAGE</b>		<b>\$7,843.68</b>	<b>\$7,600.00</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$7,843.68</b>	<b>\$7,600.00</b>	<b>\$158.04</b>

## Helpful hint to manage your loan

### Pay extra from the start

If you have a variable rate loan, and you add extra money to each loan payment or deposit large amounts (like your tax return, dividend payments and any bonuses), you can shorten the life of the loan considerably, as well as save on interest. You may not notice the difference in your daily spending, but you will notice the difference in your loan balance.

For fixed rate loans, remember that making extra payments during a fixed rate period could trigger an Early Repayment Cost. This cost can be very large. You should consider the tolerance amounts for early or additional repayments on your loan before making any changes during a fixed rate period. ANZ can provide an estimate of the Early Repayment Cost if you are considering making changes to your repayment arrangements during a fixed rate period.



Banking Group Limited  
ABN 11 005 357 522



## ANZ BML OFFSET STATEMENT

STATEMENT NUMBER 19  
22 JUNE 2018 TO 24 SEPTEMBER 2018

THE DIRECTOR  
GLENN MILLERS CUSTODIAN P/L  
6 YONGA ST  
BALMORAL QLD 4171

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

GLENN MILLERS CUSTODIAN P/L

#### Branch Number (BSB)

014-253

#### Account Number

1921-66469

#### Opening Balance:

\$ **4,161.61**

#### Total Deposits:

\$ **4,500.00**

#### Total Withdrawals:

\$ **3,673.18**

#### Closing Balance:

\$ **4,988.43**

### NEED TO GET IN TOUCH?



ANZ Internet Banking  
[anz.com](http://anz.com)

OR



Enquiries: 13 13 14  
Lost/Stolen Cards: 1800 033 844





## ANZ BML OFFSET STATEMENT

Account Number 1921-66469

### Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
22 JUN	OPENING BALANCE			4,161.61
10 JUL	PAYMENT TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 08 JUL 2018	1,117.80		3,043.81
23 JUL	TRANSFER FROM MR GLENN MILLERS GORMAN ST		1,500.00	4,543.81
23 JUL	ANZ M-BANKING FUNDS TFER TRANSFER 777578 TO 4564699013956239	200.00		4,343.81
24 JUL	ACCOUNT SERVICING FEE	15.00		4,328.81
09 AUG	PAYMENT TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 08 AUG 2018	1,155.16		3,173.65
22 AUG	TRANSFER FROM MR GLENN MILLERS GORMAN ST		1,500.00	4,673.65
24 AUG	ACCOUNT SERVICING FEE	15.00		4,658.65
11 SEP	PAYMENT TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 08 SEP 2018	1,155.22		3,503.43
24 SEP	TRANSFER FROM MR GLENN MILLERS GORMAN ST		1,500.00	5,003.43
24 SEP	ACCOUNT SERVICING FEE	15.00		4,988.43
	TOTALS AT END OF PAGE	\$3,673.18	\$4,500.00	
	TOTALS AT END OF PERIOD	\$3,673.18	\$4,500.00	\$4,988.43

### This Statement Includes

ANZ bank charges	\$45.00
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### Yearly Summary

Previous Year to 30/06/2018 (\$)



# ANZ BML OFFSET STATEMENT

Account Number 1921-66469

## Fee Summary

Fees Charged for period: 23 JUN 2018 to 24 JUL 2018

### Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>Transaction Fees</b>					
EFTPOS/PHONE BANKING	1.00	1.00		5.00	0.00
<b>Total Transaction Fees Charged</b>					<b>\$0.00</b>
<b>SERVICE FEES</b>					
ACCOUNT SERVICE FEE					15.00
<b>Total Account Service Fees</b>					<b>\$15.00</b>
<b>Total Bank Account Fees Charged</b>					<b>\$15.00</b>

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 25 JUL 2018 to 24 AUG 2018

### Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>Transaction Fees</b>					
EFTPOS/PHONE BANKING	1.00	1.00		5.00	0.00
<b>Total Transaction Fees Charged</b>					<b>\$0.00</b>
<b>SERVICE FEES</b>					
ACCOUNT SERVICE FEE					15.00
<b>Total Account Service Fees</b>					<b>\$15.00</b>
<b>Total Bank Account Fees Charged</b>					<b>\$15.00</b>

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 25 AUG 2018 to 24 SEP 2018

### Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>Transaction Fees</b>					
EFTPOS/PHONE BANKING	1.00	1.00		5.00	0.00
<b>Total Transaction Fees Charged</b>					<b>\$0.00</b>
<b>SERVICE FEES</b>					
ACCOUNT SERVICE FEE					15.00
<b>Total Account Service Fees</b>					<b>\$15.00</b>
<b>Total Bank Account Fees Charged</b>					<b>\$15.00</b>

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included



Banking Group Limited  
ABN 11 005 357 522

## ANZ BML OFFSET STATEMENT

Account Number 1921-66469

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>15.00</b>
<b>This is made up of:</b>	
<b>Value of Free Transactions</b>	<b>15.00</b>

### IMPORTANT INFORMATION

#### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line 1800 805 154 and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling 13 13 14.



Banking Group Limited  
ABN 11 005 357 522



## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 20

24 SEPTEMBER 2018 TO 24 DECEMBER 2018

\*\*\* ADDRESS NOT FOUND \*\*\*

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

GLENN MILLERS CUSTODIAN P/L

#### Branch Number (BSB)

014-253

#### Account Number

1921-66469

Opening Balance:

**\$4,988.43**

Total Deposits:

**\$4,500.00**

Total Withdrawals:

**\$3,513.66**

Closing Balance:

**\$5,974.77**

### NEED TO GET IN TOUCH?



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**Lost/Stolen Cards: 1800 033 844**



## BUSINESS PREMIUM SAVER STATEMENT

Account Number 1921-66469

### Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
24 SEP	OPENING BALANCE			4,988.43
09 OCT	PAYMENT TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 08 OCT 2018	1,129.51		3,858.92
22 OCT	TRANSFER FROM MR GLENN MILLERS GORMAN ST		1,500.00	5,358.92
24 OCT	ACCOUNT SERVICING FEE	15.00		5,343.92
09 NOV	PAYMENT TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 08 NOV 2018	1,188.58		4,155.34
22 NOV	TRANSFER FROM MR GLENN MILLERS GORMAN ST		1,500.00	5,655.34
23 NOV	ACCOUNT SERVICING FEE	15.00		5,640.34
11 DEC	PAYMENT TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 08 DEC 2018	1,155.41		4,484.93
14 DEC	ACCOUNT SERVICING FEE	10.16		4,474.77
24 DEC	TRANSFER FROM MR GLENN MILLERS GORMAN ST		1,500.00	5,974.77
	TOTALS AT END OF PAGE	\$3,513.66	\$4,500.00	
	TOTALS AT END OF PERIOD	\$3,513.66	\$4,500.00	\$5,974.77

### This Statement Includes

ANZ bank charges	\$40.16
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### Fee Summary

Fees Charged for period: 25 SEP 2018 to 24 OCT 2018

#### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
EFTPOS/PHONE BANKING WDL	1.00	1.00	5.00	0.00
<b>Total Transaction Fees Charged</b>				\$0.00
<b>SERVICE FEES</b>				
MONTHLY ACCOUNT SERVICE FEE				15.00
<b>Total Account Service Fees</b>				\$15.00
<b>Total Bank Account Fees Charged</b>				\$15.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included



## BUSINESS PREMIUM SAVER STATEMENT

Account Number 1921-66469

Fees Charged for period: 25 OCT 2018 to 23 NOV 2018

### Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>Transaction Fees</b>					
EFTPOS/PHONE BANKING WDL	1.00	1.00		5.00	0.00
<b>Total Transaction Fees Charged</b>					<b>\$0.00</b>
<b>SERVICE FEES</b>					
MONTHLY ACCOUNT SERVICE FEE					15.00
<b>Total Account Service Fees</b>					<b>\$15.00</b>
<b>Total Bank Account Fees Charged</b>					<b>\$15.00</b>

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 24 NOV 2018 to 14 DEC 2018

### Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>SERVICE FEES</b>					
MONTHLY ACCOUNT SERVICE FEE					10.16
<b>Total Account Service Fees</b>					<b>\$10.16</b>
<b>Total Bank Account Fees Charged</b>					<b>\$10.16</b>

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 24/12/18 and the monthly fee cycle, as appears above, ended on 14/12/18.

### Summary of Relationship Benefit for this account

Amount (\$)

<b>Your Relationship Benefit</b>	<b>10.00</b>
<b>This is made up of:</b>	
Value of Free Transactions	10.00



Banking Group Limited  
ABN 11 005 357 522

## BUSINESS PREMIUM SAVER STATEMENT

Account Number 1921-66469

### IMPORTANT INFORMATION

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## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 21

24 DECEMBER 2018 TO 22 MARCH 2019

\*\*\* ADDRESS NOT FOUND \*\*\*

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

GLENN MILLERS CUSTODIAN P/L

#### Branch Number (BSB)

014-253

#### Account Number

1921-66469

Opening Balance:

**\$5,974.77**

Total Deposits:

**\$4,200.96**

Total Withdrawals:

**\$4,212.54**

Closing Balance:

**\$5,963.19**

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# BUSINESS PREMIUM SAVER STATEMENT

Account Number 1921-66469

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>24 DEC</b>	<b>OPENING BALANCE</b>			<b>5,974.77</b>
31 DEC	<b>CREDIT INTEREST PAID</b>		0.17	5,974.94
<b>2019</b>				
09 JAN	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 08 JAN 2019	1,194.28		4,780.66
22 JAN	<b>TRANSFER</b> FROM MR GLENN MILLERS GORMAN ST		1,500.00	6,280.66
31 JAN	<b>CREDIT INTEREST PAID</b>		0.43	6,281.09
11 FEB	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 08 FEB 2019	1,509.13		4,771.96
22 FEB	<b>TRANSFER</b> FROM MR GLENN MILLERS GORMAN ST		1,500.00	6,271.96
28 FEB	<b>CREDIT INTEREST PAID</b>		0.36	6,272.32
05 MAR	<b>TRANSFER</b> FROM GLENN MILLERS GORMAN ST		1,200.00	7,472.32
11 MAR	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 08 MAR 2019	1,509.13		5,963.19
<b>TOTALS AT END OF PAGE</b>		<b>\$4,212.54</b>	<b>\$4,200.96</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$4,212.54</b>	<b>\$4,200.96</b>	<b>\$5,963.19</b>

## This Statement Includes

Interest earned on deposits	\$0.96
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## Fee Summary

Fees Charged for period: 15 DEC 2018 to 31 DEC 2018

### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included





## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 22  
22 MARCH 2019 TO 24 JUNE 2019

\*\*\* ADDRESS NOT FOUND \*\*\*

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

GLENN MILLERS CUSTODIAN P/L

#### Branch Number (BSB)

014-253

#### Account Number

1921-66469

Opening Balance:

**\$5,963.19**

Total Deposits:

**\$0.98**

Total Withdrawals:

**\$4,527.39**

Closing Balance:

**\$1,436.78**

### NEED TO GET IN TOUCH?



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**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 1921-66469

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2019</b>				
<b>22 MAR</b>	<b>OPENING BALANCE</b>			<b>5,963.19</b>
29 MAR	<b>CREDIT INTEREST PAID</b>		0.73	5,963.92
09 APR	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 08 APR 2019	1,509.13		4,454.79
30 APR	<b>CREDIT INTEREST PAID</b>		0.25	4,455.04
09 MAY	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 08 MAY 2019	1,509.13		2,945.91
11 JUN	<b>PAYMENT</b> TO MILLERS GLENN CHRISTOPHER EFFECTIVE DATE 10 JUN 2019	1,509.13		1,436.78
<b>TOTALS AT END OF PAGE</b>		<b>\$4,527.39</b>	<b>\$0.98</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$4,527.39</b>	<b>\$0.98</b>	<b>\$1,436.78</b>

## This Statement Includes

Interest earned on deposits	\$0.98
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## Fee Summary

Fees Charged for period: 01 MAR 2019 to 29 MAR 2019

### Summary of ANZ Transaction Fees

	Transactions		Fee Per	Total
	Total	Free	Additional	Transaction
				Charge
			(\$)	(\$)
<b>Transaction Fees</b>				
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 24/06/19 and the monthly fee cycle, as appears above, ended on 29/03/19.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>0.60</b>
<b>This is made up of:</b>	
Value of Free Transactions	0.60

Statement Period  
28 February 2018 - 31 August 2018**Westpac Business One Flexi**Account Name  
**MR GLENN MILLERS GLENN MILLERS  
PRIVATE PENSION FUND**MR G MILLERS  
PO BOX 608  
BULIMBA QLD 4171Customer ID  
**9144 4797 MILLERS, GLENN**BSB  
**034-058**Account Number  
**311 755**

Opening Balance	+ \$27,698.81
Total Credits	+ \$25,175.66
Total Debits	- \$34,834.35
Closing Balance	+ \$18,040.12

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
23 Feb 2018	0.01 %	0.01 %	0.01 %	0.01 %
18 May 2018	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
23 Feb 2018	0.10 %	0.20 %	0.20 %	0.20 %
18 May 2018	0.05 %	0.10 %	0.10 %	0.10 %

**TRANSACTIONS**

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>28/02/18</b>	<b>STATEMENT OPENING BALANCE</b>			<b>27,698.81</b>
01/03/18	Deposit Ray White Toowo 47 Gorman Street D		135.93	27,834.74
01/03/18	Deposit Superchoice P/L Pc06C012-5142639		2,083.33	29,918.07
01/03/18	Transaction Fee	3.50		29,914.57
05/03/18	Withdrawal Mobile 0356782 Bpay Tax Office Quart payment	798.00		29,116.57
15/03/18	Deposit Ray White Toowo 47 Gorman Street D		517.69	29,634.26
19/03/18	Withdrawal Online 1477014 Pymt Glenn Mill Gladstone unit	1,400.00		28,234.26
22/03/18	Periodical Payment To Glenn Millers Gorman St	1,500.00		26,734.26



## TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
27/03/18	Payment By Authority To Clearviewlifeinv 514446274010827227	1,525.65		25,208.61
28/03/18	Deposit Dividend Medibank Div 18Int/01017215		385.00	25,593.61
28/03/18	Deposit Superchoice P/L Pc06C013-5163592		2,083.33	27,676.94
29/03/18	Interest Paid		0.22	27,677.16
29/03/18	Deposit Real Estate Trad Ray White Gladston /		1,061.40	28,738.56
03/04/18	Deposit Ray White Toowo 47 Gorman Street D		312.72	29,051.28
03/04/18	Transaction Fee	5.00		29,046.28
05/04/18	Deposit Dividend Wesfarmers Ltd Int18/01121243		206.00	29,252.28
09/04/18	Withdrawal Mobile 6441016 Bpay Tax Office Tax	798.00		28,454.28
16/04/18	Deposit Ray White Toowo 47 Gorman Street D		310.99	28,765.27
17/04/18	Deposit Mr Glenn Christo		1,000.00	29,765.27
18/04/18	Withdrawal Online 1423042 Pymt Glenn Mill Gladstone unit	1,400.00		28,365.27
23/04/18	Periodical Payment To Glenn Millers Gorman St	1,500.00		26,865.27
27/04/18	Payment By Authority To Clearviewlifeinv 514446274010900368	1,525.65		25,339.62
30/04/18	Interest Paid		0.24	25,339.86
30/04/18	Deposit Real Estate Trad Ray White Gladston		705.40	26,045.26
01/05/18	Deposit Ray White Toowo 47 Gorman Street D		747.94	26,793.20
01/05/18	Transaction Fee	4.50		26,788.70
09/05/18	Deposit Superchoice P/L Pc300418-115759807		2,083.33	28,872.03
18/05/18	Withdrawal Online 1706387 Pymt Glenn Mill Gladstone unit	1,400.00		27,472.03
22/05/18	Periodical Payment To Glenn Millers Gorman St	1,500.00		25,972.03
28/05/18	Payment By Authority To Clearviewlifeinv 514446274010967585	1,525.65		24,446.38
31/05/18	Interest Paid		0.22	24,446.60
31/05/18	Deposit Real Estate Trad Ray White Gladston		70.97	24,517.57
01/06/18	Deposit Ray White Toowo 47 Gorman Street D		1,091.65	25,609.22
01/06/18	Deposit Superchoice P/L Pc230518-116655123		2,083.33	27,692.55
01/06/18	Transaction Fee	3.00		27,689.55



## TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
15/06/18	Deposit Ray White Toowo 47 Gorman Street D		1,091.65	28,781.20
18/06/18	Withdrawal Online 1512299 Pymt Glenn Mill Gladstone unit	1,400.00		27,381.20
19/06/18	Withdrawal Online 1229400 Pymt Mcconachie Audit Shield	370.00		27,011.20
21/06/18	Deposit Superchoice P/L Pc150618-117488916		2,083.33	29,094.53
22/06/18	Periodical Payment To Glenn Millers Gorman St	1,500.00		27,594.53
26/06/18	Payment By Authority To Clearviewlifeinv 514446274011036576	1,525.65		26,068.88
29/06/18	Interest Paid		0.21	26,069.09
02/07/18	Deposit Real Estate Trad Ray White Gladston		41.50	26,110.59
02/07/18	Transaction Fee	4.00		26,106.59
13/07/18	Deposit Ray White Toowo 47 Gorman Street D		1,091.65	27,198.24
18/07/18	Withdrawal Online 1530532 Pymt Glenn Mill Gladstone unit	1,400.00		25,798.24
20/07/18	Payment By Authority To Westpac Securiti B Cvn 26702614-00	5,179.95		20,618.29
23/07/18	Periodical Payment To Glenn Millers Gorman St	1,500.00		19,118.29
26/07/18	Payment By Authority To Clearviewlifeinv 514446274011106013	1,525.65		17,592.64
31/07/18	Interest Paid		0.20	17,592.84
31/07/18	Deposit Real Estate Trad Ray White Gladston		776.60	18,369.44
31/07/18	Deposit Superchoice P/L Pc250718-119598055		2,083.33	20,452.77
01/08/18	Transaction Fee	4.00		20,448.77
01/08/18	Withdrawal Mobile 6964731 Bpay Tax Office Tax	798.00		19,650.77
15/08/18	Deposit Ray White Toowo 47 Gorman Street D		71.62	19,722.39
20/08/18	Withdrawal Online 1574511 Pymt Glenn Mill Gladstone unit	1,400.00		18,322.39
22/08/18	Periodical Payment To Glenn Millers Gorman St	1,500.00		16,822.39
28/08/18	Payment By Authority To Clearviewlifeinv 514446274011179197	1,838.15		14,984.24
29/08/18	Deposit Superchoice P/L Pc220818-120720401		2,083.33	17,067.57
31/08/18	Interest Paid		0.15	17,067.72
31/08/18	Deposit Real Estate Trad Ray White Gladston		972.40	18,040.12



## TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/18	CLOSING BALANCE			18,040.12

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## TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 034-058 31-1755

## 01 MAR 2018

		Volume	Unit Price	Fee
Total	Electronic Credits	3	\$0.50	\$1.50
\$3.50	Electronic Debits	4	\$0.50	\$2.00

## 03 APR 2018

		Volume	Unit Price	Fee
Total	Electronic Credits	6	\$0.50	\$3.00
\$5.00	Electronic Debits	4	\$0.50	\$2.00

## 01 MAY 2018

		Volume	Unit Price	Fee
Total	Electronic Credits	5	\$0.50	\$2.50
\$4.50	Electronic Debits	4	\$0.50	\$2.00

## 01 JUN 2018

		Volume	Unit Price	Fee
Total	Electronic Credits	3	\$0.50	\$1.50
\$3.00	Electronic Debits	3	\$0.50	\$1.50

## 02 JUL 2018

		Volume	Unit Price	Fee
Total	Electronic Credits	4	\$0.50	\$2.00
\$4.00	Electronic Debits	4	\$0.50	\$2.00

## 01 AUG 2018

		Volume	Unit Price	Fee
Total	Electronic Credits	4	\$0.50	\$2.00
\$4.00	Electronic Debits	4	\$0.50	\$2.00

**ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2017 TO 30 JUNE 2018****For account: 4058/311755**

Total interest credited

\$3.14

These details are provided for your records and taxation purposes

**MORE INFORMATION**

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

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

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

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Statement Period  
31 August 2018 - 28 February 2019**Westpac Business One Flexi**Account Name  
**MR GLENN MILLERS GLENN MILLERS  
PRIVATE PENSION FUND**MR G MILLERS  
PO BOX 608  
BULIMBA QLD 4171Customer ID  
**9144 4797 MILLERS, GLENN**BSB  
**034-058**Account Number  
**311 755**

Opening Balance	+ \$18,040.12
Total Credits	+ \$27,104.23
Total Debits	- \$35,010.70
Closing Balance	+ \$10,133.65

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
18 May 2018	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
18 May 2018	0.05 %	0.10 %	0.10 %	0.10 %

**TRANSACTIONS**

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/08/18</b>	<b>STATEMENT OPENING BALANCE</b>			<b>18,040.12</b>
03/09/18	Transaction Fee	3.50		18,036.62
14/09/18	Deposit Ray White Toowo 47 Gorman Street D		749.15	18,785.77
18/09/18	Withdrawal Online 1553062 Pymt Glenn Mill Gladstone unit	1,400.00		17,385.77
24/09/18	Periodical Payment To Glenn Millers Gorman St	1,500.00		15,885.77
26/09/18	Payment By Authority To Clearviewlifeinv 514446274011244682	1,838.15		14,047.62
27/09/18	Deposit Dividend Wesfarmers Ltd Fin18/01106272		240.00	14,287.62
27/09/18	Deposit Dividend Medibank Div Fin18/01024531		504.00	14,791.62
28/09/18	Interest Paid		0.13	14,791.75



## TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/09/18	Deposit Real Estate Trad Ray White Gladston		655.60	15,447.35
01/10/18	Transaction Fee	3.50		15,443.85
03/10/18	Withdrawal Mobile 4260155 Bpay Deft Payme Gladstone B/C	1,873.36		13,570.49
10/10/18	Deposit Superchoice P/L Pc200918-121700614		2,083.33	15,653.82
15/10/18	Deposit Ray White Toowo 47 Gorman Street D		879.67	16,533.49
15/10/18	Withdrawal Mobile 4278951 Bpay Deft Payme Gladstone B/C	674.40		15,859.09
18/10/18	Withdrawal Online 1450380 Pymt Glenn Mill Gladstone unit	1,400.00		14,459.09
22/10/18	Periodical Payment To Glenn Millers Gorman St	1,500.00		12,959.09
26/10/18	Payment By Authority To Clearviewlifeinv 514446274011313920	1,838.15		11,120.94
30/10/18	Deposit Superchoice P/L Pc221018-123276003		2,083.33	13,204.27
31/10/18	Interest Paid		0.12	13,204.39
31/10/18	Deposit Real Estate Trad Ray White Gladston		972.40	14,176.79
31/10/18	Withdrawal Online 2803092 Bpay Tax Office Ato Quart Pay	813.00		13,363.79
01/11/18	Deposit Ray White Toowo 47 Gorman Street D		1,025.65	14,389.44
01/11/18	Transaction Fee	5.00		14,384.44
07/11/18	Deposit Chermside QLD		5,301.99	19,686.43
19/11/18	Withdrawal Online 1474272 Pymt Glenn Mill Gladstone unit	1,400.00		18,286.43
20/11/18	Withdrawal Mobile 9491232 Bpay Deft Payme	394.50		17,891.93
22/11/18	Periodical Payment To Glenn Millers Gorman St	1,500.00		16,391.93
27/11/18	Payment By Authority To Clearviewlifeinv 514446274011384497	1,838.15		14,553.78
30/11/18	Interest Paid		0.14	14,553.92
30/11/18	Deposit Real Estate Trad Ray White Gladston		776.60	15,330.52
30/11/18	Deposit Superchoice P/L Pc221118-124863914		2,083.33	17,413.85
03/12/18	Deposit Ray White Toowo 47 Gorman Street D		662.65	18,076.50
03/12/18	Transaction Fee	9.00		18,067.50
18/12/18	Withdrawal Online 1433448 Pymt Glenn Mill Gladstone unit	1,400.00		16,667.50
24/12/18	Periodical Payment To Glenn Millers Gorman St	1,500.00		15,167.50



## TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/12/18	Deposit Superchoice P/L Pc181218-125833051		2,083.33	17,250.83
28/12/18	Payment By Authority To Clearviewlifeinv 514446274011455893	1,838.15		15,412.68
31/12/18	Interest Paid		0.14	15,412.82
31/12/18	Deposit Real Estate Trad Ray White Gladston		776.60	16,189.42
02/01/19	Transaction Fee	3.00		16,186.42
14/01/19	Withdrawal Mobile 1435361 Pymt Mcconachie Accountants	242.00		15,944.42
18/01/19	Withdrawal Online 1599911 Pymt Glenn Mill Gladstone unit	1,400.00		14,544.42
22/01/19	Periodical Payment To Glenn Millers Gorman St	1,500.00		13,044.42
25/01/19	Withdrawal Online 1163518 Pymt Boo Amy Re Millers Gorman St	2,412.30		10,632.12
25/01/19	Withdrawal Mobile 5252449 Bpay Deft Payme BC Gladstone	458.64		10,173.48
29/01/19	Payment By Authority To Clearviewlifeinv 514446274011520470	1,838.15		8,335.33
31/01/19	Interest Paid		0.12	8,335.45
31/01/19	Deposit Real Estate Trad Rent Payment		972.40	9,307.85
01/02/19	Deposit Ray White Toowoo 47 Gorman Street D		143.22	9,451.07
01/02/19	Deposit Superchoice P/L Pc220119-127370089		2,083.33	11,534.40
01/02/19	Transaction Fee	3.50		11,530.90
04/02/19	Deposit Online 2012849 Tfr Classic Plus Accountreimburse		167.00	11,697.90
04/02/19	Withdrawal Mobile 1091203 Tfr Altitude Qa Car park	167.00		11,530.90
15/02/19	Withdrawal Mobile 4603246 Bpay Asic Asic	342.00		11,188.90
18/02/19	Withdrawal Online 1618664 Pymt Glenn Mill Gladstone unit	1,400.00		9,788.90
22/02/19	Periodical Payment To Glenn Millers Gorman St	1,500.00		8,288.90
26/02/19	Payment By Authority To Clearviewlifeinv 514446274011588370	1,015.25		7,273.65
28/02/19	Interest Paid		0.07	7,273.72
28/02/19	Deposit Real Estate Trad Rent Payment		776.60	8,050.32
28/02/19	Deposit Superchoice P/L Pc210219-128967157		2,083.33	10,133.65
28/02/19	<b>CLOSING BALANCE</b>			<b>10,133.65</b>



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## TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 034-058 31-1755

03 SEP 2018

		Volume	Unit Price	Fee
Total	Electronic Credits	3	\$0.50	\$1.50
\$3.50	Electronic Debits	4	\$0.50	\$2.00

01 OCT 2018

		Volume	Unit Price	Fee
Total	Electronic Credits	4	\$0.50	\$2.00
\$3.50	Electronic Debits	3	\$0.50	\$1.50

01 NOV 2018

		Volume	Unit Price	Fee
Total	Electronic Credits	4	\$0.50	\$2.00
\$5.00	Electronic Debits	6	\$0.50	\$3.00

03 DEC 2018

		Volume	Unit Price	Fee
Total	Electronic Credits	3	\$0.50	\$1.50
\$9.00	Electronic Debits	4	\$0.50	\$2.00
	Cheques Collected	3	\$1.00	\$3.00
	Branch Deposits	1	\$2.50	\$2.50

02 JAN 2019

		Volume	Unit Price	Fee
Total	Electronic Credits	3	\$0.50	\$1.50
\$3.00	Electronic Debits	3	\$0.50	\$1.50

01 FEB 2019

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
\$3.50	Electronic Debits	6	\$0.50	\$3.00

**MORE INFORMATION**

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

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

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

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
28 February 2019 - 30 August 2019

## Westpac Business One Flexi

Account Name  
MR GLENN MILLERS GLENN MILLERS  
PRIVATE PENSION FUNDMR G MILLERS  
PO BOX 608  
BULIMBA QLD 4171Customer ID  
9144 4797 MILLERS, GLENNBSB Account Number  
034-058 311 755

Opening Balance	+ \$10,133.65
Total Credits	+ \$69,385.91
Total Debits	- \$35,726.63
Closing Balance	+ \$43,792.93

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
18 May 2018	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
18 May 2018	0.05 %	0.10 %	0.10 %	0.10 %

## TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/19	STATEMENT OPENING BALANCE			10,133.65
01/03/19	Deposit Ray White Toowo 47 Gorman Street D		420.75	10,554.40
01/03/19	Transaction Fee	5.00		10,549.40
05/03/19	Withdrawal Mobile 1223988 Pymt Glenn C Mi Gorman St	1,200.00		9,349.40
05/03/19	Withdrawal Mobile 5918662 Bpay Tax Office Millers	813.00		8,536.40
15/03/19	Deposit Ray White Toowo 47 Gorman Street D		599.17	9,135.57
18/03/19	Withdrawal Online 1649676 Pymt Glenn Mill Gladstone unit	1,100.00		8,035.57
26/03/19	Payment By Authority To Clearviewlifeinv 514446274011656205	1,015.25		7,020.32



## TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/03/19	Deposit Dividend Medibank Div Mar19/01018501		399.00	7,419.32
28/03/19	Deposit Superchoice P/L Pc210319-130102949		2,083.33	9,502.65
29/03/19	Interest Paid		0.06	9,502.71
29/03/19	Deposit Real Estate Trad Rent Payment		248.00	9,750.71
01/04/19	Deposit Ray White Toowo 47 Gorman Street D		599.17	10,349.88
01/04/19	Transaction Fee	4.50		10,345.38
10/04/19	Deposit Dividend Wesfarmers Ltd Int19/01101293		400.00	10,745.38
15/04/19	Deposit Ray White Toowo 47 Gorman Street D		599.17	11,344.55
18/04/19	Withdrawal Online 1655321 Pymt Glenn Mill Gladstone unit	1,100.00		10,244.55
29/04/19	Deposit Superchoice P/L Pc180419-131946573		2,083.33	12,327.88
29/04/19	Withdrawal Mobile 2023178 Bpay Tax Office Ato Quarterly	813.00		11,514.88
29/04/19	Payment By Authority To Clearviewlifeinv 514446274011726594	1,015.25		10,499.63
30/04/19	Interest Paid		0.09	10,499.72
30/04/19	Deposit Real Estate Trad Rent Payment		156.60	10,656.32
01/05/19	Deposit Ray White Toowo 47 Gorman Street D		20.29	10,676.61
01/05/19	Transaction Fee	4.00		10,672.61
15/05/19	Deposit Ray White Toowo 47 Gorman Street D		450.67	11,123.28
17/05/19	Withdrawal Mobile 4461586 Bpay Deft Payme BC Gladstone	458.64		10,664.64
20/05/19	Withdrawal Online 1464723 Pymt Glenn Mill Gladstone unit	1,100.00		9,564.64
28/05/19	Payment By Authority To Clearviewlifeinv 514446274011796551	1,015.25		8,549.39
31/05/19	Interest Paid		0.08	8,549.47
31/05/19	Deposit Real Estate Trad Rent Payment		705.40	9,254.87
03/06/19	Deposit Ray White Toowo 47 Gorman Street D		599.17	9,854.04
03/06/19	Transaction Fee	3.00		9,851.04
07/06/19	Deposit Morningside QLD		3,531.86	13,382.90
17/06/19	Deposit Ray White Toowo 47 Gorman Street D		534.17	13,917.07





## TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
18/06/19	Withdrawal Online 1513701 Pymt Glenn Mill Gladstone unit	1,100.00		12,817.07
26/06/19	Payment By Authority To Clearviewlifeinv 514446274011861146	1,015.25		11,801.82
28/06/19	Interest Paid		0.09	11,801.91
01/07/19	Deposit Ray White Toowoo 47 Gorman Street D		599.17	12,401.08
01/07/19	Deposit Real Estate Trad Rent Payment		830.71	13,231.79
01/07/19	Transaction Fee	5.50		13,226.29
15/07/19	Deposit Ray White Toowoo 47 Gorman Street D		599.17	13,825.46
18/07/19	Withdrawal Online 1700229 Pymt Glenn Mill Gladstone unit	1,100.00		12,725.46
26/07/19	Payment By Authority To Clearviewlifeinv 514446274011929358	1,015.25		11,710.21
29/07/19	Withdrawal Mobile 7758834 Bpay Tax Office Quarterly payment	813.00		10,897.21
31/07/19	Interest Paid		0.11	10,897.32
31/07/19	Deposit Real Estate Trad Rent Payment		865.60	11,762.92
01/08/19	Deposit Ray White Toowoo 47 Gorman Street D		1,301.14	13,064.06
01/08/19	Transaction Fee	3.50		13,060.56
01/08/19	Withdrawal Mobile 7081572 Bpay Grc Rates/ Gladstone Rates	5,349.06		7,711.50
13/08/19	Deposit Westpac Securiti S Dnk 29580902-00		14,757.08	22,468.58
19/08/19	Withdrawal Online 1464127 Pymt Glenn Mill Gladstone unit	1,100.00		21,368.58
20/08/19	Deposit Westpac Securiti S Bhp 29627381-00		36,144.87	57,513.45
23/08/19	Withdrawal Mobile 1540775 Pymt Glenn C Mi Gorman st	1,200.00		56,313.45
26/08/19	Payment By Authority To Westpac Securiti B Cvn 29663672-00	4,799.95		51,513.50
27/08/19	Payment By Authority To Clearviewlifeinv 514446274011998576	1,148.28		50,365.22
30/08/19	Interest Paid		0.81	50,366.03
30/08/19	Deposit Real Estate Trad Rent Payment		856.85	51,222.88
30/08/19	Payment By Authority To Westpac Securiti B Cvn 29694597-00	7,429.95		43,792.93
30/08/19	<b>CLOSING BALANCE</b>			<b>43,792.93</b>



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## TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 034-058 31-1755

01 MAR 2019

Total  
\$5.00

Electronic Credits  
Electronic Debits

Volume	Unit Price	Fee
5	\$0.50	\$2.50
5	\$0.50	\$2.50

01 APR 2019

Total  
\$4.50

Electronic Credits  
Electronic Debits

Volume	Unit Price	Fee
5	\$0.50	\$2.50
4	\$0.50	\$2.00

01 MAY 2019

Total  
\$4.00

Electronic Credits  
Electronic Debits

Volume	Unit Price	Fee
5	\$0.50	\$2.50
3	\$0.50	\$1.50

03 JUN 2019

Total  
\$3.00

Electronic Credits  
Electronic Debits

Volume	Unit Price	Fee
3	\$0.50	\$1.50
3	\$0.50	\$1.50

01 JUL 2019

Total  
\$5.50

Electronic Credits  
Electronic Debits  
Cheques Collected  
Branch Deposits

Volume	Unit Price	Fee
2	\$0.50	\$1.00
2	\$0.50	\$1.00
1	\$1.00	\$1.00
1	\$2.50	\$2.50

01 AUG 2019

Total  
\$3.50

Electronic Credits  
Electronic Debits

Volume	Unit Price	Fee
4	\$0.50	\$2.00
3	\$0.50	\$1.50

**ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019****For account: 4058/311755**

Total interest credited

\$1.39

These details are provided for your records and taxation purposes

**MORE INFORMATION**

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

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

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**THANK YOU FOR BANKING WITH WESTPAC**



# Transaction Summary

01 Jul 2018 - 30 Jun 2019

SHARES - 6314157 - HIN 69060145

MR GLENN CHRISTOPHER MILLERS <G MILLERS PRIVATE PENS A/C>

Code	Company	Date	Type	Quantity	Unit Price (	Trade Value	Brokerage+ GST (\$)	Contract Nr	Total Value (\$)
CVN	CARNARVON PI	18/07/2018	Buy	20000	0.2575	5150	29.95	2.72	26702614 5179.95
									Total Buys 5179.95
									Total Sells ( 0

The

## DISCLAIMER

This statement AFSL 241400 (" a participant of the ASX Group and Chi-X Australia."

Information contained in this statement is believed to be accurate at the time the statement is generated. Westpac Securities and its related entities do not accept

## GLOSSARY

Units The number of registered securities that you own.

Unit Price The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value  
Brokerage The fee or charge that is paid by you when transacting a buy or sell.

Holder Identifier When you are CHESSE sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single

Dividend A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay

Ex-dividend The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the

Interim dividend A dividend paid during a year representing a return based on the previous six months' financial performance and the outlook for the future.

Final dividend A dividend paid during a year representing a return based on the previous twelve months' financial performance.

Special dividend A dividend paid by the company outside typical recurring (interim and final) dividend cycle.

Record date The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who

Payment date The date on which a declared dividend is scheduled to be paid.

Unfranked Dividends which do not carry a franking credit.

Franked dividends are paid to security holders out of profits on which the company has already paid tax.

Franking /1/ A franking credit is your share of tax paid by a company on the profits from which your dividend are paid. They are also known as Imputation Credits. Total subsc Total subscriptions can include, but are not limited to: Trader Pro fees, Morningstar research subscription fees and trading alerts.

Other fees Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees (added as brokerage), rejection fees, early and late settlement Corporate : Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.



# Interest & Estimated Dividend Summary

1 JULY 2018 - 30 JUNE 2019

SHARES - 6314157 - HIN 69060145

MR GLENN CHRISTOPHER MILLERS <G MILLERS PRIVATE PENS A/C>

## ESTIMATED DIVIDEND SUMMARY

### BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
07-Mar-2019	26-Mar-2019	Interim	\$0.7808	2,500	\$0.00	\$1,952.02	\$1,952.02	\$836.58
10-Jan-2019	30-Jan-2019	Interim	\$1.4127	2,500	\$0.00	\$3,531.86	\$3,531.86	\$1,513.65
06-Sep-2018	25-Sep-2018	Final	\$0.8855	2,500	\$0.00	\$2,213.63	\$2,213.63	\$948.70
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$7,697.51</b>	<b>\$7,697.51</b>	<b>\$3,298.93</b>

### FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
22-May-2019	14-Jun-2019	Interim	\$0.6000	4,977	\$0.00	\$2,986.20	\$2,986.20	\$1,279.80
28-Feb-2019	22-Mar-2019	Interim	\$0.3000	4,758	\$0.00	\$1,427.40	\$1,427.40	\$611.74
31-Aug-2018	02-Oct-2018	Final	\$0.1200	4,606	\$0.00	\$552.72	\$552.72	\$236.88
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$4,966.32</b>	<b>\$4,966.32</b>	<b>\$2,128.42</b>

### MPL - MEDIBANK PRIVATE LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
05-Mar-2019	28-Mar-2019	Interim	\$0.0570	7,000	\$0.00	\$399.00	\$399.00	\$171.00
05-Sep-2018	27-Sep-2018	Final	\$0.0720	7,000	\$0.00	\$504.00	\$504.00	\$216.00
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$903.00</b>	<b>\$903.00</b>	<b>\$387.00</b>

### WES - WESFARMERS LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
26-Feb-2019	10-Apr-2019	Interim	\$2.0000	200	\$0.00	\$400.00	\$400.00	\$171.43
20-Aug-2018	27-Sep-2018	Final	\$1.2000	200	\$0.00	\$240.00	\$240.00	\$102.86
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$640.00</b>	<b>\$640.00</b>	<b>\$274.29</b>
<b>TOTAL</b>					<b>\$0.00</b>	<b>\$14,206.83</b>	<b>\$14,206.83</b>	<b>\$6,088.64</b>

## ESTIMATED INTEREST RECEIVED

No data available

**TOTAL**

**\$0.00**

(1) This is an estimate prepared by AUSIEX based upon units that you hold in accordance with our records. Your actual entitlement will be determined by whether or not a company's share registry shows you as owning shares at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by AUSIEX based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

- (a) Units = Total registered units of security held on the Record Date of the dividend
- (b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %
- (c) Est. Franked Amount = Units X Dividend per security X Franked %
- (d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)
- (e) Est. Total Dividend = Units x Dividend per security

(2) If you have total franking credit amounts greater than \$5,000, in order to be eligible to claim the benefit of the franking credit, you must have held the security for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the holding period rule (also known as the 45 day rule) may apply to deny the franking credits attached to the dividend received in respect of the particular security. If you have bought shares in the special 2 day trading period that is available after a company's shares go "ex-dividend" then you may not be entitled to franking credits on these shares. If that situation applies to you please speak to your tax adviser.

Please refer to your dividend statement provided by the Share Registry for any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

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# Portfolio Valuation

30 JUNE 2017

SHARES - 6314157 - HIN 69060145

MR GLENN CHRISTOPHER MILLERS <G MILLERS PRIVATE PENS A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
BHP - BHP BILLITON LIMITED FPO (ORDINARY FULLY PAID)	2,500	\$23.2800	\$58,200.00	47.11%
DNK - DANAKALI LIMITED FPO (ORDINARY FULLY PAID)	20,000	\$0.7600	\$15,200.00	12.30%
FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)	4,315	\$5.2200	\$22,524.30	18.23%
MPL - MEDIBANK PRIVATE LTD FPO (ORDINARY FULLY PAID)	7,000	\$2.8000	\$19,600.00	15.86%
WES - WESFARMERS LIMITED FPO (ORDINARY FULLY PAID)	200	\$40.1200	\$8,024.00	6.49%
<b>TOTAL</b>			<b>\$123,548.30</b>	<b>100.00%</b>

## NOTE

Transactions for Issuer Sponsored holdings are not included in this summary.

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# Portfolio Valuation

30 JUNE 2018

SHARES - 6314157 - HIN 69060145

MR GLENN CHRISTOPHER MILLERS <G MILLERS PRIVATE PENS A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
BHP - BHP BILLITON LIMITED FPO (ORDINARY FULLY PAID)	2,500	\$33.9100	\$84,775.00	56.97%
DNK - DANAKALI LIMITED FPO (ORDINARY FULLY PAID)	20,000	\$0.6750	\$13,500.00	9.07%
FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)	4,606	\$4.3900	\$20,220.34	13.59%
MPL - MEDIBANK PRIVATE LTD FPO (ORDINARY FULLY PAID)	7,000	\$2.9200	\$20,440.00	13.74%
WES - WESFARMERS LIMITED FPO (ORDINARY FULLY PAID)	200	\$49.3600	\$9,872.00	6.63%
<b>TOTAL</b>			<b>\$148,807.34</b>	<b>100.00%</b>

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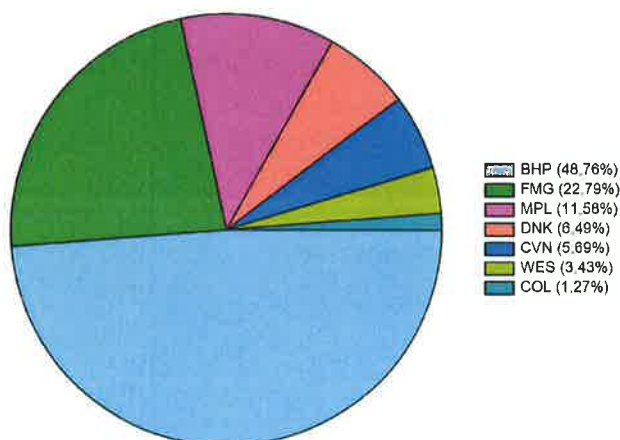
# Financial Year Summary

1 JULY 2018 - 30 JUNE 2019

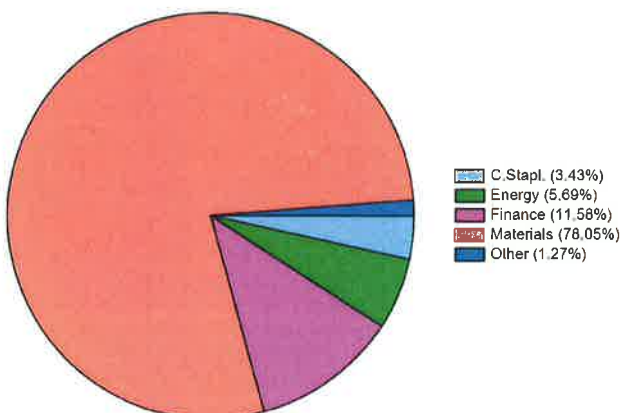
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2019
Shares	6314157	MR GLENN CHRISTOPHER MILLERS <G MILLERS PRIVATE PENS A/C>	\$211,035.66
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$211,035.66</b>

## Allocation as at 30 June 2019

### Shares in your portfolio



### Sectors in your portfolio



Estimated Interest & Dividends	2018-2019 Financial Year
Est. Franked Dividends	\$14,206.83
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$6,088.64
Est. Interest Received from Interest Rate Securities	\$0.00
<b>TOTAL INCOME</b>	<b>\$14,206.83</b>

Fees & Charges	2018-2019 Financial Year
Total Brokerage (inc. GST)	\$29.95
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	Nil
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$29.95</b>

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# Portfolio Valuation

30 JUNE 2019

SHARES - 6314157 - HIN 69060145

MR GLENN CHRISTOPHER MILLERS <G MILLERS PRIVATE PENS A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)	2,500	\$41.1600	\$102,900.00	48.76%
COL - COLES GROUP FPO (ORDINARY FULLY PAID)	200	\$13.3500	\$2,670.00	1.27%
CVN - CARNARVON PETROLEUM FPO (ORDINARY FULLY PAID)	20,000	\$0.6000	\$12,000.00	5.69%
DNK - DANAKALI LIMITED FPO (ORDINARY FULLY PAID)	20,000	\$0.6850	\$13,700.00	6.49%
FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)	5,333	\$9.0200	\$48,103.66	22.79%
MPL - MEDIBANK PRIVATE LTD FPO (ORDINARY FULLY PAID)	7,000	\$3.4900	\$24,430.00	11.58%
WES - WESFARMERS LIMITED FPO (ORDINARY FULLY PAID)	200	\$36.1600	\$7,232.00	3.43%
TOTAL			\$211,035.66	100.00%

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## Transaction History

View: FMG, X\*\*\*\*\*0145 (MR GLENN CHRISTOPHER MILLERS <G MILLERS PRIVATE PENS A/C>)

Date range from (dd/mm/yyyy) 01/07/2015 to (dd/mm/yyyy) 22/04/2020

Displaying Transaction History from 01 Jul 2015 to 22 Apr 2020

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
X*****0145	FMG	06/04/2020	Dividend Plan Allotment	438	5,917
X*****0145	FMG	02/10/2019	Dividend Plan Allotment	146	5,479
X*****0145	FMG	14/06/2019	Dividend Plan Allotment	356	5,333
X*****0145	FMG	22/03/2019	Dividend Plan Allotment	219	4,977
X*****0145	FMG	02/10/2018	Dividend Plan Allotment	152	4,758
X*****0145	FMG	05/04/2018	Dividend Plan Allotment	105	4,608
X*****0145	FMG	03/10/2017	Dividend Plan Allotment	186	4,501
X*****0145	FMG	06/04/2017	Dividend Plan Allotment	130	4,315
X*****0145	FMG	04/10/2016	Dividend Plan Allotment	101	4,185
X*****0145	FMG	07/04/2016	Dividend Plan Allotment	45	4,084
X*****0145	FMG	05/10/2016	Dividend Plan Allotment	39	4,039
X*****0145	FMG	06/07/2015	Holding Net Movement (CHESS 510)	4,000	4,000

Viewing 1 - 12 of 12





Fortescue Metals Group Ltd  
ABN 57 002 594 872

All Registry communications to:  
C/- Link Market Services Limited  
Locked Bag A14, Sydney South NSW 1235  
Telephone: +61 1300 733 136  
ASX Code: FMG  
Email: [registrars@linkmarketservices.com.au](mailto:registrars@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)



035 002038

MR GLENN CHRISTOPHER MILLERS  
<G MILLERS PRIVATE PENS A/C>  
PO BOX 608  
BULIMBA QLD 4171

## Dividend Reinvestment Plan Participant's Statement

Allotment date: 22 March 2019  
Record date: 1 March 2019  
Reference No.: X00069060145  
TFN/ABN Status: Quoted

Dear Shareholder,

The details below relate to an interim and special dividend, for 19 cents and 11 cents respectively, for the half year ended 31 December 2018, payable on ordinary shares entitled to participate in the dividend at the record date.

This dividend is 100% franked at the company tax rate of 30%.

Description	Dividend rate per share	Participating holding	Unfranked amount \$	Franked amount \$	Total amount \$	Franking credit \$
Ordinary Shares	30 cents	4,758	\$0.00	\$1,427.40	\$1,427.40	\$611.74

Net amount: \$1,427.40

Cash balance brought forward from your Plan account: \$1.20

Total amount available for reinvestment: \$1,428.60

This amount has been applied to **\*\*219\*\*** shares at **\*\*\$6.5028\*\*** per share: \$1,424.11

Cash balance carried forward in your Plan account: \$4.49

Number of **ordinary shares participating** in the DRP prior to allotment: 4,758

Number of **shares not participating** in the DRP: 0

Ordinary shares allotted this dividend: 219

Total **holding** of ordinary shares after the allotment: 4,977

**Please refer to the back of this statement for instructions to elect to receive your dividend statements via email.**  
**We strongly encourage you to receive all correspondence via email in order to help the environment and reduce printing and mailing costs. Note you can also update other details.**

**Note:** The "Total holding of ordinary shares after the allotment" may not be the current holding balance (it does not include any ex dividend trades and/or allotments registered after ex-date 28 February 2019, or any trades and/or allotments registered since record date 1 March 2019). Neither Fortescue Metals Group Ltd nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

**Taxation Statement:** The total amount together with the franking credit should be disclosed as assessable income in your tax return. Please retain this statement for taxation purposes as a charge may be levied for replacement.

**Change of address:** Issuer sponsored investors, please advise promptly in writing of any change in your address. Broker sponsored investors (ie. your reference number begins with "X") you must advise your change of address to your broker.



## Update your details online

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1. Visit [www.investorcentre.linkmarketservices.com.au](http://www.investorcentre.linkmarketservices.com.au) or scan the QR Code.
2. You may wish to set up a Portfolio\* to easily manage multiple holdings.
3. If you do not have a Portfolio login, please login using the Single Holding login.
4. Key in **Fortescue Metals Group Ltd** or **FMG** in the Issuer Name field.
5. Enter your **Securityholder Reference Number (SRN)** or **Holder Identification Number (HIN)**. This is located on the top right hand side of your this statement.
6. Enter your **postcode** or, if your registered address is overseas, click on the **Outside Australia** link to select your country of residence.
7. Type in the Security code.
8. Click on the box regarding the terms & conditions if you have read and agreed with them.
9. Click on **Login**.



\* Setting up a portfolio login allows you to easily manage your holdings across a number of issuers for whom Link acts as the Share Registry.



## Update your communication options

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1. Click on the **Communications** tab at the top of the page.
2. Check the first button to receive all communications electronically and you will receive dividend or payment statements, annual reports and notice of meeting documents via email.
3. Insert your email address.



## Update your bank account and TFN/ABN details Elect to participate in the Reinvestment Plans

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1. Click on **Payments & Tax** tab at the top of the page.
2. Select **Payment Instructions** to update your bank account details.
3. Select **Tax Details** to update your TFN/ABN.
4. Select **Reinvestment Plans** (if you wish to participate).



Fortescue Metals Group Ltd  
ABN 57 002 594 872

All Registry communications to:  
C/- Link Market Services Limited  
Locked Bag A14, Sydney South NSW 1235  
Telephone: +61 1300 733 136  
ASX Code: FMG  
Email: [registrars@linkmarketservices.com.au](mailto:registrars@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)



035 001963

MR GLENN CHRISTOPHER MILLERS  
<G MILLERS PRIVATE PENS A/C>  
PO BOX 608  
BULIMBA QLD 4171

## Dividend Reinvestment Plan Participant's Statement

Allotment date: 14 June 2019  
Record date: 23 May 2019  
Reference No.: X00069060145  
TFN/ABN Status: Quoted

Dear Shareholder,

The details below relate to a special dividend, payable on ordinary shares entitled to participate in the dividend at the record date.

This dividend is 100% franked at the company tax rate of 30%.

Description	Dividend rate per share	Participating holding	Unfranked amount \$	Franked amount \$	Total amount \$	Franking credit \$
Ordinary Shares	60 cents	4,977	\$0.00	\$2,986.20	\$2,986.20	\$1,279.80

Net amount: **\$2,986.20**

Cash balance brought forward from your Plan account: \$4.49

Total amount available for reinvestment: \$2,990.69

This amount has been applied to **\*\*356\*\*** shares at **\*\*\$8.3798\*\*** per share: \$2,983.21

Cash balance carried forward in your Plan account: \$7.48

Number of **ordinary shares participating** in the DRP prior to allotment: 4,977

Number of **shares not participating** in the DRP: 0

Ordinary shares allotted this dividend: 356

Total **holding** of ordinary shares after the allotment: 5,333

**Please refer to the back of this statement for instructions to elect to receive your dividend statements via email.**

**We strongly encourage you to receive all correspondence via email in order to help the environment and reduce printing and mailing costs. Note you can also update other details.**

**Note:** The "Total holding of ordinary shares after the allotment" may not be the current holding balance (it does not include any ex dividend trades and/or allotments registered after ex-date 22 May 2019, or any trades and/or allotments registered since record date 23 May 2019). Neither Fortescue Metals Group Ltd nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

**Taxation Statement:** The total amount together with the franking credit should be disclosed as assessable income in your tax return. Please retain this statement for taxation purposes as a charge may be levied for replacement.

**Change of address:** Issuer sponsored investors, please advise promptly in writing of any change in your address. Broker sponsored investors (ie. your reference number begins with "X") you must advise your change of address to your broker.



## Update your details online

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1. Visit [www.investorcentre.linkmarketservices.com.au](http://www.investorcentre.linkmarketservices.com.au) or scan the QR Code.
2. You may wish to set up a Portfolio\* to easily manage multiple holdings.
3. If you do not have a Portfolio login, please login using the Single Holding login.
4. Key in **Fortescue Metals Group Ltd** or **FMG** in the Issuer Name field.
5. Enter your **Securityholder Reference Number (SRN)** or **Holder Identification Number (HIN)**. This is located on the top right hand side of your this statement.
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## Update your bank account and TFN/ABN details Elect to participate in the Reinvestment Plans

---

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Fortescue Metals Group Ltd  
ABN 57 002 594 872

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C/- Link Market Services Limited  
Locked Bag A14, Sydney South NSW 1235  
Telephone: +61 1300 733 136  
ASX Code: FMG  
Email: [registrars@linkmarketservices.com.au](mailto:registrars@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)



035 002088

MR GLENN CHRISTOPHER MILLERS  
<G MILLERS PRIVATE PENS A/C>  
PO BOX 608  
BULIMBA QLD 4171

## Dividend Reinvestment Plan Participant's Statement

Allotment date: 2 October 2018  
Record date: 3 September 2018  
Reference No.: X00069060145  
TFN/ABN Status: Quoted

Dear Shareholder,

The details below relate to a final dividend for the year ended 30 June 2018, payable on ordinary shares entitled to participate in the dividend at the record date.

This dividend is 100% franked at the company tax rate of 30%.

Description	Dividend rate per share	Participating holding	Unfranked amount \$	Franked amount \$	Total amount \$	Franking credit \$
Ordinary Shares	12 cents	4,606	\$0.00	\$552.72	\$552.72	\$236.88

Net amount: \$552.72

Cash balance brought forward from your Plan account: \$0.01

Total amount available for reinvestment: \$552.73

This amount has been applied to **\*\*152\*\*** shares at **\*\*\$3.6285\*\*** per share: \$551.53

Cash balance carried forward in your Plan account: \$1.20

Number of **ordinary shares participating** in the DRP prior to allotment: 4,606

Number of **shares not participating** in the DRP: 0

Ordinary shares allotted this dividend: 152

Total **holding** of ordinary shares after the allotment: 4,758

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**Note:** The "Total holding of ordinary shares after the allotment" may not be the current holding balance (it does not include any ex dividend trades and/or allotments registered after ex-date 31 August 2018, or any trades and/or allotments registered since record date 3 September 2018). Neither Fortescue Metals Group Ltd nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

**Taxation Statement:** The total amount together with the franking credit should be disclosed as assessable income in your tax return. Please retain this statement for taxation purposes as a charge may be levied for replacement.

**Change of address:** Issuer sponsored investors, please advise promptly in writing of any change in your address. Broker sponsored investors (ie. your reference number begins with "X") you must advise your change of address to your broker.



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3. Select **Tax Details** to update your TFN/ABN.
4. Select **Reinvestment Plans** (if you wish to participate).



**Income & Expenditure Summary**

Glenn Millers Custodian Pty Ltd

Po Box 608

Bulimba Qld 4171

Date 1/07/2018 to 30/06/2019

Statement No: **10 (30/06/2018)**to: **21 (30/06/2019)**

Glenn Millers Custodian Pty Ltd (ID: 790)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$0.00

**Residential Properties****10/100 Glenlyon Street, Gladstone, QLD 4680****Property Income**

Residential Rent	\$0.00	\$10,574.28	\$10,574.28
	<b>\$0.00</b>	<b>\$10,574.28</b>	<b>\$10,574.28</b>
(GST Total: \$0.00)			

**Property Expenses**

Cleaning	\$70.00	\$70.00	\$0.00
+ GST	\$7.00	\$7.00	\$0.00
Electrical	\$172.73	\$0.00	-\$172.73
+ GST	\$17.27	\$0.00	-\$17.27
General Repairs and Maintenance	\$127.27	\$127.27	\$0.00
+ GST	\$12.73	\$12.73	\$0.00
Lease Renewal	\$110.00	\$0.00	-\$110.00
+ GST	\$11.00	\$0.00	-\$11.00
Letting Fee	\$240.00	\$0.00	-\$240.00
+ GST	\$24.00	\$0.00	-\$24.00
Locks, Keys, Card Keys	\$9.09	\$0.00	-\$9.09
+ GST	\$0.91	\$0.00	-\$0.91
Property Advertising	\$115.45	\$0.00	-\$115.45
+ GST	\$11.55	\$0.00	-\$11.55
Residential Management Fee	\$1,057.43	\$0.00	-\$1,057.43
+ GST	\$105.74	\$0.00	-\$105.74
	<b>\$2,092.17</b>	<b>\$217.00</b>	<b>-\$1,875.17</b>
(GST Total: -\$170.47)			

Report shows all transactions reported on statements created within reporting period.

**Income & Expenditure Summary****PROPERTY BALANCE: \$8,699.11***(GST Balance: -\$170.47)***Ownership Expenses & Payments****Owner Expenses**

Administration Fee	\$72.00	\$0.00	-\$72.00
+ GST	\$7.20	\$0.00	-\$7.20
	<b>\$79.20</b>	<b>\$0.00</b>	<b>-\$79.20</b>
			<i>(GST Total: -\$7.20)</i>

**Owner Payments**

Glenn Millers Custodian PTY LTD			-\$8,619.91
			<b>-\$8,619.91</b>

**CLOSING BALANCE: \$0.00***Report shows all transactions reported on statements created within reporting period.*

(w) 07 4617 6444  
<http://raywhitetoowoombarrange.com.au/>  
 kellie.twidale@raywhite.com  
 PO Box 11363  
 Centenary Heights QUEENSLAND 4350  
 ABN: 28 120 709 757  
 Licence: 3672528

RayWhite

Glenn Millers  
 PO Box 608  
 Bulimba QLD 4171

## Folio Summary

Folio: OWN00420  
 From: 1/07/2018  
 To: 30/06/2019  
 Created: 30/06/2019

Money In	Money Out	Balance
<b>\$18,328.28</b>	<b>\$9,282.94</b>	<b>\$9,045.34</b>

Account	Included Tax	Money Out	Money In
<b>47 Gorman Street, Darling Heights QLD</b>			
Rent			\$14,912.58
Management Fee	\$119.30	\$1,312.31	
General Maintenance	\$13.87	\$152.64	
Plumbing Maintenance/Repairs	\$280.30	\$3,083.30	
Electrical Repairs	\$19.49	\$214.35	
Marketing & Advertising	\$5.91	\$65.00	
Lawn & Yard Maintenance	\$5.00	\$55.00	
Pest Control Basic	\$13.50	\$148.50	
WATER CONSUMPTION . Tenant usage			\$489.45
Debt Collection Policy	\$6.00	\$66.00	
WATER and RATES FROM LOCAL AUTHORITY		\$3,077.89	
General Account . Reimburse for Expenses Paid		\$458.95	
BOND CLAIMED towards Repairs,Cleaning, etc.	\$5.00		\$55.00
New Let Fee	\$32.00	\$352.00	
Subtotal		<b>\$8,985.94</b>	<b>\$15,457.03</b>
<b>Account Transactions</b>			
General Account . Reimburse for Expenses Paid			\$458.95
Money Received from Owner			\$2,412.30
Administration Fee	\$4.50	\$49.50	
General Maintenance		\$247.50	
Subtotal		<b>\$297.00</b>	<b>\$2,871.25</b>
<b>Total</b>		<b>\$9,282.94</b>	<b>\$18,328.28</b>
Total Tax on Money Out: \$499.87			
Total Tax on Money In: \$5.00			

