Subject: Re: Authority of Rhonda Knyvett - please sign and return [HW-ACTIVE.FID5037940]
Date: Sunday, 22 June 2025 at 12:15:44 AM Australian Eastern Standard Time
From: rhonda knyvett <honda.r@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W
Attachments: image001.png, image002.png, Authority of Rhonda Knyvett.pdf

Hello
I have signed for Holly. Thank you
Sent from my iPhone

On 30 Jan 2025, at 17:07, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:

Dear Rhonda

Please see **attached** an authority for Holly to provide and receive documents, information and instructions confidential to you in respect of the Ultra Super Fund and related matters.

If you wish to restrict the authority granted to Holly in any way, please let us know.

The document can be signed electronically or in hard copy. Please let us know if you would like to receive it electronically via Docusign.

If you have any questions in relation to the document, or your matter, please contact Laura Hanrahan or me.

Kind regards

Christie Gardiner | Associate

T +61 7 3231 7798 | F +61 7 3231 7799
Christie.Gardiner@hallandwilcox.com.au

<image001.png>

www.hallandwilcox.com.au

<image002.png>

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Our privacy policy can be reviewed at our website: http://www.hallandwilcox.com.au/privacy/

<Authority of Rhonda Knyvett.pdf>

Subject: Riki Lee Dahm - permission / authority
Date: Sunday, 22 June 2025 at 12:15:39 AM Australian Eastern Standard Time
From: honda.r@hotmail.com <honda.r@hotmail.com>
To: Christie Gardiner <christie.gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>, Holly Osborne <hollyteganosborne@hotmail.com>
Category: H & W

Hi Christie

Can you please take this email as my permission to include Riki Lee Dahm in updates, emails and meetings if requested on our end.

I remember you sending a permission form online, and I am happy to sign that again as well.

Please send me anything needed. Riki will be attending today's meeting with Holly at 3 o'clock and has been forwarded the meeting invite.

Rhonda

Sent from my iPhone

Subject: EPOA and other things
Date: Sunday, 22 June 2025 at 12:15:35 AM Australian Eastern Standard Time
From: honda.r@hotmail.com <honda.r@hotmail.com>
To: Christie Gardiner <christie.gardiner@hallandwilcox.com.au>, laura.hanrahan@hallandwilcox.com.au <laura.hanrahan@hallandwilcox.com.au>
CC: Holly Osborne <hollyteganosborne@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W

Hi Christie
Please do up a EPOA listing Holly and Riki both to make decisions severely on my behalf.
On the 9th I did a new EPOA, Holly will email it to you. Riki can give you instructions as well. Holly will also email you the advanced health directive.

This one is to deal with the tenancy dispute involving Garth, and allowing Riki to represent me. I still want you to proceed with the more
Detailed EPOA.

Holly will email you a medical certificate showing advice from my doctor about the effects contact with Garth has on me. He is still emailing constantly, which is very stressful. Please make him stop.
Please, if possible finish the new EPOA as soon as you can. We have a JP close by so we will deal with that part.

You can call me if needed
My number is 0413 688 334, but please include Holly if it's something new.
Sent from my iPhone

Subject: Re: Enduring Power of Attorney and Authority for Riki Dahm [HW-ACTIVE.FID5037940]
Date: Sunday, 22 June 2025 at 12:15:05 AM Australian Eastern Standard Time
From: rhonda knyvett <honda.r@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Holly Osborne <hollyteganosborne@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png, Authority of Rhonda Knyvett - Riki Dahm.pdf, image001.png, Authority of Rhonda Knyvett - Riki Dahm.pdf, R Knyvett - Enduring power of Attorney.pdf

Hello
Signed authority.
I will send the power of attorney tomorrow

Sent from my iPhone

On 12 Mar 2025, at 15:54, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:

Dear Rhonda

Attached is your enduring power of attorney, prepared in accordance with your instructions.

Please review this document carefully and confirm if further changes are required. If no further changes are required, please print and sign before a JP and email a signed copy to us for record keeping. You must keep the original in a safe place.

You should then send this new EPA to all relevant persons, agencies, and health care providers. If they require certified copies feel free to provide us with the original and we can make certified copies and keep the original in safe custody if you wish.

Also **attached** for your signature is the authority for Riki Dahm to be able to instruct us in relation to this matter. It is the same authority that you have given to Holly. Please let me know if you wish to discuss this or make any changes to it.

Regards

Christie Gardiner | Associate

T +61 7 3231 7798 | F +61 7 3231 7799
Christie.Gardiner@hallandwilcox.com.au

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Subject: Checking In
Date: Friday, 28 March 2025 at 10:52:36 AM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W

Hi Christie,

I hope you're doing well and that the week's been kind to you.

I wanted to check in and see if there have been any updates at your end.

No rush at all, just looking forward to hearing from you when you have a moment.

Holly

Subject: Checking in
Date: Thursday, 27 March 2025 at 1:25:20 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W

Hi Christie

Happy Thursday.
Checking in if there has been further communications, or updates from any parties.

Holly
Sent from my iPhone

Subject: Fwd: Immediate Compliance Required: Provision of Documentation and Legal Obligations
Date: Friday, 21 March 2025 at 10:03:42 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W

Hi Christie,

To assist, I have included the email trail between Rhonda and David.

Also I note the documentation provided by David in the supporting data for the FYs appears to different from what was provided by Garth.

Further, Garth provided signed minutes, whilst David has provided unsigned minutes. Rhonda states she recalls attending David's office on one (1) occasion many years ago.

Holly

From: rhonda knyvett <honda.r@hotmail.com>
Date: 22 January 2025 at 5:38:28 pm AEST
Subject: Fwd: Immediate Compliance Required: Provision of Documentation and Legal Obligations

From: David Wrangell <david@prctax.com.au>
Date: 22 January 2025 at 16:17:18 AEST
To: rhonda knyvett <honda.r@hotmail.com>
Subject: RE: Immediate Compliance Required: Provision of Documentation and Legal Obligations

Hi Rhonda

Garth is in the process of locating the Trust Deed.

Regards

David Wrangell
Accountant & Registered Tax Agents
Pine Rivers Consulting
PO Box 54 / 14 Mecklem Street
STRATHPINE QLD 4500
P: (07) 3205 2881
Email: david@prctax.com.au

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From: rhonda knyvett <honda.r@hotmail.com>
Sent: Wednesday, 22 January 2025 4:10 PM
To: David Wrangell <david@prctax.com.au>
Cc: mclane.edinger@hallandwilcox.com.au; laura.hanrahan@hallandwilcox.com.au; christie.gardiner@hallandwilcox.com.au; holly tegan <Hollyteganosborne@hotmail.com>
Subject: Re: Immediate Compliance Required: Provision of Documentation and Legal Obligations

Dear David,

I am writing to express my serious concerns regarding your ongoing failure to provide the requested documentation, specifically the Trust Deed. Despite my numerous requests, you have continually withheld or failed to provide these essential documents.

I have now involved Hall&Wilcox who will assist with the next steps should this matter remain unresolved.

I expect immediate compliance with this request.

Yours sincerely,

Rhonda Knyvett
Trustee
Ultra Super Fund
Sent from my iPhone Sent from my iPhone

On 22 Jan 2025, at 09:36, David Wrangell <david@prctax.com.au> wrote:

Hi Rhonda

I attach the last few audit reports. The financial statements, statement of members funds and tax returns have been provided.
Tracking down the Trust Deed and will forward once to hand.

I note that the basis for your concern is that the Super Fund has acted improperly due to your interpretation that funds transferred between the Super Fund bank accounts represents tax avoidance or fraud.
I really don't know how to respond to that, other than to say the fund has had unqualified audit reports from day 1 and the fund has never had a issue with either ASIC or the ATO.
If there was any improper actions, the audit report would reveal such. The auditor is independent.

At the end of the day I see 2 options:

1. Appoint a Super Fund administrator who will manage the bank accounts, pay the bills…..do everything to run the fund for a cost (we do not do that) or
2. Sell the fund assets, rollover the benefits to 2 individual super fund and wind up the fund.

Regards

David Wrangell
Accountant & Registered Tax Agents
Pine Rivers Consulting
PO Box 54 / 14 Mecklem Street
STRATHPINE QLD 4500
P: (07) 3205 2881
Email: david@prctax.com.au

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From: rhonda knyvett <honda.r@hotmail.com>
Sent: Tuesday, 21 January 2025 9:17 PM
To: David Wrangell <david@prctax.com.au>; PRCAdmin <prcadmin@prctax.com.au>
Cc: holly tegan <Hollyteganosborne@hotmail.com>
Subject: Immediate Compliance Required: Provision of Documentation and Legal Obligations

Dear David,

I am writing to address the continued failure to provide critical documentation relating to the Ultra Super Fund, of which I am the Trustee. Your ongoing delay in complying with my repeated requests is severely obstructing my ability to meet my fiduciary obligations and raises serious concerns about potential breaches of your legal and professional duties.

Despite your acknowledgment of correspondence from both Holly and me on 15 January 2025, and your commitment to provide the requested information by Friday, you have not delivered the documentation, including the Deed of Establishment. The continued delay, and withholding of legally required information constitutes serious concerns of failure to comply with legislative obligations.

Legal Concerns
I remind you that the SIS Act and associated regulations impose strict compliance obligations on all parties involved in the administration of superannuation funds. Any act of knowingly facilitating or enabling a breach of these obligations—whether by omission or deliberate obstruction—may attract severe penalties, including substantial fines and imprisonment.

Further, the failure to provide the requested documentation undermines transparency and raises questions of misconduct, including potential fraud and tax evasion. Notably, transactions involving the Bendigo and Adelaide Bank account, appearing to be linked to the Ultra Super Fund demonstrate signifiant irregularities—including identical account numbers and suspicious cheque activities. These transactions suggest attempts to obscure the movement of funds, a matter that could expose you to significant legal and professional liability under taxation and anti-fraud laws.

Continued refusal to provide critical documents, such as the Deed of Establishment, financial statements, and transaction records, further frustrates the my lawful requests as Trustee and suggests a deliberate effort to obstruct proper fund administration and compliance with superannuation law.

Professional Obligations

As an accountant engaged in the administration of the Ultra Super Fund, your responsibilities extend beyond mere recordkeeping. The Accounting Professional and Ethical Standards Board imposes a duty of care to act with integrity, transparency, and in full compliance with the law. Withholding documentation, frustrating processes, or facilitating breaches of superannuation law may amount to professional misconduct, which could result in regulatory sanctions, fines, and removal from professional bodies.

Immediate Actions Required

To resolve this matter without further escalation, I formally request that you provide the following documentation no later than 11:00 am, Wednesday, 22 January 2025:

1. The Trust Deed and all subsequent amendments.
2. Financial statements, member statements, and detailed transaction records.
3. Copies of all legal and compliance documents, including prior versions of the Enduring Power of Attorney and Binding Death Benefit Nominations.
4. Complete records of member communications.

Failure to comply with this request by the deadline will compel me to pursue legal remedies, including immediate intervention. Hall&Wilcox shall assist me with pursuing claims for breaches of trust, professional negligence, non-compliance with the SIS Act, and tax law breaches.

I note Garth had confirmed that requests for information should be directed to Pine Rivers Consulting. As the accountant responsible for the Ultra Super Fund for an extended period, and given your own admission that you personally manage fund transactions, you have an obligation to provide the requested documentation upon my request. Irrespective of Garth's direction, your professional and legal duties compel you to act with full compliance and in good faith.

Final Notice

If the requested documents are not delivered by the specified deadline, I will have no choice but to escalate this matter further, including reporting my concerns to:

The Australian Taxation Office (ATO) for breaches of superannuation and tax law.

The Australian Securities and Investments Commission (ASIC) for failure to comply with statutory obligations.

Professional Accountancy Bodies for misconduct and breach of professional standards.

I trust that you will treat this matter with the seriousness and urgency it demands.

Kind regards,

Rhonda Knyvett
Trustee, Ultra Super Fund

Sent from my iPhone

> On 15 Jan 2025, at 15:52, rhonda knyvett <honda.r@hotmail.com> wrote:
>
> Sent from my iPhone
>
> Begin forwarded message:
>
> > **From:** David Wrangell <david@prctax.com.au>
> > **Date:** 15 January 2025 at 15:46:31 AEST
> > **To:** rhonda knyvett <honda.r@hotmail.com>
> > **Subject: RE: Instructions & Request for Information and Documentation**
> >
> > Hi Rhonda
> >
> > I acknowledge the emails from you and Holly.
> >
> > I have appointments running all day Thursday.
> > I should have time Friday to furnish you with more info.
> > Many of the items listed were sent to Holly.
> >
> > I do not believe that there are any errors in the financial statements or tax returns.
> > I personally enter every transaction into our system from the bank statements.
> > Monies do move from one bank account to another, but the money does not leave the fund.
> >
> > They have been externally audited as well every year.
> >
> > The market valuations of real estate are somewhat subjective and 5 difference real estate agents will come up with 5 different figures, but they will be roughly close.
> >
> > You are very welcome to obtain current valuations on the properties from any real estate agent you choose.
> >
> > There is always the option of engaging a registered valuer for a cost.
> >
> > Regards
> >
> > David Wrangell
> > Accountant & Registered Tax Agents
> > Pine Rivers Consulting
> > PO Box 54 / 14 Mecklem Street
> > STRATHPINE QLD 4500
> > P: (07) 3205 2881
> > Email: david@prctax.com.au
> >
> > <image001.png>
> > Like our facebook page to get up to date Tax Information
>
> ---
>
> **From:** rhonda knyvett <honda.r@hotmail.com>
> **Sent:** Wednesday, 15 January 2025 9:46 AM
> **To:** PRCAdmin <prcadmin@prctax.com.au>; David Wrangell <david@prctax.com.au>
> **Cc:** Stuart Loudon <Stuart@loudonlegal.com.au>
> **Subject:** Instructions & Request for Information and Documentation
>
> Dear David
>
> As you are already aware, I am writing to you as a Trustee of the Ultra Super Fund (ABN 41 873 921 089).
>
> I make this request because to date all documentation and information has been withheld by Trustee Garth Osborne. As such, I formally request the following documentation and records relating to the Fund's management and compliance:
>
> 1. Financial Information:
> • Audited financial statements.
> • Fund valuation reports, including real estate and unlisted assets.
> • Income and expense records, including tax-free and taxable components.

2. Member Information:
• **Member account balances, pension payment records, and contributions history.**

3. Actuarial Documents:
• Copies of all actuarial certificates, including exempt current pension income (ECPI) calculations.
• Projections or analyses regarding the fund's financial sustainability.

4. Compliance and Legal Documents:
• **The original deed of establishment and any amendments.**
• Investment strategy documents.
• Any binding death benefit nomination forms, including those previously submitted by Garth Osborne.

Summary of Concerns

I have just now become aware of significant concerns within the fund, including evidence of round-tripping, tax evasion, legislative breaches directly linked to the actions of my co-trustee, Garth Osborne.

The information contained in the Bendigo Ultra Super Fund and Suncorp Ultra Super fund bank accounts provide significant evidence that Garth Osborne has been using the SMSF for round-tripping, tax evasion, and misusing of Ultra Super Fund assets.

There is also evidence that property assets owned by Ultra Super Fund have had a deflated valuation reported, significantly less than current market values, and evidence of illegal and or non compliant property ownership structures.

To date Garth Osborne has withheld all documentation and fund information, and has used intimidation to make me sign documents with no knowledge or understanding of.

Garth Osbornes actions and inaction to all verbal and written requests have fully prevented me from fulfilling my responsibilities and obligations as a trustee under the legislation.

INSTRUCTIONS

In light of these concerns, I request that you take actions to immediately **implement my New binding death benefit nomination form dated 14 January 2025** and provide all outstanding requested information, including the **deed of establishment and any amended versions**, and **any prior binding death benefit nomination forms** associated with me and ultra super fund **by COB Thursday, 17 January 2025.**

Furthermore, given my serious concerns relating to Garth Osborne's management of this fund and his conduct as a trustee, I am instructing you as trustee to take no further actions in submitting lodgement to the ATO.

As I previously requested, please send the information that was provided by Garth Osborne in preparation for submitting the 2024 tax lodgement and the list of outstanding documents required from Garth Osborne.

Please include Mr. Stuart Loudon my solicitor in any emails - stuart@loudonlegal.com.au.

I appreciate your immediate attention to this matter and look forward to your response within the specified timeframe.

Attachments:
1. A new Binding Death Benefit Nomination, signed and dated 14 January 2025, which supersedes all prior forms.
2. A copy of my updated Will (2024)

Kind regards

Rhonda Knyvett
Trustee, Ultra Super Fund
ABN 41 873 921 089
honda.r@hotmail.com

Subject: Re: Corro [HW-ACTIVE.FID5037940]
Date: Friday, 21 March 2025 at 9:30:43 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W

Excellent.
Sent from my iPhone

> On 21 Mar 2025, at 8:57 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> Hi Holly
>
> Thanks for your email. No more correspondence from Garth this week, but we did hear from David Wrangell, email attached. We intend to push for the direct production of information.
>
> Christie Gardiner () | Associate
>
> T +61 7 3231 7798 | F +61 7 3231 7799
> Christie.Gardiner@hallandwilcox.com.au
>
> Hall & Wilcox
> www.hallandwilcox.com.au
>
> My working days are
> -----Original Message-----
> From: Holly Osborne <hollyteganosborne@hotmail.com>
> Sent: Friday, 21 March 2025 5:50 PM
> To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
> Subject: Corro
>
> Hey happy Friday,
> Any further correspondence received by Garth?
>
> Sent from my iPhone
>
> Hall & Wilcox | Smarter Law Update
> Keep up to date and view our Latest Thinking<https://hallandwilcox.com.au/news/>
>
> If our bank account details change, we will notify you by letter, phone call or face-to-face, but never by email.
>
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> <mime-attachment>

Subject: Corro
Date: Friday, 21 March 2025 at 5:49:32 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W

Hey happy Friday,
Any further correspondence received by Garth?

Sent from my iPhone

Subject: Re: Confirmation of Payment Approvals [HW-ACTIVE.FID5037940]
Date: Thursday, 20 March 2025 at 7:35:48 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: Bank 19-3.PNG, image001.png

Hi Christie,

Riki and I would like to set clear expectations regarding payment requests. We suggest Garth is informed that all requests must include the following:

1. Invoice Details

• Complete invoice with date, due date, total amount, and itemised services/goods.

2. Supporting Documentation

• Relevant contracts, agreements, or engagement letters.

• Evidence of service completion (e.g., reports, photographs).

3. Compliance Confirmation

• Statement confirming alignment with the SMSF trust deed, investment strategy, and superannuation laws.

• Declaration that the service provider is not a related party and that the transaction is at arm's length.

4. Payment Details

• Recipient's full legal name and bank details (bank name, account name, BSB, and account number).

• Confirmation that payments are not directed to related persons, accounts, or entities.

5. Additional Documentation for Specific Expenses

• Property-Related Expenses: Specify the property and confirm proportionate allocation (e.g., 50-50 for 158 Church Road).

• Body Corporate Fees: Provide a breakdown of services covered.

• Financial Services & Investments: Justify the necessity, confirm alignment with the SMSF strategy, and provide provider details. For bank fees, investment management, or advisory services, include contracts and fee breakdowns.

6. Legal Verification (Where Required)

• For high-value or unusual invoices, obtain third-party financial or legal verification to confirm compliance with SMSF regulations.

Procedural Requirements:

• All requests must be submitted in writing via email to both EPA attorneys, Holly Dahm and Riki Dahm.

• Requests must be submitted at least seven business days before the due date to allow for review.

• Incomplete requests will not be processed until all required details are provided.

Feel free to edit this as you see fit based on your experience, keeping or removing whatever you think is appropriate.

We trust you will assist us in ensuring Garth understands and adheres to clear boundaries.

Kind regards,

Holly

> On 20 Mar 2025, at 2:03 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> Hi Holly
>
> It appears the final invoice pertains to one that Garth has already provided to us. I don't have a record of the second last invoice.
>
> SMSFs will often pay tax through PAYG instalments to spread the liability over a longer period. We don't see any specific risks with agreeing to these payments. If, in the future, tax returns need to be adjusted that can happen without difficulty.
>
> As part of your two party authorisation process for the Fund, can I suggest that we ask Garth to email you (and/or us?) copies of all invoices to

substantiate payment requests and to provide you with an ongoing record? Given the volume, it may be more economical for these invoices to be sent directly to you, copying in Riki, and not through our firm to avoid additional professional fees. If you would like us to review any invoices we would be happy to do so. I await your instructions on this.

Thanks

Christie Gardiner | Associate

T +61 7 3231 7798 | F +61 7 3231 7799
Christie.Gardiner@hallandwilcox.com.au

<image001.png>

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Wednesday, 19 March 2025 8:12 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Cc: Riki Dahm <rikidahm84@gmail.com>
Subject: Confirmation of Payment Approvals

Hi Christie,

Please note the screenshot below—these payments have been approved, except for the last two.

Can you confirm that it was appropriate to make these payments? One is a PAYG payment, and the other is an ATO tax debt from the 2023 assessment.

While we understand these may be necessary, we want to ensure we are conserving funds where possible.

If there is any risk involved, please advise, and we will hold off on approval. Otherwise, we are happy to proceed once you confirm.

Kind regards,

Holly

<Bank 19-3.PNG>

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Our privacy policy can be reviewed at our website: http://www.hallandwilcox.com.au/privacy/

<Invoice - ATO Income Tax Bill - 7 January 2025.pdf>

Subject: Re: Laurie Carwardine 2016 & 2023 ASIC compliance issues [HW-ACTIVE.FID5037940]
Date: Thursday, 20 March 2025 at 6:56:50 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Category: H & W
Attachments: image001.png

Yes, however unsure we noted the 2016 issues. As this was new information for us.
Sent from my iPhone

On 20 Mar 2025, at 1:24 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:

Hi Holly

Thank you for summarising this information again for us, which was conveyed to McInnes Wilson in our recent letter. If necessary, we may request that accounts be re-audited but await the further requested information before providing you with that advice.

Regards

Christie Gardiner | Associate

T +61 7 3231 7798 | F +61 7 3231 7799
Christie.Gardiner@hallandwilcox.com.au

<image001.png>

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Wednesday, 19 March 2025 6:20 AM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Subject: Laurie Carwardine 2016 & 2023 ASIC compliance issues

Public Regulatory Information on Auditor Laurie Carwardine

Laurie Carwardine is an Australian auditor and accounting practitioner who has been the subject of several regulatory actions. Public records show that the Australian Securities and Investments Commission (ASIC) has intervened in his professional activities on multiple occasions.

In late 2023, Carwardine was among a group of self-managed superannuation fund (SMSF) auditors sanctioned by ASIC for failing to meet auditing standards .

Earlier, in 2016–17, his financial services firm underwent an ASIC-ordered compliance review after concerns were raised about the quality of financial advice and compliance processes . Below is a detailed summary of the documented issues, enforcement actions, and related complaints or referrals involving Carwardine.

ASIC Action on SMSF Audits (2023)

An audit report being reviewed, symbolizing the SMSF audit process. In October 2023, ASIC announced enforcement action against 11 SMSF auditors for various compliance breaches, and Laurie (Laurence) Carwardine was one of them . ASIC's review (for the quarter ending 30 September 2023) found that these auditors had breached auditing and assurance standards, independence requirements, or their registration conditions . Rather than an outright ban, Carwardine had additional conditions imposed on his SMSF auditor registration (his license to audit SMSFs remained active, but with restrictions) . According to ASIC, the specific conditions vary by auditor, but typically they may require the auditor to take remedial steps. For example, conditions can include :

- Undertaking additional professional development or training,
- Passing the SMSF auditor competency exam,
- Having an independent expert review the auditor's SMSF audit files, templates, or methodology,
- Performing an evaluation of any threats to independence and implementing safeguards, and
- Notifying the auditor's professional accounting body about the imposed conditions.

All 11 auditors (including Carwardine) were referred to ASIC by the Australian Taxation Office (ATO) . The ATO, which oversees SMSFs, identified issues with their audits and alerted ASIC for further action. In Carwardine's case, ASIC determined that corrective measures via conditional registration were appropriate,

meaning he must comply with the extra oversight and improvement requirements to continue auditing SMSFs .

ASIC noted that those affected have the right to appeal the decision under the Superannuation Industry (Supervision) Act – they can apply to the Administrative Appeals Tribunal to review ASIC's sanctions . There is no public indication that Carwardine has been banned from auditing; rather, he must adhere to the imposed conditions to address the deficiencies found in his audit work.

ASIC-Ordered Compliance Review (2016–2017)

The Australian Securities and Investments Commission (ASIC), the regulator that scrutinized Carwardine's firm. Aside from audit-specific issues, Carwardine's business practices came under regulatory scrutiny in the financial advice arena. He is the director of Carwardine Financial Services Pty Ltd, an accounting and financial planning firm. In 2016, ASIC conducted a surveillance review of this firm's financial advice business and uncovered compliance concerns . ASIC found indications that some client advice may not have been in the clients' best interests and that the advice provided was potentially inappropriate for clients' objectives . The regulator also raised concerns about the firm's capacity to meet its obligations as an Australian Financial Services (AFS) licensee – specifically citing insufficient resources or systems to ensure compliance and to properly supervise its representatives . In summary, ASIC's surveillance identified problems such as:

• Advisers not demonstrably acting in the best interests of clients,

• Inappropriate financial advice recommendations given to clients, and

• Inadequate compliance infrastructure (limited resources and oversight) to ensure the firm and its staff adhered to financial services laws .

To address these issues, ASIC did not impose a fine or ban at that time but instead negotiated a corrective approach. In December 2016, Carwardine's firm agreed to engage an independent external expert to review its compliance with financial services laws . This move was effectively an enforceable undertaking aimed at improving the firm's practices. The independent reviewer examined the firm's processes and made recommendations to rectify the shortcomings.

By November 2017, ASIC reported that the review had been completed and the firm implemented a number of improvements in response . These improvements included strengthening record-keeping practices and increasing the monitoring and supervision of the firm's advisers and compliance functions . The external expert concluded that Carwardine Financial Services' compliance arrangements were now adequate for meeting its AFS license obligations . ASIC acknowledged the firm's cooperation and "constructive action" in addressing the concerns . This outcome was made public through ASIC's media releases, indicating that the firm took remedial steps and avoided harsher penalties by proactively fixing the issues. Notably, this ASIC intervention was triggered by the regulator's own surveillance and not by any court action; it was a preventative compliance measure to protect clients' interests.

Professional Bodies and Client Complaints

No specific public complaints from clients or disciplinary findings from professional bodies against Laurie Carwardine were found in the course of this research. The issues involving Carwardine appear to have been detected through regulatory oversight (ATO audits and ASIC surveillance) rather than through formal complaints lodged by clients in the public domain. For instance, the SMSF audit problems came to light via ATO's referral of auditors to ASIC as part of its supervisory role , and the financial advice issues were identified by ASIC's pro-active review of his firm . Once ASIC imposed conditions on Carwardine's audit registration, one of the requirements was that he notify his professional accounting association of these conditions . This means the relevant professional body (such as CPA Australia or Chartered Accountants ANZ, whichever he is a member of) has been informed of the compliance breaches. However, there is no public record of any separate disciplinary action by those associations as of this writing.

In summary, the known problems regarding Laurie Carwardine have been documented through ASIC and ATO enforcement actions, and there have been no publicly reported client lawsuits or professional misconduct tribunals against him beyond the regulatory interventions described above.

Sources

The information above is compiled from ASIC media releases and financial industry news reports. Key sources

include ASIC's official announcement of actions against SMSF auditors , news coverage of those sanctions , and ASIC's releases regarding the compliance review of Carwardine Financial Services , as well as related commentary in trade publications . These publicly available documents provide a record of the regulatory issues associated with Laurie Carwardine.

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Subject: Confirmation of Payment Approvals
Date: Wednesday, 19 March 2025 at 8:11:52 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: Bank 19-3.PNG

Hi Christie,

Please note the screenshot below—these payments have been approved, except for the last two.

Can you confirm that it was appropriate to make these payments? One is a PAYG payment, and the other is an ATO tax debt from the 2023 assessment.

While we understand these may be necessary, we want to ensure we are conserving funds where possible.

If there is any risk involved, please advise, and we will hold off on approval. Otherwise, we are happy to proceed once you confirm.

Kind regards,

Holly

BUSINESS CHEQUE 001422502	BRISBANE CITY COUNCIL RATES Ref No: 500000001534691	$511.24	Immediate	19/03/2025	Approve Reject
BUSINESS CHEQUE 001422502	BRISBANE CITY COUNCIL RATES Ref No: 500000001534683	$511.24	Immediate	19/03/2025	Approve Reject
BUSINESS CHEQUE 001422502	BRISBANE CITY COUNCIL RATES Ref No: 500000001534675	$511.24	Immediate	19/03/2025	Approve Reject
BUSINESS CHEQUE 001422502	BRISBANE CITY COUNCIL RATES Ref No: 500000001534667	$511.24	Immediate	19/03/2025	Approve Reject
BUSINESS CHEQUE 001422502	BRISBANE CITY COUNCIL RATES Ref No: 500000001534659	$511.24	Immediate	19/03/2025	Approve Reject
BUSINESS CHEQUE 001422502	BRISBANE CITY COUNCIL RATES Ref No: 500000001534642	$511.24	Immediate	19/03/2025	Approve Reject
BUSINESS CHEQUE 001422502	URBAN UTILITIES Ref No: 101029536300004	$293.50	Immediate	19/03/2025	Approve Reject
BUSINESS CHEQUE 001422502	URBAN UTILITIES Ref No: 101029536200006	$293.50	Immediate	19/03/2025	Approve Reject
BUSINESS CHEQUE 001422502	URBAN UTILITIES Ref No: 101029536100008	$293.50	Immediate	19/03/2025	Approve Reject
BUSINESS CHEQUE 001422502	URBAN UTILITIES Ref No: 101029536000000	$293.50	Immediate	19/03/2025	Approve Reject
BUSINESS CHEQUE 001422502	URBAN UTILITIES Ref No: 101029535900002	$293.50	Immediate	19/03/2025	Approve Reject
BUSINESS CHEQUE 001422502	URBAN UTILITIES Ref No: 101029535800004	$293.50	Immediate	19/03/2025	Approve Reject
BUSINESS CHEQUE 001422502	URBAN UTILITIES Ref No: 101003855900009	$148.90	Immediate	19/03/2025	Approve Reject
BUSINESS CHEQUE 001422502	AUSTRALIAN TAXATION OFFICE Ref No: 418739210897360	$1,106.00	Immediate	19/03/2025	Approve Reject
BUSINESS CHEQUE 001422502	AUSTRALIAN TAXATION OFFICE Ref No: 001418739210895960	$1,106.00	Immediate	19/03/2025	Approve Reject

Subject: Re: Ultra Super Fund - confirmation of instructions [HW-ACTIVE.FID5037942]
Date: Wednesday, 19 March 2025 at 9:46:45 AM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: honda.r@hotmail.com <honda.r@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: gbcayd9aoeinats4img_czQVOvn09OjXFlBWv1.png

No problem
Sent from my iPhone

> On 19 Mar 2025, at 9:43 am, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> Thanks Holly - just to confirm that Rhonda is ok to be dropped off of communications as you requested. I need to speak with Rhonda to confirm, as she is our client. I appreciate your assistance.
>
> **Christie Gardiner |** Associate
>
> T +61 7 3231 7798 | F +61 7 3231 7799
> Christie.Gardiner@hallandwilcox.com.au
>
> <gbcayd9aoeinats4img_czQVOvn09OjXFlBWv1.png>
>
> ---
>
> **From:** Holly Osborne <hollyteganosborne@hotmail.com>
> **Sent:** Wednesday, March 19, 2025 9:38 AM
> **To:** Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
> **Cc:** honda.r@hotmail.com <honda.r@hotmail.com>; Riki Dahm <rikidahm84@gmail.com>
> **Subject:** Re: Ultra Super Fund - confirmation of instructions [HW-ACTIVE.FID5037942]
>
> Morning
> I will ask Rhonda to give you a call, or email soon.
> What was the request?
> Sent from my iPhone
>
> > On 19 Mar 2025, at 9:06 am, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
> >
> > Good morning Rhonda
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> > I hope you are well.
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> > Regards
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From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: honda.r@hotmail.com <honda.r@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: gbcayd9aoeinats4img_czQVOvn09OjXFlBWv1.png

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> **Cc:** honda.r@hotmail.com <honda.r@hotmail.com>; Riki Dahm <rikidahm84@gmail.com>
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From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: honda.r@hotmail.com <honda.r@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

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To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: honda.r@hotmail.com <honda.r@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
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Subject: Re: Ultra Super Fund - Suncorp statements and cheque butts [HW-ACTIVE.FID5037940]
Date: Wednesday, 19 March 2025 at 6:21:01 AM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

Will do.
Sent from my iPhone

On 18 Mar 2025, at 10:19 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:

Hi Holly

Thanks for the documents and details.

Once you obtain confirmation from Suncorp regarding the deposited cheques into Rhonda's account, is it possible to prepare a table listing the following information pertaining to Rhonda's superannuation entitlements:

- amount received
- date received
- how the money was received (eg cash, cheque deposit into Suncorp account XXXX, bank transfer)
- the source of the funds if known (NAB, Suncorp, Bendigo, in person cash)
- attaching corresponding bank statements for the transactions

Regards

Christie Gardiner | Associate

T +61 7 3231 7798 | F +61 7 3231 7799
Christie.Gardiner@hallandwilcox.com.au

<image001.png>

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Tuesday, 18 March 2025 9:06 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Cc: Riki Dahm <rikidahm84@gmail.com>
Subject: Fw: Ultra Super Fund - Suncorp statements and cheque butts [HW-ACTIVE.FID5037940]
Importance: High

Sorry - helps if I provide the attachments.

From: Holly Osborne
Sent: Tuesday, 18 March 2025 8:56 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Cc: Riki Dahm <rikidahm84@gmail.com>
Subject: Re: Ultra Super Fund - Suncorp statements and cheque butts [HW-ACTIVE.FID5037940]

Hi Christie

Please find attached the information requested, including:

1. **Suncorp Bank Statements – 1 July 2013 to 2 February 2025** (Attached)

I also have the statements available from the date of establishment **(7 May 2007**), and Bendigo Bank account statements (**established December 2004, closed March 2024**) which include a number of noteworthy transactions for amounts greater than $10,000 (extensive transactions under $10,000).

Debit card in Garth Osborne's name attached to **SUNCORP** account.

While it was recorded in the FY's that Rhonda was receiving $10,000 each financial year, this does requires confirmation, as there appear to be inaccuracies when comparing her personal Suncorp bank statements showing the cheques deposited as superannuation.

2. **Three (3) BENDIGO Cheques (attached)**

Three cheque copies provided by Bendigo, with additional cheques available on request.

Cheque 1072 – $11,488.40 (PGF Electrical)

- Cheque Date: 28 February 2023
- Withdrawal Transaction Date: 5 March 2024
- Payee: PGF Electrical
- Amount: $11,488.40
- The cheque was written in February 2023 but only processed in March 2024 (**over a year later**).
- PGF Electrical does not appear in existing SMSF records, raising concerns over unauthorised fund usage.
- No supporting documentation explains how this payment aligns with the SMSF's retirement investment strategy.
- Requires verification of PGF Electrical's ownership and whether it has any connections to trustees or related parties.

Cheque 1065 – $10,020.80 (QRO Land Tax)

- Cheque Date: 4 January 2024
- Withdrawal Transaction Date: 8 January 2024
- Payee: QRO Land Tax
- Amount: $10,020.80
- A direct debit of $11,281.60 was made from the Suncorp Bank account to QRO Land Tax on 2 December 2024.
- Duplicate payment? - payment from Suncorp in December 2024, raising concerns of double payment or misallocation of funds.

Cheque 1066 – $1,480.00

- Cheque Date: 5 January 2024
- Withdrawal Transaction Date: 18 January 2024
- Amount: $1,480.00

4. **Cheque Stub booklet - Garth Osborne** (attached)
5. **NAB Bank Statement** Garth Osborne's Personal Account: This account has had significant fund transfers from the Ultra Super Fund. (attached)

Pending SUNCORP Cheques

I am currently awaiting copies of the cheques Rhonda deposited into her personal Suncorp account from Garth when receiving superannuation payments. Once received, I will provide these to you. Rhonda vaguely recalls that these are likely from NAB.

Kind regards,

Holly Dahm

NOTEWORTHY TRANSATIONS

BENDIGO BANK TRANSACTIONS (Newest to Oldest)

- 20/03/24 - Account CLOSED & EFT credit transfer Bendigo Banks Fund $11,809.01 INTO Ultra Super fund BSB 484-799 Account 001422502
- 5/03/24 - Cheque withdrawal 1072 $11,488.40
- 8/01/24 - Cheque withdrawal 1065 $10,020.80
- 17/11/23 - Cheque withdrawal 1057 $20,000
- 25/08/23 - Cheque withdrawal 1042 $22,476.54
- 26/06/23 - Cheque withdrawal 1035 $20,000
- 21/06/23 - Cheque deposit $15,000
- 2/05/23 - Cheque deposit $15,600
- 9/02/23 - DIVIDEND ANZ replacement $2,220
- 17/10/22 - Cheque withdrawal 1004 $10,000
- 5/08/22 - DIRECT DEBIT COMMSEC SECURITY withdrawal $67,816.51
- 1/06/22 - Cheque 992 withdrawal $10,000
- 22/03/22 - OSKO PAYMENT Compass Glass and Aluminium – Church Road Zillmere 50% payment $2,522.85 (withdrawal)
- 16/09/21 - Cheque withdrawal 962 $12,000
- 29/06/21 - Cheque deposit $15,000
- 14/06/21 - Cheque withdrawal 947 $10,000
- 12/04/21 - Cheque withdrawal 938 $20,000
- 31/03/21 - Cheque deposit (Garth) $14,400
- 25/06/20 - Cheque withdrawal 899 (Petty Cash) $1,006.55
- 16/06/20 - Cheque deposit $20,800
- 11/03/20 - Direct Credit AAI Limited t/as $3,724
- 10/10/19 - Brambles dividend $725 (continues)
- 1/05/19 - Cheque withdrawal 819 $25,000
- 22/08/18 - Cheque withdrawal 776 $13,000
- 18/07/18 - Cheque withdrawal $10,000
- 4/09/17 - RTA residential tenancy bond deposit $250 (0766612922)
- 20/05/17 - Cheque withdrawal 686 $10,000
- 21/11/16 - Cheque cashed (Garth withdrawal) $477 (numerous cashed cheques)
- 18/11/16 - Transfer credit from 34500587/V501 $300 (Unknown account reference)

• 19/03/16 - Cheque withdrawal 813 $10,000

• 9/03/16 - Account balance $1,668

• 15/03/16 – Ultra Super Fund Deposit (Garth) $5,000, same-day withdrawal $5,000 (pattern repeated throughout account)

• 8/10/15 - BXB Final Dividend $700 (continues)

• 4/09/15 - Transfer to CommSec (withdrawal) $283

• 25/08/15 - Transfer to CommSec (withdrawal) $11,517

• 9/04/15 - BXB ITM Dividend $700 (continues)

• 1/04/15 - First reference to trust distribution $37.92 (continues)

• 16/10/14 - Transfer to CommSec (withdrawal) $45,943

• 11/06/13 - Cheque withdrawal $20,000

• 27/05/12 - Transfer to CommSec (withdrawal) $20,563

• 1/05/12 - Inward Telegraphic Transfer (Garth deposit) $7,000

• 1/05/12 - Transfer to CommSec (withdrawal) $7,929

• 11/08/11 - Transfer to CommSec (withdrawal) $6,881

• 6/07/11 - Transfer to CommSec (withdrawal) $13,441

• 29/06/11 - Transfer to CommSec (withdrawal) $13,321

• 29/03/11 - Cheque withdrawal $160,000

• 13/07/10 - Approximate CommSec withdrawal $12,000

• 10/05/10 - Approximate CommSec withdrawal $12,000

• 10/03/10 - RTA Bond Deposit (Unidentified Property)

• 8/10/09 - Transfer to CommSec (withdrawal) $14,906

• 1/06/09 –

• Cheque deposit $40,270

• Commonwealth deposit $28,830

• Cheque withdrawals $60,000, $12,000, $700

• 1/04/09 – Transfer to CommSec (withdrawal) $42,457.65

• 6/04/09 – Commonwealth Bank deposit $45,506.28

• 3/04/2008 – Started direct credit (Garth – Ultra Super Fund) $4,300 (From Suncorp) (continued onwards)

• 12/09/07 – Payment to Office of State Revenue (QRO) $6,250

• 1/08/07 – Transfer to CommSec (withdrawal) $21,000, Cheque withdrawal $168,000

• 1/07/07 – Commonwealth Sec Deposits (11 July) $55,000, $51,000, $24,000, $55,000

• 2/04/07 – Santos dividend

• 30/11/06 – CNP Special Dist Dividend

• 27/09/06 – BHP Billiton Dividend

• 19/06/06 – AMP Limited Dividend $660

• 24/03/06 – Telstra Dividend $1,000

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Sent: Tuesday, 18 March 2025 3:34 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Cc: Riki Dahm <rikidahm84@gmail.com>; Holly Dahm <holly.dahm@treasury.qld.gov.au>
Subject: Re: Ultra Super Fund - Suncorp statements and cheque butts [HW-ACTIVE.FID5037940]

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> **Christie Gardiner |** Associate
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> T +61 7 3231 7798 | F +61 7 3231 7799
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Our privacy policy can be reviewed at our website: http://www.hallandwilcox.com.au/privacy/

Subject: Laurie Carwardine 2016 & 2023 ASIC compliance issues
Date: Wednesday, 19 March 2025 at 6:20:24 AM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Category: H & W

Public Regulatory Information on Auditor Laurie Carwardine

Laurie Carwardine is an Australian auditor and accounting practitioner who has been the subject of several regulatory actions. Public records show that the Australian Securities and Investments Commission (ASIC) has intervened in his professional activities on multiple occasions.

In late 2023, Carwardine was among a group of self-managed superannuation fund (SMSF) auditors sanctioned by ASIC for failing to meet auditing standards .

Earlier, in 2016–17, his financial services firm underwent an ASIC-ordered compliance review after concerns were raised about the quality of financial advice and compliance processes . Below is a detailed summary of the documented issues, enforcement actions, and related complaints or referrals involving Carwardine.

ASIC Action on SMSF Audits (2023)

An audit report being reviewed, symbolizing the SMSF audit process. In October 2023, ASIC announced enforcement action against 11 SMSF auditors for various compliance breaches, and Laurie (Laurence) Carwardine was one of them . ASIC's review (for the quarter ending 30 September 2023) found that these auditors had breached auditing and assurance standards, independence requirements, or their registration conditions . Rather than an outright ban, Carwardine had additional conditions imposed on his SMSF auditor registration (his license to audit SMSFs remained active, but with restrictions) . According to ASIC, the specific conditions vary by auditor, but typically they may require the auditor to take remedial steps. For example, conditions can include :

- Undertaking additional professional development or training,
- Passing the SMSF auditor competency exam,
- Having an independent expert review the auditor's SMSF audit files, templates, or methodology,
- Performing an evaluation of any threats to independence and implementing safeguards, and
- Notifying the auditor's professional accounting body about the imposed conditions.

All 11 auditors (including Carwardine) were referred to ASIC by the Australian Taxation Office (ATO) . The ATO, which oversees SMSFs, identified issues with their audits and alerted ASIC for further action. In Carwardine's case, ASIC determined that corrective measures via conditional registration were appropriate, meaning he must comply with the extra oversight and improvement requirements to continue auditing SMSFs .

ASIC noted that those affected have the right to appeal the decision under the Superannuation Industry (Supervision) Act – they can apply to the Administrative Appeals Tribunal to review ASIC's sanctions . There is no public indication that Carwardine has been banned from auditing; rather, he must adhere to the imposed conditions to address the deficiencies found in his audit work.

ASIC-Ordered Compliance Review (2016–2017)

The Australian Securities and Investments Commission (ASIC), the regulator that scrutinized Carwardine's firm. Aside from audit-specific issues, Carwardine's business practices came under regulatory scrutiny in the financial advice arena. He is the director of Carwardine Financial Services Pty Ltd, an accounting and financial planning firm. In 2016, ASIC conducted a surveillance review of this firm's financial advice business and uncovered compliance concerns . ASIC found indications that some client advice may not have been in the clients' best interests and that the advice provided was potentially inappropriate for clients' objectives . The regulator also raised concerns about the firm's capacity to meet its obligations as an Australian Financial Services (AFS) licensee – specifically citing insufficient resources or systems to ensure compliance and to properly supervise its representatives . In summary, ASIC's surveillance identified problems such as:

- Advisers not demonstrably acting in the best interests of clients,
- Inappropriate financial advice recommendations given to clients, and

• Inadequate compliance infrastructure (limited resources and oversight) to ensure the firm and its staff adhered to financial services laws .

To address these issues, ASIC did not impose a fine or ban at that time but instead negotiated a corrective approach. In December 2016, Carwardine's firm agreed to engage an independent external expert to review its compliance with financial services laws . This move was effectively an enforceable undertaking aimed at improving the firm's practices. The independent reviewer examined the firm's processes and made recommendations to rectify the shortcomings.

By November 2017, ASIC reported that the review had been completed and the firm implemented a number of improvements in response . These improvements included strengthening record-keeping practices and increasing the monitoring and supervision of the firm's advisers and compliance functions . The external expert concluded that Carwardine Financial Services' compliance arrangements were now adequate for meeting its AFS license obligations . ASIC acknowledged the firm's cooperation and "constructive action" in addressing the concerns . This outcome was made public through ASIC's media releases, indicating that the firm took remedial steps and avoided harsher penalties by proactively fixing the issues. Notably, this ASIC intervention was triggered by the regulator's own surveillance and not by any court action; it was a preventative compliance measure to protect clients' interests.

Professional Bodies and Client Complaints

No specific public complaints from clients or disciplinary findings from professional bodies against Laurie Carwardine were found in the course of this research. The issues involving Carwardine appear to have been detected through regulatory oversight (ATO audits and ASIC surveillance) rather than through formal complaints lodged by clients in the public domain. For instance, the SMSF audit problems came to light via ATO's referral of auditors to ASIC as part of its supervisory role , and the financial advice issues were identified by ASIC's pro-active review of his firm . Once ASIC imposed conditions on Carwardine's audit registration, one of the requirements was that he notify his professional accounting association of these conditions . This means the relevant professional body (such as CPA Australia or Chartered Accountants ANZ, whichever he is a member of) has been informed of the compliance breaches. However, there is no public record of any separate disciplinary action by those associations as of this writing.

In summary, the known problems regarding Laurie Carwardine have been documented through ASIC and ATO enforcement actions, and there have been no publicly reported client lawsuits or professional misconduct tribunals against him beyond the regulatory interventions described above.

Sources

The information above is compiled from ASIC media releases and financial industry news reports. Key sources include ASIC's official announcement of actions against SMSF auditors , news coverage of those sanctions , and ASIC's releases regarding the compliance review of Carwardine Financial Services , as well as related commentary in trade publications . These publicly available documents provide a record of the regulatory issues associated with Laurie Carwardine.

Subject: Fw: Ultra Super Fund - Suncorp statements and cheque butts [HW-ACTIVE.FID5037940]
Date: Tuesday, 18 March 2025 at 9:06:52 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>
Priority: High
Category: H & W
Attachments: Garth Osborne - NAB cheque stub booklet & NAB bank account statement.pdf, Suncorp digital statements 1 July 2013 to Feb 2025.zip, Cheques - Bendigo.pdf

Sorry - helps if I provide the attachments.

From: Holly Osborne
Sent: Tuesday, 18 March 2025 8:56 PM
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Debit card in Garth Osborne's name attached to **SUNCORP** account.

While it was recorded in the FY's that Rhonda was receiving $10,000 each financial year, this does requires confirmation, as there appear to be inaccuracies when comparing her personal Suncorp bank statements showing the cheques deposited as superannuation.

2. **Three (3) BENDIGO Cheques (attached)**

Three cheque copies provided by Bendigo, with additional cheques available on request.

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- Cheque Date: 28 February 2023
- Withdrawal Transaction Date: 5 March 2024
- Payee: PGF Electrical
- Amount: $11,488.40
- The cheque was written in February 2023 but only processed in March 2024 (**over a year later**).
- PGF Electrical does not appear in existing SMSF records, raising concerns over unauthorised fund usage.
- No supporting documentation explains how this payment aligns with the SMSF's retirement investment strategy.
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- Duplicate payment? - payment from Suncorp in December 2024, raising concerns of double payment or misallocation of funds.

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Pending SUNCORP Cheques

I am currently awaiting copies of the cheques Rhonda deposited into her personal Suncorp account from Garth when receiving superannuation payments. Once received, I will provide these to you. Rhonda vaguely recalls that these are likely from NAB.

Kind regards,

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- 9/02/23 - DIVIDEND ANZ replacement $2,220
- 17/10/22 - Cheque withdrawal 1004 $10,000
- 5/08/22 - DIRECT DEBIT COMMSEC SECURITY withdrawal $67,816.51
- 1/06/22 - Cheque 992 withdrawal $10,000
- 22/03/22 - OSKO PAYMENT Compass Glass and Aluminium – Church Road Zillmere 50% payment $2,522.85 (withdrawal)
- 16/09/21 - Cheque withdrawal 962 $12,000
- 29/06/21 - Cheque deposit $15,000
- 14/06/21 - Cheque withdrawal 947 $10,000
- 12/04/21 - Cheque withdrawal 938 $20,000
- 31/03/21 - Cheque deposit (Garth) $14,400
- 25/06/20 - Cheque withdrawal 899 (Petty Cash) $1,006.55
- 16/06/20 - Cheque deposit $20,800
- 11/03/20 - Direct Credit AAI Limited t/as $3,724
- 10/10/19 - Brambles dividend $725 (continues)
- 1/05/19 - Cheque withdrawal 819 $25,000
- 22/08/18 - Cheque withdrawal 776 $13,000
- 18/07/18 - Cheque withdrawal $10,000
- 4/09/17 - RTA residential tenancy bond deposit $250 (0766612922)
- 20/05/17 - Cheque withdrawal 686 $10,000
- 21/11/16 - Cheque cashed (Garth withdrawal) $477 (numerous cashed cheques)
- 18/11/16 - Transfer credit from 34500587/V501 $300 (Unknown account reference)
- 19/03/16 - Cheque withdrawal 813 $10,000

• 9/03/16 - Account balance $1,668

• 15/03/16 – Ultra Super Fund Deposit (Garth) $5,000, same-day withdrawal $5,000 (pattern repeated throughout account)

• 8/10/15 - BXB Final Dividend $700 (continues)

• 4/09/15 - Transfer to CommSec (withdrawal) $283

• 25/08/15 - Transfer to CommSec (withdrawal) $11,517

• 9/04/15 - BXB ITM Dividend $700 (continues)

• 1/04/15 - First reference to trust distribution $37.92 (continues)

• 16/10/14 - Transfer to CommSec (withdrawal) $45,943

• 11/06/13 - Cheque withdrawal $20,000

• 27/05/12 - Transfer to CommSec (withdrawal) $20,563

• 1/05/12 - Inward Telegraphic Transfer (Garth deposit) $7,000

• 1/05/12 - Transfer to CommSec (withdrawal) $7,929

• 11/08/11 - Transfer to CommSec (withdrawal) $6,881

• 6/07/11 - Transfer to CommSec (withdrawal) $13,441

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- 12/04/21 - Cheque withdrawal 938 $20,000
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- 10/10/19 - Brambles dividend $725 (continues)
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- 18/07/18 - Cheque withdrawal $10,000
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• 25/08/15 - Transfer to CommSec (withdrawal) $11,517

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• 1/04/15 - First reference to trust distribution $37.92 (continues)

• 16/10/14 - Transfer to CommSec (withdrawal) $45,943

• 11/06/13 - Cheque withdrawal $20,000

• 27/05/12 - Transfer to CommSec (withdrawal) $20,563

• 1/05/12 - Inward Telegraphic Transfer (Garth deposit) $7,000

• 1/05/12 - Transfer to CommSec (withdrawal) $7,929

• 11/08/11 - Transfer to CommSec (withdrawal) $6,881

• 6/07/11 - Transfer to CommSec (withdrawal) $13,441

• 29/06/11 - Transfer to CommSec (withdrawal) $13,321

• 29/03/11 - Cheque withdrawal $160,000

• 13/07/10 - Approximate CommSec withdrawal $12,000

• 10/05/10 - Approximate CommSec withdrawal $12,000

• 10/03/10 - RTA Bond Deposit (Unidentified Property)

• 8/10/09 - Transfer to CommSec (withdrawal) $14,906

• 1/06/09 –

• Cheque deposit $40,270

• Commonwealth deposit $28,830

• Cheque withdrawals $60,000, $12,000, $700

• 1/04/09 – Transfer to CommSec (withdrawal) $42,457.65

• 6/04/09 – Commonwealth Bank deposit $45,506.28

• 3/04/2008 – Started direct credit (Garth – Ultra Super Fund) $4,300 (From Suncorp) (continued onwards)

• 12/09/07 – Payment to Office of State Revenue (QRO) $6,250

• 1/08/07 – Transfer to CommSec (withdrawal) $21,000, Cheque withdrawal $168,000

• 1/07/07 – Commonwealth Sec Deposits (11 July) $55,000, $51,000, $24,000, $55,000

• 2/04/07 – Santos dividend

• 30/11/06 – CNP Special Dist Dividend

• 27/09/06 – BHP Billiton Dividend

• 19/06/06 – AMP Limited Dividend $660

• 24/03/06 – Telstra Dividend $1,000

• 24/03/06 – Centro Property Dist Dividend $484.69

• 24/03/06 – Centro Retail Dist Dividend $54.48

• 15/03/06 – Transfer to CommSec (withdrawal) $7,871

• 10/03/06 – Transfer to CommSec (withdrawal) $12,552.63

• 21/10/05 – Transfer to CommSec (withdrawal) $8,854.60

• 5/07/05 – Transfer to CommSec (withdrawal) $44,449.08

• 21/06/05 – Cheque deposits $21,000, $15,000

• 1/12/04 – 1/05/07 – Deposits (landlord rental payments) Hilgold Pty Ltd

SUNCORP BANK TRANSACTIONS (Newest to Oldest)

• 26/12/24 - **Debit card** attached to the account. Used at the post office to withdraw funds, Bunnings, and to make other payments.

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• 29/05/24 - Direct credit Commonwealth SEC – COMSEC Deposit into account $71,772.95.

• 20/03/24 - Received EFT Transfer from Bendigo Banks Fund $11,809.01.

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• Extensive - Systematic withdrawals by Garth Osborne to BSB 633-109 Acc 118052760 (BSB 633-109 Bendigo Bank Adelaide, BBL The Bendigo Centre).

• Extensive - Systematic cash deposits and withdrawals by Garth Osborne.

• Unspecified - AGL payment for unidentified property.

• Unspecified - Urban Utilities payment for unidentified properties.

• Unspecified - ATO Tax return payments and Tax invoice – unconfirmed TFN or ABN.

• Unspecified - QRO land tax payment - unidentified property.

• Unspecified - Rental Tenancy Authority - bond payments associated with unidentified property.

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Tuesday, 18 March 2025 3:34 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Cc: Riki Dahm <rikidahm84@gmail.com>; Holly Dahm <holly.dahm@treasury.qld.gov.au>
Subject: Re: Ultra Super Fund - Suncorp statements and cheque butts [HW-ACTIVE.FID5037940]

Hi Christie,

I'll send through all the relevant requested information tonight or early tomorrow morning.

Let me know if you need anything else in the meantime.

> On 18 Mar 2025, at 11:53 am, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> Hi Holly
>
> I hope you are well.
>
> Can you please send through the Suncorp account statements for 1 July 2018-30 June 2024.
>
> I recall seeing an emailing containing cheque butts. but cannot for the life of me put my finger on it unless I am misremembering. If you have been able to get these from the bank, can you please send them to me?
>
> Thank you.
>
> Regards

Christie Gardiner | Associate

T +61 7 3231 7798 | F +61 7 3231 7799
Christie.Gardiner@hallandwilcox.com.au

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Our privacy policy can be reviewed at our website: http://www.hallandwilcox.com.au/privacy/

Subject: Re: Ultra Super Fund - Suncorp statements and cheque butts [HW-ACTIVE.FID5037940]
Date: Tuesday, 18 March 2025 at 8:56:51 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>
Priority: High
Category: H & W

Hi Christie

Please find attached the information requested, including:

1. **Suncorp Bank Statements – 1 July 2013 to 2 February 2025** (Attached)

I also have the statements available from the date of establishment **(7 May 2007**), and Bendigo Bank account statements (**established December 2004, closed March 2024**) which include a number of noteworthy transactions for amounts greater than $10,000 (extensive transactions under $10,000).

Debit card in Garth Osborne's name attached to **SUNCORP** account.

While it was recorded in the FY's that Rhonda was receiving $10,000 each financial year, this does requires confirmation, as there appear to be inaccuracies when comparing her personal Suncorp bank statements showing the cheques deposited as superannuation.

2. **Three (3) BENDIGO Cheques (attached)**

Three cheque copies provided by Bendigo, with additional cheques available on request.

Cheque 1072 – $11,488.40 (PGF Electrical)

- Cheque Date: 28 February 2023
- Withdrawal Transaction Date: 5 March 2024
- Payee: PGF Electrical
- Amount: $11,488.40
- The cheque was written in February 2023 but only processed in March 2024 (**over a year later**).
- PGF Electrical does not appear in existing SMSF records, raising concerns over unauthorised fund usage.
- No supporting documentation explains how this payment aligns with the SMSF's retirement investment strategy.
- Requires verification of PGF Electrical's ownership and whether it has any connections to trustees or related parties.

Cheque 1065 – $10,020.80 (QRO Land Tax)

- Cheque Date: 4 January 2024
- Withdrawal Transaction Date: 8 January 2024
- Payee: QRO Land Tax
- Amount: $10,020.80
- A direct debit of $11,281.60 was made from the Suncorp Bank account to QRO Land Tax on 2 December 2024.
- Duplicate payment? - payment from Suncorp in December 2024, raising concerns of double payment or misallocation of funds.

Cheque 1066 – $1,480.00

- Cheque Date: 5 January 2024
- Withdrawal Transaction Date: 18 January 2024
- Amount: $1,480.00

4. **Cheque Stub booklet - Garth Osborne** (attached)
5. **NAB Bank Statement** Garth Osborne's Personal Account: This account has had significant fund transfers from the Ultra Super Fund. (attached)

Pending SUNCORP Cheques

I am currently awaiting copies of the cheques Rhonda deposited into her personal Suncorp account from Garth when receiving superannuation payments. Once received, I will provide these to you. Rhonda vaguely recalls that these are likely from NAB.

Kind regards,

Holly Dahm

NOTEWORTHY TRANSATIONS

BENDIGO BANK TRANSACTIONS (Newest to Oldest)

- 20/03/24 - Account CLOSED & EFT credit transfer Bendigo Banks Fund $11,809.01 INTO Ultra Super fund BSB 484-799 Account 001422502
- 5/03/24 - Cheque withdrawal 1072 $11,488.40
- 8/01/24 - Cheque withdrawal 1065 $10,020.80
- 17/11/23 - Cheque withdrawal 1057 $20,000
- 25/08/23 - Cheque withdrawal 1042 $22,476.54
- 26/06/23 - Cheque withdrawal 1035 $20,000
- 21/06/23 - Cheque deposit $15,000
- 2/05/23 - Cheque deposit $15,600
- 9/02/23 - DIVIDEND ANZ replacement $2,220
- 17/10/22 - Cheque withdrawal 1004 $10,000
- 5/08/22 - DIRECT DEBIT COMMSEC SECURITY withdrawal $67,816.51
- 1/06/22 - Cheque 992 withdrawal $10,000
- 22/03/22 - OSKO PAYMENT Compass Glass and Aluminium – Church Road Zillmere 50% payment $2,522.85 (withdrawal)
- 16/09/21 - Cheque withdrawal 962 $12,000
- 29/06/21 - Cheque deposit $15,000
- 14/06/21 - Cheque withdrawal 947 $10,000
- 12/04/21 - Cheque withdrawal 938 $20,000
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From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Tuesday, 18 March 2025 3:34 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Cc: Riki Dahm <rikidahm84@gmail.com>; Holly Dahm <holly.dahm@treasury.qld.gov.au>
Subject: Re: Ultra Super Fund - Suncorp statements and cheque butts [HW-ACTIVE.FID5037940]

Hi Christie,

I'll send through all the relevant requested information tonight or early tomorrow morning.

Let me know if you need anything else in the meantime.

> On 18 Mar 2025, at 11:53 am, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
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>
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>
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>
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>
> Regards
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> **Christie Gardiner |** Associate
>
> T +61 7 3231 7798 | F +61 7 3231 7799
> Christie.Gardiner@hallandwilcox.com.au
>
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> Keep up to date and view our Latest Thinking

If our bank account details change, we will notify you by letter, phone call or face-to-face, but never by email.
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Subject: Re: Ultra Super Fund - Suncorp statements and cheque butts [HW-ACTIVE.FID5037940]
Date: Tuesday, 18 March 2025 at 3:34:10 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>, Holly Dahm <holly.dahm@treasury.qld.gov.au>
Category: H & W
Attachments: image001.png, image001.png

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Subject: Re: Ultra Super Fund - matter update [HW-ACTIVE.FID5037940]
Date: Monday, 17 March 2025 at 12:32:47 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Category: H & W

Excellent point. As you said, I do not want to make any legal conclusions.

Sent from my iPhone

> On 17 Mar 2025, at 10:50 am, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> Hi Holly
>
> I hope you had a great weekend.
>
> Just a quick update to let you know we did not receive anything from David Wrangell or Lawrence Carwardine by last Friday. We are now preparing further letters to both.
>
> We have begun reviewing the documents received from Garth, and find they fall short of the operating standards of SMSFs and will prepare our response to McInnes Wilson accordingly for your instructions.
>
> We note your comments in relation to the signatures on the Deeds and thank you for providing us with the documents from QCAT showing Ann's signature. Keep in mind that Rhonda's position as a member of the fund is strengthened by those assets being considered assets of the Fund, but it is certainly worth asking the question as to why the signature pages are different.
>
> We also note that the date of the deed is recorded as 19 February 2002, but the signature page dates the deed as 20 September 2002 when the document was signed by all parties (if indeed we say that version is the true original). We will raise this with McInnes Wilson.
>
> Please let me know if you have any questions.
>
> Regards
>
> **Christie Gardiner |** Associate
>
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> Christie.Gardiner@hallandwilcox.com.au
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> Our privacy policy can be reviewed at our website: http://www.hallandwilcox.com.au/privacy/

Subject: Fwd: Follow-up & Request for Information
Date: Sunday, 16 March 2025 at 11:38:39 AM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: SUNCORP/ANZ
Attachments: image001.png, image002.jpg, image003.png

FYI
Sent from my iPhone

Begin forwarded message:

From: Holly Osborne <hollyteganosborne@hotmail.com>
Date: 14 March 2025 at 12:53:17 pm AEST
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Subject: Fwd: Follow-up & Request for Information

FYI
Sent from my iPhone

Begin forwarded message:

From: "DE GUZMAN, Kharen" <Kharen.deGuzman@suncorpbank.com.au>
Date: 14 March 2025 at 9:31:59 am AEST
To: Holly Osborne <hollyteganosborne@hotmail.com>
Subject: RE: Follow-up & Request for Information

Apologies Holly I double check the email again and he did signed all the forms.

Kind Regards,

Kharen

SUNCORP BANK

KHAREN DE GUZMAN
PERSONAL BANKER
SEQ NORTH
M +61 (0)7 36309388

Shop12,AspleyHypermarket
59 Albany Creek Road
Aspley QLD, 4034

I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.



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From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Friday, 14 March 2025 8:14 AM
To: DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>

Cc: Riki Dahm <rikidahm84@gmail.com>
Subject: Re: Follow-up & Request for Information

CAUTION: This email originated from outside of the organisation. Do not act on instructions, click links or open attachments unless you recognise the sender and know the content is authentic and safe.

Hi Kharen,
I hope all is well.
How did you go with Garth?
Sent from my iPhone

On 13 Mar 2025, at 1:59 pm, Holly Osborne <hollyteganosborne@hotmail.com> wrote:

Thank you
Sent from my iPhone

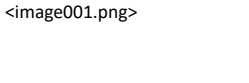
On 13 Mar 2025, at 12:33 pm, DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au> wrote:

Good day Holly,

I received a signed form from him. However, due to an emergency I need to finish early today. He did request for an outbound call. I will give him a ring tomorrow morning
And I will update you as soon as possible. About the cheque. I did assign it to one of our staff. I will asked her to contact the team about the ETA.

Kind Regards,

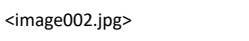
Kharen



KHAREN DE GUZMAN
PERSONAL BANKER
SEQ NORTH
M +61 (0)7 36309388

Shop12,AspleyHypermarket
59 Albany Creek Road
Aspley QLD, 4034

I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.



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From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Thursday, 13 March 2025 8:56 AM
To: DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>
Cc: Riki Dahm <rikidahm84@gmail.com>
Subject: Follow-up & Request for Information
Importance: High

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Hi Kharen,

Just checking in on how things went with Garth. I understand you may not be able to provide copies of correspondence between you and Garth, however could you share key points from your discussion? This will help ensure I can accurately update the lawyers.

I kindly request copies of the following cheques Rhonda deposited into her personal account. Could you advise an approximate ETA to receive the information?

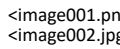
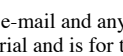
1. 25 August 2022 – $4,000
2. 22 February 2023 – $3,000
3. 29 December 2022 – $3,000
4. 24 March 2023 – $10,000
5. 30 September 2021 – $3,000
6. 3 April 2021 – $3,000

7. 3 December 2020 – $4,000
8. 6 February 2020 – $1,500
9. 26 June 2020 – $2,000
10. 19 June 2019 – $3,500
11. 8 May 2019 – $1,500
12. 21 December 2018 – $3,500

Kind regards,

Holly

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Subject: Re: Original Enduring Power of Attorney - R Knyvett [HW-ACTIVE.FID5037940]
Date: Friday, 14 March 2025 at 8:51:58 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

Rhonda's Will, currently held by Gill and Lane.

Sent from my iPhone

> On 14 Mar 2025, at 8:49 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> Hi Holly
>
> Please let me what you mean by other originals?
>
> All prior EPAs are now considered revoked by this new document and should not be relied on for any purpose.
>
> Regards
>
> **Christie Gardiner |** Associate
>
> T +61 7 3231 7798 | F +61 7 3231 7799
> Christie.Gardiner@hallandwilcox.com.au
>
> <image001.png>
>
> **From:** Holly Osborne <hollyteganosborne@hotmail.com>
> **Sent:** Friday, 14 March 2025 7:45 PM
> **To:** Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
> **Cc:** Riki Dahm <rikidahm84@gmail.com>
> **Subject:** Re: Original Enduring Power of Attorney - R Knyvett [HW-ACTIVE.FID5037940]
>
> Yes please proceed, I will also provide other originals.
> Thank you
> Sent from my iPhone
>
> > On 14 Mar 2025, at 6:23 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
> >
> > Hi Holly
> >
> > No cost is associated with the storage of the EPA, and you can retrieve the original from us at any time. Please just allow at least 48 hours notice so that it can be recalled from our off site secure custody.
> >
> > However, because you have ongoing matters and there may be a need for the original, I have this stored in our on site secure safe for the time being and you can access this any time.
> >
> > Let me know if you need a certified copy.
> >
> > Regards
> >
> > **Christie Gardiner |** Associate
> >
> > T +61 7 3231 7798 | F +61 7 3231 7799
> > Christie.Gardiner@hallandwilcox.com.au
> >
> > <Image.png>
> >
> > **From:** Holly Osborne <hollyteganosborne@hotmail.com>
> > **Sent:** Friday, March 14, 2025 6:14:20 PM
> > **To:** Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
> > **Cc:** Riki Dahm <rikidahm84@gmail.com>
> > **Subject:** Re: Original Enduring Power of Attorney - R Knyvett [HW-ACTIVE.FID5037940]
> >
> > Hey Christie,
> >
> > I should probably check first any details about storing the documents any costs involved.
> >
> > Let me know when you get a chance.
> >
> > Thanks,
> >
> > Holly
> >
> > Sent from my iPhone
> >
> > > On 14 Mar 2025, at 2:28 pm, Holly Osborne <hollyteganosborne@hotmail.com> wrote:

Yes please.
Sent from my iPhone

> On 14 Mar 2025, at 2:19 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> Hi Holly
>
> Thanks for dropping off the original EPA for Rhonda this morning, and I'm sorry to have missed you. Would you like us to store this in our secure custody?
>
> Regards
>
> **Christie Gardiner |** Associate
>
> T +61 7 3231 7798 | F +61 7 3231 7799
> Christie.Gardiner@hallandwilcox.com.au
>
> <image001.png>
>
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<image001.png>

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Subject: Re: Original Enduring Power of Attorney - R Knyvett [HW-ACTIVE.FID5037940]
Date: Friday, 14 March 2025 at 7:45:14 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: Image.png

Yes please proceed, I will also provide other originals.
Thank you
Sent from my iPhone

> On 14 Mar 2025, at 6:23 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
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>
> However, because you have ongoing matters and there may be a need for the original, I have this stored in our on site secure safe for the time being and you can access this any time.
>
> Let me know if you need a certified copy.
>
> Regards
>
> **Christie Gardiner |** Associate
>
> T +61 7 3231 7798 | F +61 7 3231 7799
> Christie.Gardiner@hallandwilcox.com.au
>
> <Image.png>

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Friday, March 14, 2025 6:14:20 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Cc: Riki Dahm <rikidahm84@gmail.com>
Subject: Re: Original Enduring Power of Attorney - R Knyvett [HW-ACTIVE.FID5037940]

Hey Christie,

I should probably check first any details about storing the documents any costs involved.

Let me know when you get a chance.

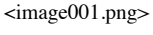
Thanks,

Holly

Sent from my iPhone

> On 14 Mar 2025, at 2:28 pm, Holly Osborne <hollyteganosborne@hotmail.com> wrote:
>
> Yes please.
> Sent from my iPhone
>
> > On 14 Mar 2025, at 2:19 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
> >
> > Hi Holly
> >
> > Thanks for dropping off the original EPA for Rhonda this morning, and I'm sorry to have missed you. Would you like us to store this in our secure custody?
> >
> > Regards
> >
> > **Christie Gardiner |** Associate
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> > Christie.Gardiner@hallandwilcox.com.au
> >
> > <image001.png>
> >
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Subject: Re: Response...
Date: Friday, 14 March 2025 at 6:15:28 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W
Attachments: Image.png

You're the best.
Enjoy your weekend - I bet you earned it!
Sent from my iPhone

> On 14 Mar 2025, at 6:06 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> Hi Holly,
>
> We have indeed, at 4:50pm. I just saw the email come through while on my way home so I'll send that through to you now and we can discuss next week once we've had a chance to review.
>
> Have a great weekend.
>
> Christie
>
> **Christie Gardiner |** Associate
>
> T +61 7 3231 7798 | F +61 7 3231 7799
> Christie.Gardiner@hallandwilcox.com.au
>
> <Image.png>
>
> ---
>
> **From:** Holly Osborne <hollyteganosborne@hotmail.com>
> **Sent:** Friday, March 14, 2025 5:54:16 PM
> **To:** Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
> **Subject:** Response...
>
> Hey Christie - dying to know… did we receive any response?
> Hall & Wilcox | Smarter Law Update
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> **If our bank account details change, we will notify you by letter, phone call or face-to-face, but never by email.**
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Subject: Re: Original Enduring Power of Attorney - R Knyvett [HW-ACTIVE.FID5037940]
Date: Friday, 14 March 2025 at 6:14:21 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W

Hey Christie,

I should probably check first any details about storing the documents any costs involved.

Let me know when you get a chance.

Thanks,

Holly

Sent from my iPhone

> On 14 Mar 2025, at 2:28 pm, Holly Osborne <hollyteganosborne@hotmail.com> wrote:
>
> Yes please.
> Sent from my iPhone
>
> > On 14 Mar 2025, at 2:19 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
> >
> > Hi Holly
> >
> > Thanks for dropping off the original EPA for Rhonda this morning, and I'm sorry to have missed you. Would you like us to store this in our secure custody?
> >
> > Regards
> >
> > **Christie Gardiner |** Associate
> >
> > T +61 7 3231 7798 | F +61 7 3231 7799
> > Christie.Gardiner@hallandwilcox.com.au
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> > <image001.png>
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<image001.png>

Subject: Response...
Date: Friday, 14 March 2025 at 5:54:16 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W

Hey Christie - dying to know… did we receive any response?

Subject: Re: Original Enduring Power of Attorney - R Knyvett [HW-ACTIVE.FID5037940]
Date: Friday, 14 March 2025 at 2:28:07 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

Yes please.
Sent from my iPhone

On 14 Mar 2025, at 2:19 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:

Hi Holly

Thanks for dropping off the original EPA for Rhonda this morning, and I'm sorry to have missed you. Would you like us to store this in our secure custody?

Regards

Christie Gardiner | Associate

T +61 7 3231 7798 | F +61 7 3231 7799
Christie.Gardiner@hallandwilcox.com.au

<image001.png>

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Subject: Fwd: Follow-up & Request for Information
Date: Friday, 14 March 2025 at 12:53:17 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: SUNCORP/ANZ
Attachments: image001.png, image002.jpg, image003.png

FYI
Sent from my iPhone

Begin forwarded message:

From: "DE GUZMAN, Kharen" <Kharen.deGuzman@suncorpbank.com.au>
Date: 14 March 2025 at 9:31:59 am AEST
To: Holly Osborne <hollyteganosborne@hotmail.com>
Subject: RE: Follow-up & Request for Information

Apologies Holly I double check the email again and he did signed all the forms.

Kind Regards,

Kharen

SUNCORP BANK

KHAREN DE GUZMAN
PERSONAL BANKER
SEQ NORTH
M +61 (0)7 36309388

Shop12,AspleyHypermarket
59 Albany Creek Road
Aspley QLD, 4034

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From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Friday, 14 March 2025 8:14 AM
To: DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>
Cc: Riki Dahm <rikidahm84@gmail.com>
Subject: Re: Follow-up & Request for Information

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Hi Kharen,
I hope all is well.
How did you go with Garth?
Sent from my iPhone

On 13 Mar 2025, at 1:59 pm, Holly Osborne <hollyteganosborne@hotmail.com> wrote:

Thank you
Sent from my iPhone

On 13 Mar 2025, at 12:33 pm, DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au> wrote:

Good day Holly,

I received a signed form from him. However, due to an emergency I need to finish early today. He did request for an outbound call. I will give him a ring tomorrow morning
And I will update you as soon as possible. About the cheque. I did assign it to one of our staff. I will asked her to contact the team about the ETA.

Kind Regards,

Kharen

<image001.png>

KHAREN DE GUZMAN
PERSONAL BANKER
SEQ NORTH
M +61 (0)7 36309388

Shop12,AspleyHypermarket
59 Albany Creek Road
Aspley QLD, 4034

I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.

<image002.jpg>

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<image003.png>

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Thursday, 13 March 2025 8:56 AM
To: DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>
Cc: Riki Dahm <rikidahm84@gmail.com>
Subject: Follow-up & Request for Information
Importance: High

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Hi Kharen,

Just checking in on how things went with Garth. I understand you may not be able to provide copies of correspondence between you and Garth, however could you share key points from your discussion? This will help ensure I can accurately update the lawyers.

I kindly request copies of the following cheques Rhonda deposited into her personal account. Could you advise an approximate ETA to receive the information?

1. 25 August 2022 – $4,000
2. 22 February 2023 – $3,000
3. 29 December 2022 – $3,000
4. 24 March 2023 – $10,000
5. 30 September 2021 – $3,000
6. 3 April 2021 – $3,000
7. 3 December 2020 – $4,000
8. 6 February 2020 – $1,500
9. 26 June 2020 – $2,000
10. 19 June 2019 – $3,500
11. 8 May 2019 – $1,500
12. 21 December 2018 – $3,500

Kind regards,

Holly

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Subject: Re: Signed Power of Attorney – Effective 13 March 2025 [HW-ACTIVE.FID5037940]
Date: Thursday, 13 March 2025 at 9:24:51 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Attachments: image001.png

Thank you for actioning it so promptly.
We really appreciate all of your help.
Sent from my iPhone

On 13 Mar 2025, at 9:04 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:

Hi Holly

Thanks for returning the signed EPA. We have saved this to our records.

Regards

Christie Gardiner | Associate

T +61 7 3231 7798 | F +61 7 3231 7799
Christie.Gardiner@hallandwilcox.com.au

<image001.png>

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Thursday, 13 March 2025 8:42 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Cc: Riki Dahm <rikidahm84@gmail.com>
Subject: Signed Power of Attorney – Effective 13 March 2025

Hello

Attached is the signed Power of Attorney effective 13 March 2025, for your records.

Please note Garth Osborne has been served materials providing a copy of this EPOA in an unrelated legal matter (QCAT tenancy dispute).

Including you in the email mum, ensuring you are aware now of the new EPOA, and its immediate commencement.

Holly Dahm

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Subject: Signed Power of Attorney – Effective 13 March 2025
Date: Thursday, 13 March 2025 at 8:41:46 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>
Attachments: EPOA RHONDA ANN KNYVETT - 13 March 2025.pdf

Hello

Attached is the signed Power of Attorney effective 13 March 2025, for your records.

Please note Garth Osborne has been served materials providing a copy of this EPOA in an unrelated legal matter (QCAT tenancy dispute).

Including you in the email mum, ensuring you are aware now of the new EPOA, and its immediate commencement.

Holly Dahm

Subject: Re: Enduring Power of Attorney and Authority for Riki Dahm [HW-ACTIVE.FID5037940]
Date: Wednesday, 12 March 2025 at 8:04:11 PM Australian Eastern Standard Time
From: rhonda knyvett <honda.r@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: holly tegan <Hollyteganosborne@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png, Authority of Rhonda Knyvett - Riki Dahm.pdf, image001.png, Authority of Rhonda Knyvett - Riki Dahm.pdf, R Knyvett - Enduring power of Attorney.pdf

Hello
Signed authority.
I will send the power of attorney tomorrow

Sent from my iPhone

On 12 Mar 2025, at 15:54, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:

Dear Rhonda

Attached is your enduring power of attorney, prepared in accordance with your instructions.

Please review this document carefully and confirm if further changes are required. If no further changes are required, please print and sign before a JP and email a signed copy to us for record keeping. You must keep the original in a safe place.

You should then send this new EPA to all relevant persons, agencies, and health care providers. If they require certified copies feel free to provide us with the original and we can make certified copies and keep the original in safe custody if you wish.

Also **attached** for your signature is the authority for Riki Dahm to be able to instruct us in relation to this matter. It is the same authority that you have given to Holly. Please let me know if you wish to discuss this or make any changes to it.

Regards

Christie Gardiner | Associate

T +61 7 3231 7798 | F +61 7 3231 7799
Christie.Gardiner@hallandwilcox.com.au

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Subject: Re: Witness Signature on Deed
Date: Wednesday, 12 March 2025 at 7:57:45 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>, McLane Edinger <McLane.Edinger@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>
Attachments: Ledger, signature page.pdf

Hi, further document attached with Ann's signature.

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Wednesday, 12 March 2025 7:55 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>; McLane Edinger <McLane.Edinger@hallandwilcox.com.au>
Cc: Riki Dahm <rikidahm84@gmail.com>
Subject: Witness Signature on Deed

Hi Christie

Rhonda reviewed the deed with the unnamed witness signature tonight and noticed that the signature appears very similar to Garth Osborne's partner, Ann Anthonisz's provided on documents submitted to QCAT.

Rhonda has confirmed that she has never been in Ann's presence to witness any documents being signed. Garth and Ann have been together since at least 1998, and the property transaction involving that deed occurred in 2007.

I have attached documents containing Ann Anthonisz's signature for reference. I will be served hardcopies soon, I anticipate they will provide a clearer view of the signature.

Kind regards,

Holly

Subject: Witness Signature on Deed
Date: Wednesday, 12 March 2025 at 7:55:27 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>, McLane Edinger <McLane.Edinger@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: RTA FORM 11 - Notice to remedy breach.pdf, Garth Osborne & Ann Anthonize statement 10.03.2025 page 2.jpg, Signature page of QCAT stat dec 10.03.2025.jpg, Ultra Super Fund Trust Deed 18.10.2007 - Doc search_ 236911 - QLD Dealing - 711100931 - No JP certification.pdf

Hi Christie

Rhonda reviewed the deed with the unnamed witness signature tonight and noticed that the signature appears very similar to Garth Osborne's partner, Ann Anthonisz's provided on documents submitted to QCAT.

Rhonda has confirmed that she has never been in Ann's presence to witness any documents being signed. Garth and Ann have been together since at least 1998, and the property transaction involving that deed occurred in 2007.

I have attached documents containing Ann Anthonisz's signature for reference. I will be served hardcopies soon, I anticipate they will provide a clearer view of the signature.

Kind regards,

Holly

Subject: Re: Ultra Super Fund [HW-ACTIVE.FID5037940]
Date: Wednesday, 12 March 2025 at 5:15:06 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

I love the letter Christie! Great work.
Would you remove mum moving forward, she is starting to reduce her stress.

Sent from my iPhone

> On 12 Mar 2025, at 5:13 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> Hi Holly
>
> We have now sent the **attached** letter to McInnes Wilson, requiring production of documents by Friday 14 March.
>
> Regards
>
> **Christie Gardiner |** Associate
>
> T +61 7 3231 7798 | F +61 7 3231 7799
> Christie.Gardiner@hallandwilcox.com.au
>
> <image001.png>
>
> ---
>
> **From:** Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
> **Sent:** Wednesday, 12 March 2025 3:51 PM
> **To:** Holly Osborne <hollyteganosborne@hotmail.com>
> **Cc:** honda.r@hotmail.com; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>; Riki Dahm <rikidahm84@gmail.com>
> **Subject:** RE: Ultra Super Fund [HW-ACTIVE.FID5037940]
>
> Thanks for your further instructions, Holly. We will incorporate these into the letter and send you a copy.
>
> Regards
>
> **Christie Gardiner |** Associate
>
> T +61 7 3231 7798 | F +61 7 3231 7799
> Christie.Gardiner@hallandwilcox.com.au
>
> <image001.png>
>
> ---
>
> **From:** Holly Osborne <hollyteganosborne@hotmail.com>
> **Sent:** Wednesday, 12 March 2025 2:32 PM
> **To:** Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
> **Cc:** honda.r@hotmail.com; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>; Riki Dahm <rikidahm84@gmail.com>
> **Subject:** Re: Ultra Super Fund [HW-ACTIVE.FID5037940]
>
> Hi Christie and Laura,
>
> Thank you, we appreciate your work on the correspondence. Please progress, including updates based on the information and suggestions provided below.
>
> 1. Rhonda has attended the bank and signed a form to address the hold on the account, which appears to have been triggered during a phone conversation she had with Suncorp about the debit/credit card Garth was using to withdraw funds.
> 2. Kharen will contact Garth and his branch to provide the required form to remove the hold. Once lifted, dual authorisation will remain on the account for online banking approvals. Garth may opt for manual processing, but online approval is preferred to avoid delays.
> 3. If Kharen is permitted to share the correspondence issued to Garth, I will provide it. If not, I will seek a further update from Karen and pass that on to you.
> 4. A EPOA was implemented 9.03.2025, listing Riki Lee Dahm and I. It may be useful to reflect this in the documentation.
> 5. Please set a deadline of no more than seven days (or less if preferred) for the required information, materials, and consent to be provided.
> 6. If the materials are not supplied within this period, I would like you to consider outlining further action that may be taken.
>
> Thank you
>
> Holly

On 12 Mar 2025, at 12:21 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:

Dear Rhonda

We have not yet received the requested documentation from Garth, David Wrangell or Laurence Carwardine.

Please see the **attached** emails from McInnes Wilson Lawyers. Our letter in response is also **attached** for your instructions.

As you can see, we have kept the letter direct and to the point, to focus on the production of documentation. How the fund was managed, and the decisions made during this time will be a point for discussion as we progress.

Please confirm if you are happy for us to send the letter to McInnes Wilson.

Regards

Christie Gardiner | Associate

T +61 7 3231 7798 | F +61 7 3231 7799
Christie.Gardiner@hallandwilcox.com.au

<image001.png>

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<mime-attachment>

<Letter to McInnes Wilson Lawyers - Ultra Super Fund.docx>

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<Letter to McInnes Wilson Lawyers - Ultra Super Fund.pdf>

Subject: Re: Ultra Super Fund [HW-ACTIVE.FID5037940]
Date: Wednesday, 12 March 2025 at 2:32:03 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: honda.r@hotmail.com <honda.r@hotmail.com>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

Hi Christie and Laura,

Thank you, we appreciate your work on the correspondence. Please progress, including updates based on the information and suggestions provided below.

1. Rhonda has attended the bank and signed a form to address the hold on the account, which appears to have been triggered during a phone conversation she had with Suncorp about the debit/credit card Garth was using to withdraw funds.
2. Kharen will contact Garth and his branch to provide the required form to remove the hold. Once lifted, dual authorisation will remain on the account for online banking approvals. Garth may opt for manual processing, but online approval is preferred to avoid delays.
3. If Kharen is permitted to share the correspondence issued to Garth, I will provide it. If not, I will seek a further update from Karen and pass that on to you.
4. A EPOA was implemented 9.03.2025, listing Riki Lee Dahm and I. It may be useful to reflect this in the documentation.
5. Please set a deadline of no more than seven days (or less if preferred) for the required information, materials, and consent to be provided.
6. If the materials are not supplied within this period, I would like you to consider outlining further action that may be taken.

Thank you

Holly

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>
> Dear Rhonda
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> We have not yet received the requested documentation from Garth, David Wrangell or Laurence Carwardine.
>
> Please see the **attached** emails from McInnes Wilson Lawyers. Our letter in response is also **attached** for your instructions.
>
> As you can see, we have kept the letter direct and to the point, to focus on the production of documentation. How the fund was managed, and the decisions made during this time will be a point for discussion as we progress.
>
> Please confirm if you are happy for us to send the letter to McInnes Wilson.
>
> Regards
>
> **Christie Gardiner** | Associate
>
> T +61 7 3231 7798 | F +61 7 3231 7799
> Christie.Gardiner@hallandwilcox.com.au
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> Our privacy policy can be reviewed at our website: http://www.hallandwilcox.com.au/privacy/
> <mime-attachment>
> <Letter to McInnes Wilson Lawyers - Ultra Super Fund.docx>

Subject: Re: Ultra Super Fund [HW-ACTIVE.FID5037940]
Date: Wednesday, 12 March 2025 at 2:31:58 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: honda.r@hotmail.com <honda.r@hotmail.com>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

Hi Christie and Laura,

Thank you, we appreciate your work on the correspondence. Please progress, including updates based on the information and suggestions provided below.

1. Rhonda has attended the bank and signed a form to address the hold on the account, which appears to have been triggered during a phone conversation she had with Suncorp about the debit/credit card Garth was using to withdraw funds.
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3. If Kharen is permitted to share the correspondence issued to Garth, I will provide it. If not, I will seek a further update from Karen and pass that on to you.
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6. If the materials are not supplied within this period, I would like you to consider outlining further action that may be taken.

Thank you

Holly

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> Dear Rhonda
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> Please confirm if you are happy for us to send the letter to McInnes Wilson.
>
> Regards
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> Christie.Gardiner@hallandwilcox.com.au
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> Our privacy policy can be reviewed at our website: http://www.hallandwilcox.com.au/privacy/
> <mime-attachment>
> <Letter to McInnes Wilson Lawyers - Ultra Super Fund.docx>

Subject: Re: EPOA dated 9.03.2025 - Rhonda Ann Knyvett [HW-ACTIVE.FID5037940]
Date: Tuesday, 11 March 2025 at 7:17:04 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Category: H & W
Attachments: image001.png, image002.jpg, image003.jpg, image004.jpg, image005.jpg, image006.jpg, image007.jpg, image008.jpg, image009.jpg, image010.jpg, image011.jpg, image012.jpg, image013.jpg, image014.jpg, image015.jpg, image016.jpg, image017.jpg

Further to my previous email, I have attached the statutory declaration from Stuart Louden to be submitted to the QCAT. This letter refers to interactions with Garth requiring a support person, as Rhonda feels scared.

From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Sent: Tuesday, 11 March 2025 2:23 PM
To: Holly Osborne <hollyteganosborne@hotmail.com>
Cc: honda.r@hotmail.com <honda.r@hotmail.com>; Riki Dahm <rikidahm84@gmail.com>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Subject: RE: EPOA dated 9.03.2025 - Rhonda Ann Knyvett [HW-ACTIVE.FID5037940]

Thanks for sending the Advance Health Directive Holly. After speaking with Rhonda, this AHD does not need to be updated. We will prepare the new Enduring Power of Attorney and get that to you for review as soon as we can.

Can you please send through the letter from Rhonda's treating doctor regarding her deteriorated health resulting from the issues with Garth?

Regards

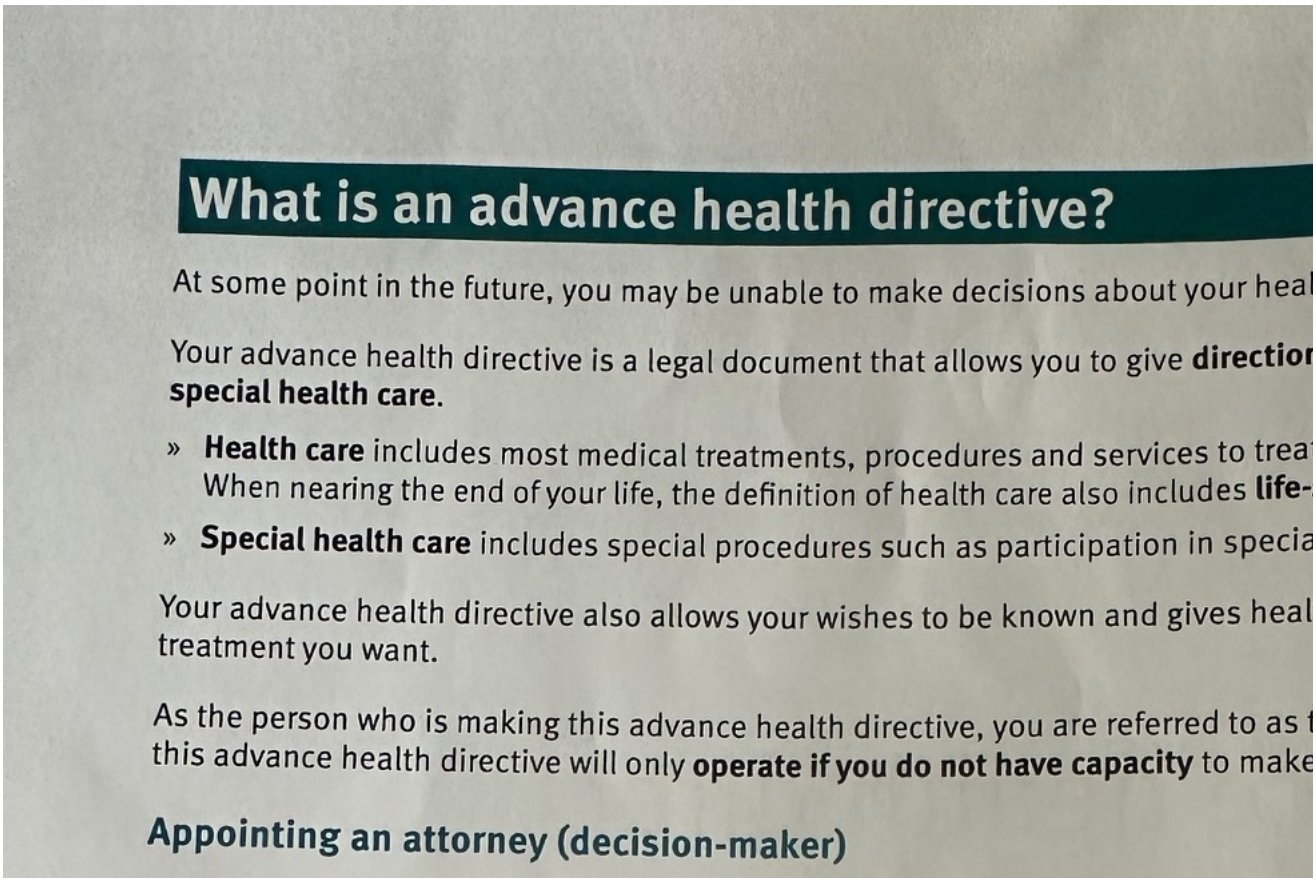
Christie Gardiner | Associate

T +61 7 3231 7798 | F +61 7 3231 7799
Christie.Gardiner@hallandwilcox.com.au

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smarter law

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Tuesday, 11 March 2025 2:08 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Cc: honda.r@hotmail.com; Riki Dahm <rikidahm84@gmail.com>
Subject: Fwd: EPOA dated 9.03.2025 - Rhonda Ann Knyvett

Please find below AHD



You can also use this form to appoint someone that you trust to make decisions a time **when you do not have capacity to make decisions about your health care.** Th **'attorney'.**

Important information about your advance health directive

» This form can only be completed by an adult who has capacity to make an adva must understand the nature and effect of the document you are signing. You mu voluntarily, not due to pressure from someone else to make it.

» **A doctor must sign section 5 'Doctor certificate' of this form.**

» **You must sign this form in the presence of an eligible witness** (a justice of the declarations, lawyer or notary public).

» If an interpreter is required to interpret or translate this document, they should translator's statement.

» You are not required to register this advance health directive anywhere.

What to do with this advance health directive once complete:

» give a certified copy to your attorney(s) (if appointed), lawyer, doctor or he

» notify your close family and friends that you have made an advance health document.

Form 4

Powers of Attorney Act 1998 (Qld) section 44(2)
Version 5: approved for use from 30 November 2020.

For patient record purposes, health servic

Advance health direc
(Queensland)

Use this form to give directions about your future health ca
health care. You can also use this form to appoint an attor
health matters.

To help you complete this form, please read **Form 10 — Ad
directive explanatory guide** first.

You should then talk to people who are important to you a
inform your healthcare choices including your doctor, fami

SECTION 1: YOUR PERSONAL DETAILS

You must fill in your full name, date of birth and address.

Refer to section 1, page 5 of Form 10 — Advance health directive explanatory guide.

Full name	Rhonda Ann Knyvett
Date of birth	18/10/1957
Address	[redacted]
	Bracken Ridge Suburb Q St
Phone number	0413688334
Email	hond.r@hotmail.com

SECTION 2: YOUR HEALTH CONDITIONS AND CONC

Refer to section 2, page 5 of Form 10 — Advance health directive explanatory guide.

Cross out this section if you do not want to complete it. If you do complete this section cross out any space in the box that you do not use.

My major health conditions and concerns are:

CREST syndrome
Kidney damage post AKI
Cardiac issues
Liver cirrhosis- Hep C from blood transfusion
Breast Cancer- Bilateral mastectomies
Osteoporosis
Hypothyroidism
Multiple tendon releases and orthopedic procedures
Chronic infection left elbow

SECTION 3: YOUR VIEWS, WISHES AND PREFEREN

This section lets your health provider, family and friends know what is important to you now and into the future.

You are not giving directions about your health care (section 4 allows you to do this). You should discuss this section with your doctor before completing it.

Refer to section 3, pages 5–6 of Form 10 — Advance health directive explanatory guide.

Cross out this section if you do not want to complete it. If you do complete this section cross out any space in the boxes that you do not use.

(a) These things are important to me: (*Describe what liv into the future* e.g. spending time with your family and

The joy of being closer to my family.
To live without pain as much as possible.
To not be in hospital. Living with family.
When I'm well I volunteer and cook.
Reading
Visit family in Koah (North QLD)

(b) These things worry me about my future: (e.g. being unable to live at home, being unable to com

Pain and having no quality of life. Not being able to speak or feed myself.

(c) These are the cultural, religious or spiritual values, rituals or beliefs I would like considered in

(d) When I am nearing death, the following would be important to me and would comfort me: (e.g. at home or you may like a certain type of music played)

At home unless it becomes difficult then be in Palliative care.
Have family with me and have their faces as the last thing I see.
Listen to audio books.

(e) I would prefer these people to be involved in discussions about my health care:

Holly Dahm (daughter/EPOA)
Riki Dahm

(f) I would prefer these people not be involved in discussions about my health care:

SECTION 4: YOUR DIRECTIONS

Before completing section 4, it is recommended that you discuss your proposed directi

DIRECTIONS ABOUT LIFE-SUSTAINING TREATMENT

This part allows you to give **directions about life-sustaining treatment when you are nearing the**

directions about health care other than life-sustaining treatments, complete the part 'Directions
care' on page 7.

**Life-sustaining treatments are aimed at sustaining or prolonging your life (i.e. keeping you aliv
death).** Examples could include CPR (cardiopulmonary resuscitation) and assisted ventilation (e
of a breathing machine).

Your directions about life-sustaining treatment that you provide below will only apply if you are
capacity to make your own decisions about health care and one of the following applies:

- you are so unwell due to a terminal illness or condition that, in the opinion of two doctors, yo
  to die in the next 12 months
- you are so unwell due to an injury or illness that there is no reasonable prospect that you will
  that you can live without life-sustaining treatment
- you are permanently unconscious (with no reasonable prospect of regaining consciousness)
- you are in a persistent vegetative state (involving severe and irreversible brain damage).

A health provider does not have to follow directions in an advance health directive that are not
medical practice or will not benefit you. A health provider also does not have to follow direction
where circumstances, including advances in medicine, have changed to the point that your dire
appropriate. **Before completing this section, it is recommended that you discuss your propose
your doctor.**

You can only choose one option.

Read all four options (see next page for option 4) before you make a decision.

Refer to section 4, pages 7–8 of Form 10 — Advance health directive explanatory guide.

I give the following directions about life-sustaining treatment:

*(Please choose **only one** of the following four options)*

Option 1

☐ **I consent to all** treatments aimed at sustaining or prolongin

OR

Option 2

☑ **I refuse** any treatments aimed at sustaining or prolonging n

OR

Option 3

☐ **I cannot decide at this point.** I want my attorney(s) to make
sustaining treatment on my behalf at the time the decision
the information in this advance health directive and in con
providers and the people I have listed in section 3.

OR

See next page for option 4.

DIRECTIONS ABOUT BLOOD TRANSFUSIONS

A blood transfusion is the transfer of blood, including blood products (e.g. red cells, platelets and plasma) from one person to another.

Refer to section 4, page 9 of Form 10 — Advance health directive explanatory guide.

I give the following direction about blood transfusions:

(Tick one box only)

☑ I **consent** to a blood transfusion

OR

☐ I **do not** consent to a blood transfusion

OR

☐ **other:**

(If you tick this box you must specify the circumstances or t
consent to or refuse, e.g. I consent to a transfusion of bloo

SECTION 5: DOCTOR CERTIFICATE

A doctor must complete, sign and date this section.

INFORMATION FOR THE DOCTOR

Refer to section 5, pages 9–10 of Form 10 — Advance health directive explanatory guide and the *Queensland Capacity Assessment Guidelines 2020*.

By signing below, I certify that:

- I am a doctor.
- I have discussed the contents of this advance health direct
- At the time of making this advance health directive the prin
  the capacity to make this advance health directive. The prir
  - understand the nature and effect of this advance health
  - be capable of making this advance health directive free
- I am not:
  - the person witnessing this advance health directive
  - the person signing this advance health directive for the
  - an attorney of the principal
  - a relation of the principal or relation of an attorney of th
  - a beneficiary under the principal's will.

Doctor's name	Dr. Shaheed Moideen smar	
Name of facility or practice	Prov. No. 281627HL SmartClinics Taigum	
Address of facility or practice	1/217 Beams Rd Taigum Qld 4018 Ph: (07) 3285 4555	
	Suburb	State
Phone number		

DR.

Doctor's signature:

Option 4

☐ **I give the following specific directions** about life-sustaining trea

(Tick one box per row in the table below)

Life-sustaining treatment	(a) I consent to this treatment in all circumstances	(b) I refuse this treatment in all circumstances	(c) I consent to this trea circumstances *(You m circumstances for each trea*
CPR (cardiopulmonary resuscitation) *(For option (c), specify circumstances here)*	☐	☐	
Assisted ventilation (e.g. a machine which assists your breathing through a face mask or a breathing tube) *(For option (c), specify circumstances here)*	☐	☐	
Artificial nutrition (e.g. a feeding tube through the nose or stomach) *(For option (c), specify circumstances here)*	☐	☐	

Artificial hydration
(e.g. intravenous (IV) fluids)
(For option (c), specify circumstances here)

Antibiotics
(For option (c), specify circumstances here)

Other life-sustaining treatment
(*state the treatment*, e.g. kidney dialysis)
(For option (c), specify circumstances here)

☐ I need more space.
Attach any additional pages to this form and tick the box to indicate that extra pages are attached.

DIRECTIONS ABOUT OTHER HEALTH CARE

This part allows you to give directions about health care, other than life-sustaining treatment.

You can use this part to give directions to consent to or refuse health care.

You do not need to specify a health condition but your directions need to be clear.

Refer to section 4, page 9 of Form 10 — Advance health directive explanatory guide.

I give the following directions about my health care:

Health condition (if relevant)	Directions about my health care
Multiple co-morbidities	I do not want CPR or intubation and v life under any circumstances.
Kidney failure	I would only want renal dialysis if con the benefit outweighs the burden on r

☐ I need more space.

Attach any additional pages to this form and tick the box to indicate that extra pages are attached.

SECTION 6: APPOINTING AN ATTORNEY(S) FOR HE

This section allows you to appoint one or more attorneys to make decisions about health c
your attorney(s) can make decisions (e.g. jointly, severally, by a majority, successively or a
terms on your attorney(s)' decision-making power or provide instructions on how your atto

WHO ARE YOU APPOINTING AS YOUR ATTORNEY(S) FOR HE

Your attorney(s) must:

- » have capacity to make decisions for the matter they are being appointed for
- » be 18 years or older
- » not be a service provider for a residential service if you are a resident there
- » not be your paid carer in the previous three years or your health provider.

Note: a paid carer is someone who is paid a fee or wage to care for a person but not someone receiving a carer's pension or benefit.

Your attorney(s) cannot make decisions that are inconsistent with your directions in section 4 if those directions are clear and can be followed by your health providers.

Refer to section 6, pages 10–11 of Form 10 — Advance health directive explanatory guide.

Cross out this part if you do not want to complete it.

If you do not want to appoint an attorney(s) for health ma appointed one in an enduring power of attorney and you section 7.

I appoint the person(s) listed below as my attorney(s) for (in no particular order)

Full name			
Address			
	Suburb		State
Phone number			
Email			

Full name			
Address			
	Suburb		State
Phone number			
Email			

Full name			
Address			
	Suburb		State
Phone number			
Email			

Full name			
Address			
	Suburb		State
Phone number			
Email			

☐ I am appointing an additional attorney(s) and need mor

Attach any additional pages to this form and tick the box to indicate that ext

HOW MUST YOUR ATTORNEYS MAKE DECISIONS?

Only complete this part if you are appointing more than one attorney.

Refer to section 6, pages 12–13 of Form 10 — Advance health directive explanatory guide.

If you do not complete this part your attorneys must make decisio

I authorise my attorneys to make decisions:

(Tick one box only)

☐ jointly (all of my attorneys must agree on all decisions)

OR

☐ severally (any one of my attorneys may decide)

OR

☐ by a majority (more than half of my attorneys must agree on a

OR

☐ other: (e.g. jointly and severally, or appointing a successive o
(If you choose 'other', please specify how you want your attorr

TERMS AND INSTRUCTIONS FOR YOUR ATTORNEY(S)

Only complete this part if you want to set terms on the exercise of power by your attorney(s) or provide instructions to your attorney(s) about the exercise of their powers.

Refer to section 6, page 13 of Form 10 — Advance health

Write the terms and instructions for your attorney(s) here:

directive explanatory guide.

Cross out this part if you do not want to complete it. If you do complete this part cross out any space in the box that you do not use.

☐ I need more space to write my terms and instructions.

Attach any additional pages to this form and tick the box to indicate th

SECTION 7: DECLARATIONS AND SIGNATURES

PRINCIPAL'S SIGNATURE

As the principal you must sign this part in front of an eligible witness.

Refer to section 7, pages 14–15 of Form 10 — Advance health directive explanatory guide and the *Queensland Capacity Assessment Guidelines 2020*.

An eligible witness **must** be a:

- justice of the peace (JP)
- commissioner for declarations
- lawyer
- notary public.

The witness **must not** be:

By signing this document, I confirm that:

- I am making this advance health directive freely and voluntarily.

AND

- I understand the nature and effect of this advance health directive
  - the nature and likely effects of each direction in this advance h
  - that a direction operates only while I do not have capacity for t covered by the direction
  - that I may revoke a direction at any time I have the capacity to the health matter covered by the direction
  - that at any time I do not have capacity to revoke a direction, I w effectively oversee the implementation of the direction.

AND

- I understand that if I am appointing an attorney(s) for health matt
  - I may specify or limit my attorney(s)' power and instruct my att exercise of the power
  - the power given to my attorney(s) begins when I lose capacity health matters
  - once my attorney(s)' power begins, my attorney(s) will have fu

- the person signing for you
- your attorney (e.g. under an advance health directive or enduring power of attorney)
- someone related to you or related to your attorney
- a paid carer or health provider for you (i.e. your health provider)
- a beneficiary under your will.

power to make decisions about, health matters subject to any included in this advance health directive

- I may revoke the power given to my attorney(s) in this advance time I am capable of making an advance health directive givir
- the power I am giving to my attorney(s) continues even if I do make decisions about health matters
- if I am not capable of revoking this advance health directive, oversee the use of the power given to my attorney(s) for healt

ONLY SIGN THIS PART IN FRONT OF AN ELIGIBLE WITNESS

Principal's signature: _____

Witness's signature: _____

(Witness must also sign page 12)

Person signing for the principal

If you are physically unable to sign this form another person who is eligible must sign the form for you.

Refer to section 7, page 15 of Form 10 — Advance health directive explanatory guide.

By signing this document, I confirm that:

- the principal instructed me to sign this document
- I am 18 years or older
- I am not a witness for th health directive
- I am not an attorney of

Name			
Address			
Suburb		State	Postcod

ONLY SIGN THIS PART IN FRONT OF THE PRINCIPAL AND AN E

Person signing for the principal signs here: _____

Witness's signature: _____

WITNESS CERTIFICATE

This part must be filled in and signed by the eligible witness at the same time that you sign the advance health directive.

INFORMATION FOR THE WITNESS

As a witness you are not simply witnessing the principal's signature.

By signing this document, I certify that: *(Tick one box only)*

☒ the principal signed this advance health directive in my presence

OR

☐ in my presence, the principal instructed another person to sign this directive for the principal, and that person signed it in my presence of the principal.

AND

- I am a: *(Tick one box only)*

☒ justice of the peace (JP)

You must also be satisfied that the principal appears to have capacity to make the advance health directive.

Refer to section 7, page 16 and pages 20–21 of Form 10 — Advance health directive explanatory guide and the *Queensland Capacity Assessment Guidelines 2020*.

If an interpreter assisted in the preparation of this document or if an interpreter is present when this document is witnessed, complete Form 7 – Interpreter's/translator's statement at www.publications.qld.gov.au

☐ commissioner for declarations

☐ lawyer

☐ notary public.

» I am not:

- » the person signing the document for the principal
- » an attorney of the principal
- » a relation of the principal or relation of an attorney of the princip
- » a paid carer or health provider of the principal
- » a beneficiary under the principal's will.

» I have verified that section 5 of this advance health directive has be and dated by a doctor.

» At the time of making this advance health directive the principal ap the capacity to make this advance health directive. The principal ap

- » understand the nature and effect of this advance health directive
- » be capable of making the advance health directive freely and volu

This document (including any additional pages) has 14 pages.

Witness's signature: _____

(Witness must also sign page 11)

Witness's name: Ross Michael Dwyer

JUSTICE OF THE PEACE
QUEENSLAND GOVERNMENT
Reg.No. 304
DEPT. OF JUSTICE & ATTO

SECTION 8: ATTORNEY(S)' ACCEPTANCE

If you have appointed an attorney(s) under section 6 the attorney(s) must sign this section.

It does not matter which order your attorney(s) sign this section.

Your attorney(s) must sign this section of the original form after you and the witness have signed section 7.

INFORMATION FOR ATTORNEYS

An attorney has important duties and obligations.

Refer to section 8, page 17 and pages 22–24 of Form 10 — Advance health directive explanatory guide for further information about the duties and obligations of an attorney.

Note: a paid carer is someone who is paid a fee or wage to care for a person but not someone receiving a carer's pension or benefit.

In signing this advance health directive I accept the appointment in accorda terms of this advance health directive and confirm that:

» I have **read** this advance health directive and I understand that I **must** ma and exercise power in accordance with this advance health directive, the *Attorney Act 1998* and the *Guardianship and Administration Act 2000*.

» I **understand:**

  » in exercising my powers I must apply the general principles and if I ex health care matters, the health care principles under the *Powers of At* and the *Guardianship and Administration Act 2000*

  » the obligations of an attorney and the consequences of failing to com obligations.

» I **declare** that:

  » I have capacity for the matter that I am appointed for

  » I am 18 years or older

  » I am not a paid carer for the principal

  » I am not a health provider for the principal

  » I am not a service provider for a residential service where the princip

Signature: _____

Full name: _____ D

Signature: _____

Full name: _____ D

Signature: _____

Full name: _____ D

Signature: _____

Full name: _____ D

☐ I have appointed an additional attorney(s) and need more space for my

Attach any additional pages to this form and tick the box to indicate extra pa

SECTION 9: WHAT TO DO WITH YOUR COMPLETED AD HEALTH DIRECTIVE

You should:

» keep the original in a safe place

» give a certified copy to your attorney(s) (if appointed), doctor, other health provider(s), ban

» notify your close family and friends that you have made an advance health directive and wh

» review your advance health directive at least every two years or if your health changes signi

Refer to 'Further information' on pages 18–19 of Form 10 — Advance health directive explanat on how to make a certified copy and how your advance health directive may be revoked.

My Health Record

If you wish your document to be in My Health Record you can upload it via the My Health Rec www.myhealthrecord.gov.au. Your document will be valid regardless of whether it is upload

Office of Advance Care Planning

You are able to have your advance health directive uploaded to your Queensland Health ele send a copy of your document to the Office of Advance Care Planning. This way it will be eas clinicians involved in your care when it is required. A copy of your document can be sent to t Planning at acp@health.qld.gov.au, PO Box 2274, Runcorn, Queensland 4113 or fax 1300 00

What about registering as an organ donor?

If you are interested in donating your organs **after death**, visit the Australian Organ Donor Re

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For copyright enquiries: Ip_officer@health.qld.gov.au

Queensland Government

Acute Resuscitation Plan (ARP)

For adults at risk of acute deterioration

Facility: Redcliffe Hospital

URN: RDH 792758 0413688334

Family name: Knyvett

Given name(s): Rhonda

Address: [redacted]

Date of birth: 18-Oct-1957 Sex:

Clinical assessment and appropriate treatment options should be guided by good me which includes discussions with the patient and/or their substitute decision-maker(s)

- This ARP form has been developed as a clinical support tool for use in 'public sector health services' and 'public s facilities' as defined by Hospital and Health Boards Act 2011 (Qld). This ARP form includes references to legal cor indemnities, procedures and conditions of use which may apply only to usage in 'public sector health services' an facilities'. For usage in other services and facilities, these considerations may not apply and/or other considerations independent legal advice or other professional advice is recommended. **While usage of the ARP form by other is authorised by Queensland Health, it is the responsibility of medical practitioners and other health profe this ARP form or using a completed ARP form, without limitation, to independently and adequately satisfy all relevant matters to the standards applicable at law.** To the fullest extent permissible by law, Queensland H warranties, representations and liability in relation to the use of this ARP form.
- **The Quick Guide attached to this form contains important information and should be read prior to comple**
- If there is insufficient room on this form to record information, please cross-reference with the progress notes.

1. Clinical assessment

Record details/assessment of relevant medical conditions relating to the patient's physical and men This section may include clinical reasons why resuscitation planning is necessary.

Lier cirrhosis secondary to hepatitis C and EtOH, previous breast cancer with bilater CREST syndrome, recurrrent GIT bleeding from CABE, osteoporosis

2. Capacity assessment

G MARGIN

DO NOT WRITE IN THIS BINDIN

☒ I believe that the patient **has capacity*** to consent to and/or refuse medical treatment.

☐ I believe that the patient **does not have capacity** to consent to and/or refuse medical treatment.

If there is a change in capacity, this form must be reviewed.

Details of assessment:

*A patient with capacity can understand information about their medical treatment and treatment options, weigh up the benefits, risks and bu and voluntarily make and communicate a decision. Refer to QH Withholding and withdrawing life-sustaining measures clinical guidelines for

3. Resuscitation management plan

If an acute deterioration or critical event occurs, it is clinically indicated to:

Provide e.g. ventilation, IV fluids, supportive therapies.

Intravenous antibiotics (IV AB), Intravenous fluids (IVF), MET Calls/Code Blue/RRT/ Dialysis only if appropriate with discussion

Not provide e.g. defibrillation, intubation, antibiotics.

Defibrillation, Cardiopulmonary resuscitation (CPR), Intubation / Ventilation, Inten admission / Transfer to ICU/HDU

There is further documentation in the progress notes on the following dates: 21/11/2023

If a cardiac or respiratory arrest occurs, it is clinically appropriate to:

CPR ☐ **Provide** ☒ **Do not pro**

A decision not to provide CPR does not limit other treatn

Acting on the Resuscitation management plan: if this section differs from section 4 (Patient choic appropriate dispute resolution process (see Quick Guide). If the dispute remains unresolved, or th incomplete or unclear when a resuscitation decision is required, attending clinicians should exerc judgement based on the circumstances, and document this.

v6.00 - 11/2019

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Queensland Government

Acute Resuscitation Plan (ARP)

For adults at risk of acute deterioration

Facility: Redcliffe Hospital

URN: RDH 792758 0413688334

Family name: Knyvett

Given name(s): Rhonda

Address: [redacted]

Date of birth: 18-Oct-1957 Sex: ☐ M

4. Patient choices

The patient has the following views and wishes about their end-of-life care: (e.g. CPR, pain management option visiting arrangements, spiritual and/or cultural support). Discuss the views and wishes of patients who have impaired their substitute decision-maker(s). Record the dates and times of discussions.