

Letter of Instruction – Loan Drawdown
(Including Settlement Instructions – Receiving Documents)

National Australia Bank Limited
ABN 12 004 044 937

nab

To

National Australia Bank Limited ABN 12 004 044 937
AFSL and Australian Credit Licence 230686

Date

04/01/2019

Customer name(s)

JA & CO Pty Ltd ACN 612 880 314 as trustee for Bastac Family SMSF

I/We hereby authorise and request you to attend to the drawdown on my/our loan (and settlement, if required) on my/our behalf and debit my/our account(s) with you in terms of the following instructions.

Amount \$ 266,500.00 (plus or minus adjustments) together with any additional moneys payable by me/us.

Pay/Deposit to:

Vendor/Solicitor/Other bank etc. (detail) _____ \$ _____

(or as he/she/they may direct you) _____ \$ _____

Fees and charges as per loan contract(s) _____ \$ 4571.76

Insurance/s as per loan contract(s) _____ \$ _____

My/our account and attend to the account(s) as per the following instructions (if applicable):

Loan/Deposit account number(s)	Payout and close account	Deposit only	Cancel limit (retain account)	Reduce Limit to	* Other instructions (see below)	
1. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	<input type="checkbox"/>	\$ _____
2. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	<input type="checkbox"/>	\$ _____
3. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	<input type="checkbox"/>	\$ _____

Total to be disbursed \$ _____

Please deposit any surplus funds to account number _____

***Other instructions**

By withdrawing from my/our accounts as follows:

Account name(s)	Account number(s)	Loan account	Deposit account	
JA & CO Pty Ltd ACN 612 880 314 as trustee for Bastac Family SMSF	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ <u>266,500.00</u>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

Total to be withdrawn \$ _____

In addition to the above total please withdraw any shortfall from: _____

In exchange for documents (applicable for settlements only)

Brief description of all applicable documents and any other documents necessary to permit registration of the security in my/our name(s) (including address of security).

Certificate of Title Reference 51102883

New contact details (if applicable)

Address

State

Postcode

Telephone number

Date applicable from

()

/ /

or

☐

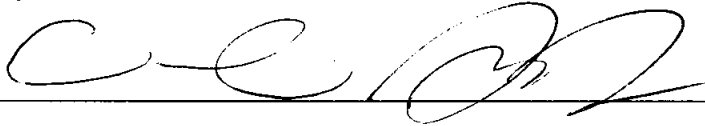
Applicable from settlement date

Note: National Australia Bank Limited does not undertake any check of the completeness of the title to the land or any deeds or documents.

Authorisation

When applicable please lodge the necessary loan and other documents for registration, pay all usual stamp duties, fees, and other disbursements to enable such registration(s) to be effected, and debit my/our account(s) therewith and with your customary charge for services in such cases.

Customer signature(s)



Stamp duty (if applicable)

Please use black pen only and write in BLOCK LETTERS

Section A Account Holder Details

Account Holder - Please complete the full name of the person(s) or business entity

Sheet **I** of **I**

Ja & Co Pty Ltd Atf Bastac Family Smsf

ABN/ACN (if applicable) 612880314

Section B Authorised Persons

Insert the name of persons authorised for 'amending and transacting' or 'transacting only' (excluding IB and related services) on accounts in accordance with Sections D & G. For existing accounts, it is only necessary to detail changes.

Account Authority: Tick one box only

Customer Ref No.	Customer number (Banker to complete)	Full name	Amending & Transacting	Transacting only	Delete
C1	4 5 5 8 3 6 0 9 8	Ms Veronika Mary Rakic	X	or	or
C2	7 1 1 1 9 3 7 1 5	Mr Ante Frane Bastac	X	or	or
C3				or	or
C4				or	or

Account Owners cannot be removed for personal accounts (GAC 940)

Section C Authorisations

Tick only one box for each question (refer GAC 930)

Who is required to authorise transactions on the accounts? (see Section D)

☒ Any 1 ☐ Any 2 of the persons recorded above (and/or on previous Account Authority Cards, where the authority remains current).

Who is required to amend this Account Authority?

☒ Any 1 ☐ Any 2 ☐ All of the persons recorded above (and/or on previous Account Authority Cards, where the authority remains current) as having 'Amending and Transacting' authority.

Section D Account Holder Authorities

Account Authorities: I/We authorise each person named in Section B to do the following, on my/our behalf, in relation to each account or service which is the subject of this authority:

- give instructions in relation to cheques, withdrawals, periodical payment/debit authorities and, where nominated, electronic NAB services;
- overdraw the account(s) to any extent permitted by NAB (NAB will treat casual overdrafts as applications for credit);
- anything else the terms and conditions of the account or service, or this authority says they can do.

Other Authorities: I/we authorise each person named in Section B, on my/our behalf, to:

- place money on term deposit, purchase certificates of deposit and receive repayment and interest;
- sign, draw, make, accept, endorse, discount or make arrangements with NAB regarding bills of exchange, bank cheques, orders and other instruments;

- give instructions about or otherwise deal with documents conferring a right to or insuring goods;
- receive boxes, packets, deeds or documents;
- apply for encashment/negotiation facilities and letters of credit upon terms acceptable to NAB, including the giving and enforcing of security and relieving NAB from liability;
- enter into contracts with NAB for the sale or purchase of foreign currencies by NAB or NAB correspondents;
- provide guarantees indemnities or declarations protecting NAB in relation to (a) missing documents conferring a right to or insuring goods; (b) guarantees or undertakings by NAB in its favour or on its behalf; (c) letters of credit; (d) repurchase by NAB of bank/ international cheques and other instruments.

Joint Accounts/Partnerships: If there is more than one account holder, any one of us is authorised to open additional joint accounts or take out additional joint services subject to this authority.

Section E Account details

Account owners only - see note below NAB Telephone Banking (TB) / NAB Internet Banking (IB)

Account Access ☒ Enable ☒ Disable

Account suffix if applicable (e.g. Holiday A/C, No. 1 A/C etc)	Account number	Debits	Credits	Redraw
	6 6 4 9 4 1 1 1 0	<input type="checkbox"/> TB / <input type="checkbox"/> IB	<input type="checkbox"/> TB / <input type="checkbox"/> IB	<input type="checkbox"/> TB / <input type="checkbox"/> IB
		<input type="checkbox"/> TB / <input type="checkbox"/> IB	<input type="checkbox"/> TB / <input type="checkbox"/> IB	<input type="checkbox"/> TB / <input type="checkbox"/> IB
		<input type="checkbox"/> TB / <input type="checkbox"/> IB	<input type="checkbox"/> TB / <input type="checkbox"/> IB	<input type="checkbox"/> TB / <input type="checkbox"/> IB
		<input type="checkbox"/> TB / <input type="checkbox"/> IB	<input type="checkbox"/> TB / <input type="checkbox"/> IB	<input type="checkbox"/> TB / <input type="checkbox"/> IB
		<input type="checkbox"/> TB / <input type="checkbox"/> IB	<input type="checkbox"/> TB / <input type="checkbox"/> IB	<input type="checkbox"/> TB / <input type="checkbox"/> IB
		<input type="checkbox"/> TB / <input type="checkbox"/> IB	<input type="checkbox"/> TB / <input type="checkbox"/> IB	<input type="checkbox"/> TB / <input type="checkbox"/> IB

Note: Complete the TB/IB selections only for account owners. For persons who are not account owners use the separate NAB Internet Banking and NAB Telephone Banking - Authorised User Nomination Form (EF90003). Account owners include: sole/joint personal account holders, sole proprietors, company directors, partners (firm/partnership), office bearers (not for profit organisations) & trustees.

Section F NAB Internet Banking/NAB Telephone Banking Access to Accounts for Account Owners only (Banker to complete)

Complete this section only for those persons who are the account owners.

For Existing NAB ID: Complete NAB ID only, and if changes are required complete NAB Internet Banking and NAB Telephone Banking sections.
For New NAB ID: Complete all of Section F.

Customer Ref No. from Section B **NAB ID**

NAB Internet Banking
 All accounts with NAB Internet Banking enabled include bill payments (BPAY^{A1}) and funds transfer between linked accounts.
 SMS Security enables additional pay anyone limits and ability to view and amend customer contact details.

Internet Banking Enabled	Pay Anyone ^{A2} Daily limit		Other Amount (specify limit) ^{A3}	Mobile No. (circle new or amendment) new / amendment
	\$2500	\$5000		
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> or	\$	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> or	\$	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> or	\$	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> or	\$	

NAB Telephone Banking
CSR Assisted
 Tick one box for each NAB ID

Can Update	Can't Update
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Self Service
 Tick one box for each NAB ID

Enquiry Access Only	Transaction Access
<input type="checkbox"/> or <input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> or <input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> or <input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> or <input type="checkbox"/>	<input type="checkbox"/>

^{A1} Note: Transaction limits may apply to individual billers

^{A2} The pay anyone facility enables transfers to accounts at any Australian financial institution, including third party NAB accounts

^{A3} Pay anyone daily limits available are: \$2500, \$5000, \$10,000, \$15,000, \$20,000

NAB Internet Banking and NAB Telephone Banking Acknowledgements

By signing in Section H, you/we acknowledge and agree that any person nominated in this Section F can access information about the accounts in Section E, and depending on the access level selected above, can transact on those accounts. The account holder(s) is/are liable for use of NAB Internet/NAB Telephone Banking by any person nominated in Section F. Further, this authority will continue until revoked by me/us in compliance with the terms and conditions for NAB Internet Banking/NAB Telephone Banking and it is my/our responsibility to inform any person nominated under Section F of that revocation.

Section G Acknowledgements and Consents

When this authority applies: Unless otherwise stated, I/we can only terminate this authority by telling NAB in writing. If there is more than one account holder, any account holder can terminate this authority in this way.

I/we agree that NAB may elect not to follow any instructions given under this authority if:

- it is not satisfied that the person giving the instruction has authority (for example, if NAB is not satisfied that the signature on the instruction matches the specimen signature held);
- in its opinion, the instructions are not clear;
- NAB cannot authenticate or validate any information or documents relating to the account or service, a person who is authorised to transact on it, or the transaction; or
- NAB is notified of a dispute between joint account holders or directors (in which case NAB may require all joint account holders or directors to sign any authority to operate the account).

I/we further agree that NAB may, by giving me/us notice, override this authority and require that all or specific future transactions must be authorised by all account holders/directors.

I/we acknowledge that this authority does not prevent NAB from complying with other valid account holder instructions.

Changes: I/We will ensure that NAB is told if any person named in Section B changes their names.

Joint Accounts/Partnerships: If there is more than one account holder, we acknowledge and agree that:

- we hold the account jointly. Each of us is entitled to any credit balance, and all of us are jointly and severally liable for any debit balance;
- if any of us die, the account will be treated as the survivor's or survivors' jointly. The survivor/s are entitled to any credit balance, and any locked boxes, sealed packets and double custody items;
- if a partnership, we will immediately give NAB notice of any change to our membership.

Disclosure: I/We authorise NAB to:

- where an account is overdrawn or cheques of at least \$100 have been dishonoured more than once, report this to a credit reporting agency;
- disclose information to, and collect information from, other financial institutions to the extent NAB considers this reasonably necessary in relation to transactions to or from my/our accounts;
- disclose information to and collect, retain and use personal information from third parties in the course of verifying my/our identity or establishing the authenticity or correctness of any information or document provided by me/us to NAB.

Section H Signatures of all Authorising Parties

Note: Strata Corporations - refer GST 800

Signature

X

Name & Title (BLOCK LETTERS)

Ms Veronika Mary Rakic

Date

4/1/19

Signature

X

Name & Title (BLOCK LETTERS)

Date

/ /

Signature

X

Name & Title (BLOCK LETTERS)

Mr Ante Frane Bastac

Date

4/1/19

Signature

X

Name & Title (BLOCK LETTERS)

Date

/ /

Section I NAB use only - Must be completed by Banker establishing or amending account(s)

Initials

Employee number

BSB Number

Date

Branch stamp (if applicable)

22703053

083-442

/ /

Checking Officer - must be an officer authorised to open accounts

I certify that all signatories (including third party signatories) have had their 100 Point Identification collected/entered into the AUSTRAC ID System (see GAU 200), and that 'Account Relationship Links' (see GAC 928) have been established where necessary, and that all relevant areas of this card have been completed.

Signature

X

Name

Employee number

Date

/ /

Section A Signatory customer number

4 5 5 8 3 6 0 9 8

Section B Signatory name

Title

MS

Surname

RAKIC

Given names (in full)

VERONIKA MARY

☐ Change of signature

☐ Change of name (Signatory to provide evidence - Refer GAU 212)

If you have ever changed your name or been known by another name, list your previous or other names below.
(If applicable, complete 'Account Opening - Change of Name Statement' (248-997) Refer GAU 212)

Full name

Start date

End date

	/ /	/ /
	/ /	/ /

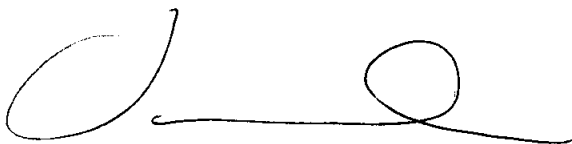
Section C Signature

By signing this card, and in consideration of NAB acting on instructions signed by you, you agree that:

- You will notify NAB and complete a new Specimen Signature Card after changing your name or signature, and before engaging in any subsequent financial transactions with NAB.
- NAB is not obliged to honour instructions where it is not satisfied that the signatures appearing on the instructions match the relevant specimen signature held.
- NAB may disclose personal information to, and collect, retain and use personal information from third parties in the course of verifying your identity and establishing the authenticity or correctness of any information or document provided by you to NAB.

Specimen signature (Please sign within the borders of the box in black pen)

Date signed



4 / 1 / 19

Section D NAB Use Only - Must be completed by banker establishing or amending account.

Initials

Employee number

BSB Number

Branch stamp (if applicable)

Date

/ /

Checking Officer - Must be an officer authorised to open accounts

I certify that all signatories (including third party signatories) have had their 100 Point Identification collected and entered into the AUSTRAC ID System, and all relevant areas of this card have been completed.

Signature

Name

Employee number

Date

			/ /
--	--	--	-----

Section A Signatory customer number

7 1 1 9 9 3 7 1 5

Section B Signatory name

Title

M R

Surname

BASTAC

Given names (in full)

ANTE FRANE

☐ Change of signature

☐ Change of name (Signatory to provide evidence - Refer GAU 212)

If you have ever changed your name or been known by another name, list your previous or other names below.
(If applicable, complete 'Account Opening - Change of Name Statement' (248-997) Refer GAU 212)

Full name

Start date

End date

	/ /	/ /
	/ /	/ /

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Specimen signature (Please sign within the borders of the box in black pen)



Date signed

4 / 1 / 19

Section D NAB Use Only - Must be completed by banker establishing or amending account.

Initials

Employee number

BSB Number

Branch stamp (if applicable)

Date

/ /

Checking Officer - Must be an officer authorised to open accounts

I certify that all signatories (including third party signatories) have had their 100 Point Identification collected and entered into the AUSTRAC ID System, and all relevant areas of this card have been completed.

Signature

Name

Employee number

Date

			/ /
--	--	--	-----

SB Central Direct
Level 10, 700 Bourke Street
Docklands VIC 3008
Ph: Nil

The logo for National Australia Bank (nab) is displayed in white lowercase letters on a black rectangular background.

24 December, 2018

ANTE FRANE BASTAC
244 Carpenter Street
ST MARYS NSW 2760

Guarantor(s): ANTE FRANE BASTAC, VERONIKA MARY RAKIC, Avja Property Pty Ltd
ACN 629 637 145 as Trustee for 16/25 Industrial Avenue, Molendinar QLD 4214

We've approved the facilities that you've offered to guarantee

We're pleased to confirm that with your offered guarantee, we've approved the facilities that the borrower applied for.

We've enclosed the guarantee together with important information about the borrower and the facilities. Please read these documents carefully because they may affect your decision to sign the guarantee.

If you have any questions please feel free to call us on Nil. We're always happy to help.

Thanks,

Signed on behalf of
National Australia Bank Limited by

A handwritten signature in black ink, appearing to be 'M', is written over a horizontal line.

Business Lending Team
SB Central Direct

28 / 12 / 2018

SB Central Direct
Level 10, 700 Bourke Street
Docklands VIC 3008
Ph: Nil

The logo for National Australia Bank (nab) is displayed in white lowercase letters on a black rectangular background.

24 December, 2018

VERONIKA MARY RAKIC
18 Farm Road
MULGOA NSW 2745

Guarantor(s): ANTE FRANE BASTAC, VERONIKA MARY RAKIC, Avja Property Pty Ltd
ACN 629 637 145 as Trustee for 16/25 Industrial Avenue, Molendinar QLD 4214

We've approved the facilities that you've offered to guarantee

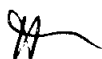
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We've enclosed the guarantee together with important information about the borrower and the facilities. Please read these documents carefully because they may affect your decision to sign the guarantee.

If you have any questions please feel free to call us on Nil. We're always happy to help.

Thanks,

Signed on behalf of
National Australia Bank Limited by

A handwritten signature in black ink, appearing to be 'JA', is written over a horizontal line.

Business Lending Team
SB Central Direct

25 / 12 / 2018

SB Central Direct
Level 10, 700 Bourke Street
Docklands VIC 3008
Ph: Nil

The logo for National Australia Bank (nab) is displayed in white lowercase letters on a black rectangular background.

24 December, 2018

Avja Property Pty Ltd ACN 629 637 145 as Trustee for 16/25 Industrial Avenue,
Molendinar QLD 4214
18 Farm Road
MULGOA NSW 2745

Guarantor(s): ANTE FRANE BASTAC, VERONIKA MARY RAKIC, Avja Property Pty Ltd
ACN 629 637 145 as Trustee for 16/25 Industrial Avenue, Molendinar QLD 4214

We've approved the facilities that you've offered to guarantee

We're pleased to confirm that with your offered guarantee, we've approved the facilities that the borrower applied for.

We've enclosed the guarantee together with important information about the borrower and the facilities. Please read these documents carefully because they may affect your decision to sign the guarantee.

If you have any questions please feel free to call us on Nil. We're always happy to help.

Thanks,

Signed on behalf of
National Australia Bank Limited by

A handwritten signature in black ink, appearing to be 'A', is written over a horizontal line.

Business Lending Team
SB Central Direct

28 / 12 / 2018



Dear Sir / Madam

To allow us to act on your email and/or fax instructions, you need to sign and return the attached Email/Fax Authority form, nominating the email addresses and/or fax numbers you authorise us to accept instructions from.

Please refer to the attached authority for our terms and conditions for this service.

You will need to keep us updated if these email addresses and/or fax numbers change.

There are potential risks to consider, associated with electronic communications, before signing the authority.

Please remember:

- All transfer instructions must include NAB standard form (if available) or letter/instruction signed by the authorised signatory(ies) to the account.
- The instruction will need to be scanned and attached when request is submitted by email.
- The request will need to be sent from the email address or fax number nominated by you on the Email/Fax Authority form.

If you have any questions, please contact your Small Business Banker.

A handwritten signature in black ink, appearing to be a stylized 'A' or similar character, followed by a horizontal line.

**Small Business
National Australia Bank**



BAD THINGS CAN HAPPEN TO GOOD PEOPLE

Every business should have an exit plan – regardless of how, or why, you end up leaving.

Whether you leave your business, sell up, retire or leave due to health reasons, a plan makes it easier for the business to keep running smoothly. You'll know who'll be looking after things, and how to get the most value out of it during the transition process.

However, sometimes things don't go to plan. Wouldn't you want peace of mind knowing your future is protected from the 'what if'?

How I can help

As your banker I want you to have the protection you need to keep you, your business and your family financially stable in the event of accident, illness or death. That's why I recommend you chat with a protection specialist about your business and personal insurance needs.

The initial meeting will be at no charge. During the meeting your personal and business objectives, insurance needs, and potential protection strategies will be discussed. A protection specialist will notify you if there are any fees to proceed and you will be able to decide at that point if you wish to receive formal advice.

How does that sound? We can arrange for a protection specialist to meet with you.

Some of the things a protection specialist will discuss

Your business needs		Other needs
Ownership Protection	Asset / Key Person Protection	Family / Income Protection
Are you in partnership and do you have a current business exit agreement?	Are you using your home as security for the business loan facility/ies?	Do you have any family or income protection policies in place?
Do you have clear funding arrangements for an unplanned exit from your business?	Do you have a manager or family member operating the business on your behalf?	How long will your business, (business partner) continue to pay your wages in the event of your death, illness or injury?
Have you reviewed your partnership or business exit agreements in the past 2 years?	Will your business maintain revenue and momentum if you or your manager cannot work in it for several months?	Do current business insurances allow for all ongoing financial commitments to be met if you become ill or injured?
	Will you want or need your debts to be cleared in the event of death, illness or injury?	

Referral decision

To be completed for NAB Home or Business lending applications.

We have discussed referring you to a protection specialist, to discuss your business protection and personal insurance needs and you have decided:

- ☐ You would like a protection specialist to call you to arrange an appointment.
☐ Not to accept the referral.
☐ You do not need your business and personal protection insurance reviewed.

Customer name

Best contact number

Customer signature

Date

Customer name

Best contact number

Customer signature

Date

Business banking manager

Date

Important Information and Disclaimer

This message has been prepared by National Australia Bank Limited, an Australian Financial Services Licensee, Registered office at Level 1, 800 Bourke Street Docklands VIC 3008. Remember that it's general advice that hasn't been tailored to your needs – so it may not be right for you. It's a good idea to seek personal financial, tax and legal advice before you think about acting on this information.

©2016 National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian Credit Licence 230686. A121730-0216

Driver Licence
New South Wales, Australia

Veronika Mary RAKIC

Card Number
2 042 458 476

18 FARM RD
MULGOA NSW 2745

Licence No.
9969FU
Licence Class
C



Date of Birth
19 JUL 1973

Expiry Date
19 JUL 2023

72 416 337

Licence Fee \$90.00

While licence is valid, you may drive vehicles of the classes below subject to conditions listed:

Class [C=Vehicle seating up to 12 adults, to 4.5 tonnes GVM; Tractor, Implement

Conds

Attach official change of address label here

Change of address must be advised within 14 days
online at www.myRTA.com or by calling 13 22 13

Issued by Roads and Maritime Services, Locked Bag 928 North Sydney NSW 2059

Heavy Vehicle Driver Licence

New South Wales, Australia


Ante Frane BASTAC


Card Number
2 043 801 274


18 FARM RD
MULGOA NSW 2745

Licence No.
13415694

Licence Class
HR







Date of Birth
03 OCT 1982

Expiry Date
07 DEC 2023

73 084 880Licence Fee \$184.00

While licence is valid, you may drive vehicles of the classes below subject to conditions listed:

Class

HR=Any rigid vehicle with 3 or more axles

General Boat Licence No 984535

Conds

Attach official change of address label here
Change of address must be advised within 14 days
online at www.myRTA.com or by calling 13 22 13

Issued by Roads and Maritime Services, Locked Bag 928 North Sydney NSW 2059