Sent: Friday, February 28, 2025 9:45:32 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Subject: Garth Osborne & QPS Complaint

Hi Christie

Garth has served certified documentation stating a $10,000 cheque was a gift to Rhonda and the QCAT.

Rhonda has only received a single $10,000 cheque from Garth. Also, the SMSF operating statement ending 30 June 2023 states Rhonda received a member payment of $10,000.

The $10,000 cheque cannot be both a members superannuation payment and a gift. Garth had his bank statement, cheque stub and affidavit statement certified before a JP confirming it was a gift, this raises serious concerns of fraud, false declaration, perjury, and attempting to pervert justice.

I intend to lodge a formal complaint with QPS on Monday. If this is an issue, please advise by COB Monday, Otherwise, I will proceed.

Kind regards

Holly

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Subject: Garth Osborne & QPS Complaint
Date: Friday, 28 February 2025 at 9:45:33 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>
BCC: Riki Dahm <rikidahm84@gmail.com>
Category: GARTH WILFRED OSBORNE

Hi Christie

Garth has served certified documentation stating a $10,000 cheque was a gift to Rhonda and the QCAT.

Rhonda has only received a single $10,000 cheque from Garth. Also, the SMSF operating statement ending 30 June 2023 states Rhonda received a member payment of $10,000.

The $10,000 cheque cannot be both a members superannuation payment and a gift. Garth had his bank statement, cheque stub and affidavit statement certified before a JP confirming it was a gift, this raises serious concerns of fraud, false declaration, perjury, and attempting to pervert justice.

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Kind regards

Holly

Subject: Re: Riki Lee Dahm - permission / authority [HW-ACTIVE.FID3073081]
Date: Thursday, 27 February 2025 at 2:59:35 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: rhonda knyvett <honda.r@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Category: H & W

I will call her when we connect so you may seek authority.

Questions for the meeting

Unresolved Concerns & Payment Refusals

1. No Response from Garth's Lawyers

• No formal acknowledgment or response, raising doubts about their actual representation.

2. Unclear Property Restructuring & Missing Financial Records

• Garth received $250,000+ in 2023 from property-related accounts, with no explanation.

• No invoices, contracts, or financial records provided.

• Cannot verify if the SMSF still owns all listed assets or if funds have been diverted.

3. Reasons for Not Paying the ATO Bill

• No transparency on what the bill covers—paying could legitimise false reporting.

• Duplicate payment risk—SMSF already paid the ATO in November.

• Potential tax clawback—Rhonda may have been wrongfully taxed.

• Removes leverage—full liability breakdown needed before any payment.

4. Reasons for Not Paying Urban Utilities & Brisbane City Council Bills

• No lease agreement—tenants usually cover water and rates unless specified.

• Rental income mismatch—only three deposits recorded for six units.

• Ownership concerns—are all six properties still owned by the SMSF?

• Unjustified liability—paying could subsidise undisclosed financial arrangements.

• Brisbane City Council rates—unclear if these relate to SMSF properties, given ongoing asset transfers and title changes.

Sent from my iPhone

> On 27 Feb 2025, at 2:56 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> Dear Rhonda
>
> Thank you for your email.
>
> As we do not have sufficient time before our meeting to obtain a written authority from you to include Riki in our discussions and communications, please confirm that you will also be in attendance?
>
> Kind regards
>
> Christie Gardiner | Associate
>
> T +61 7 3231 7798 | F +61 7 3231 7799
> Christie.Gardiner@hallandwilcox.com.au
>
> -----Original Message-----
> From: rhonda knyvett <honda.r@hotmail.com>
> Sent: Thursday, 27 February 2025 2:15 PM
> To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
> Cc: Riki Dahm <rikidahm84@gmail.com>; holly tegan <Hollyteganosborne@hotmail.com>
> Subject: Riki Lee Dahm - permission / authority
>
> 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

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From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: rhonda knyvett <honda.r@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
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> Kind regards
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> -----Original Message-----
> From: rhonda knyvett <honda.r@hotmail.com>
> Sent: Thursday, 27 February 2025 2:15 PM
> To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
> Cc: Riki Dahm <rikidahm84@gmail.com>; holly tegan <Hollyteganosborne@hotmail.com>
> Subject: Riki Lee Dahm - permission / authority
>
> 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: Riki Lee Dahm - permission / authority
Date: Thursday, 27 February 2025 at 2:15:20 PM Australian Eastern Standard Time
From: rhonda knyvett <honda.r@hotmail.com>
To: Christie Gardiner <christie.gardiner@hallandwilcox.com.au>
CC: Riki Dahm <rikidahm84@gmail.com>, holly tegan <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: Accepted: Ultra Super Fund
Date: Thursday, 27 February 2025 at 1:11:07 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W

Subject: Strategy Discussion – Next Steps & Legal Options
Date: Thursday, 27 February 2025 at 6:28:50 AM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W

Hi Christie,

I've been giving this more thought, and I think we need to reassess our approach since Garth continues to stonewall. Rather than relying on him to act, we should start applying pressure through other avenues, such as the accountant and auditor, while also ensuring we set clear timeframes for responses.

I've also reconsidered the invoice payments and feel there's a more suitable approach. I'd prefer not to proceed with paying them at this stage, so please hold off. While Garth may assume we consented, we are no longer comfortable moving forward with those payments.

I'd also like to explore the options for taking this to court or at least creating the appearance that we are. Ultimately, this is the direction it will end up in, as Garth is not someone who will negotiate, especially given the criminal element involved. If court isn't the most viable option right now, then I'd rather escalate this to the ATO and use that process to involve ASIC and other authorities. Otherwise, continuing as we are isn't going to work.

To date, the only stakeholder who has provided any information is the accountant. However, given their connections to Garth through related entities and other activities, their interests aren't independent.

Can we set up a time to discuss strategy?

Thanks,

Holly

Subject: Re: Payment Approval [HW-ACTIVE.FID5037940]
Date: Wednesday, 26 February 2025 at 1:19:31 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

Hi Christie,

I appreciate your time on this matter. Given Garth has initiated this request, I'd prefer he takes responsibility for progressing it. Rhonda is unwell and finds it challenging to articulate herself, which is why I act as her Enduring Power of Attorney. I'm at work today, and Garth has yet to take any action.

Rhonda has online banking access and can approve digital requests. Yes, please contact McInnes Wilson directly. Could you please forward me any emails Garth has sent you—I'd like to review his communications.

I also note that no documentation has been provided to Rhonda by Garth or his lawyers, and the only material received so far has been from the Accountant. Given that we are being asked to agree to payments without being provided any of requested documentation, I believe we need to carefully consider the next steps.

I'd appreciate your thoughts on how best to proceed.

Holly

Sent from my iPhone

> On 26 Feb 2025, at 12:59 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> Hi Holly
>
> We have not received a response from Garth's lawyers. Garth emailed the **attached** overdue Brisbane City Council rates notice to us today.
>
> Are you able to go to a branch to discuss what is required to make payment and what your options are? If not please let us know and we can contact McInnes Wilson and request they have Garth initiate the payment.
>
> 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, 26 February 2025 11:46 AM
> **To:** Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
> **Subject:** Payment Approval
>
> Good morning Christie,
>
> It appears Garth has not initiated the payments, as Rhonda has not received any notification. As I understand it, the online banking system requires Garth to initiate the request before Rhonda can approve it.
>
> Can you confirm if any action is required from Rhonda to ensure compliance in the absence of Garth taking action?
>
> Also, have you received any further correspondence from Garth or his lawyers? If so, please forward it to me.
>
> Thanks,
>
> Holly
>
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> Our privacy policy can be reviewed at our website: http://www.hallandwilcox.com.au/privacy/
> <Invoice - BCC Rates - Overdue Notice - Units 1 to 6 _ 364 Zillmere Road, Zillmere.pdf>

Subject: Payment Approval
Date: Wednesday, 26 February 2025 at 11:46:28 AM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
BCC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W

Good morning Christie,

It appears Garth has not initiated the payments, as Rhonda has not received any notification. As I understand it, the online banking system requires Garth to initiate the request before Rhonda can approve it.

Can you confirm if any action is required from Rhonda to ensure compliance in the absence of Garth taking action?

Also, have you received any further correspondence from Garth or his lawyers? If so, please forward it to me.

Thanks,

Holly

Subject: Re: Ultra Super Fund [HW-ACTIVE.FID5061375]
Date: Friday, 21 February 2025 at 4:23:19 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W
Attachments: image001.png, image002.png, Let to McInnes Wilson Lawyers from Hall & Wilcox - Ultra Super Fund Trustee Dispute.pdf

Thanks Christie, great job.
Could you please email me the email Garth issued to you all directly ?

Sent from my iPhone

> On 21 Feb 2025, at 3:44 pm, rhonda knyvett <honda.r@hotmail.com> wrote:
>
> Sent from my iPhone
>
> Begin forwarded message:
>
> **From:** Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
> **Date:** 21 February 2025 at 14:52:54 AEST
> **To:** honda.r@hotmail.com, Holly Osborne <hollyteganosborne@hotmail.com>
> **Cc:** Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
> **Subject: Ultra Super Fund [HW-ACTIVE.FID5061375]**
>
> Dear Rhonda and Holly
>
> Please see our correspondence to McInnes Wilson **attached**, which was sent today.
>
> We will let you know once we receive a response.
>
> Kind regards
>
> **Christie Gardiner |** Associate
>
> T +61 7 3231 7798 | F +61 7 3231 7799
> Christie.Gardiner@hallandwilcox.com.au
>
> www.hallandwilcox.com.au
>
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Subject: Re: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967] [HW-ACTIVE.FID5061374]
Date: Friday, 21 February 2025 at 7:10:34 AM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W
Attachments: image001.png, image002.png

Hi Christie,

Rhonda recalls seeing a JP in Taigum years ago, so the deed with the JP stamp is likely the original. The JP number indicates Qualified JP status, but the name does not come up.

This document relating to unit1/364 Zillmere Road says that the units were processed as aggregated transactions under section 30, as noted in the stamp duty section with the form.

The other deed lacks a JP stamp and is linked to a property Garth transferred into the SMSF, with a 50-50 ownership structure of 158 Church road. The deed provided by David matches the one lodged with Land Titles for Garth's 50-50 property, and both lack a JP stamp.

The 2005 Enduring Power of Attorney (EPOA) provided by Garth has no JP stamp, no contact details, and was signed by a lawyer. This can be compared with the EPOA held by Boardroom. I would like to compare any deed that have been lodged with them as well.

Also, could you CC me in on correspondence. If there's anything I haven't seen could you please forward that as well?

Thanks for your help and for leading us through this.

Holly

Sent from my iPhone

> On 20 Feb 2025, at 1:43 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> Hi Holly
>
> They should be on their way – the files were large so have had to be sent as links.
>
> Let me know if they don't arrive within 30mins and I will get tech onto it.
>
> Thanks
>
> **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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>
> **From:** Holly Osborne <hollyteganosborne@hotmail.com>
> **Sent:** Thursday, 20 February 2025 1:40 PM
> **To:** Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
> **Subject:** Re: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967] [HW-ACTIVE.FID5061374]
>
> Love your work Christie!
> Oh flick me the deeds when you have a moment.
> Thanks heaps.
>
> Sent from my iPhone
>
> > On 20 Feb 2025, at 1:32 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:

Hi Holly

Thanks for the rates invoices.

The purpose of obtaining the lease agreements is to ascertain market value as well as all kinds of other terms such as water usage and rent adjustments etc. Once we have the leases we will make further inquiries.

In regards Boardroom, I will speak with Laura as to whether we wait for a reply from McInnes Wilson, or if we write directly to Maxine (email **attached**) requesting documents and records, particularly noting the name discrepancy on file and also their suggestion that both signatories are required to act in respect of the shareholding.

Regards

Christie Gardiner | Associate

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

<image002.png>

www.hallandwilcox.com.au

<image003.png>

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From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Thursday, 20 February 2025 12:51 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Subject: Re: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]

Hi Christie
Just a thought, I find it interesting the SMSF pays for all Urban Utilities bills in a tenancy arrangement. I would have thought the tenant pays for their own usage of water.

Please find below the contact details for Boardroom Pty Limited. Attached is the correspondence from Maxine advising that the surname does not match.

Boardroom PTY Limited
Ultra Super Fund ABN 41 873 921 089
SRN X0032114415

maxine.williams@boardroomlimited.com.au
brambles@boardroomlimited.com.au
Santos@boardroomlimited.com.au
anzshareregistry@computershare.com.au

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Thursday, 20 February 2025 12:31 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Subject: Fw: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]

Please find attached.

From: Emily Ryan <ERyan@mcw.com.au>
Sent: Friday, 14 February 2025 12:06 PM
To: hollyteganosborne@hotmail.com <hollyteganosborne@hotmail.com>; stuart@loudonlegal.com.au <stuart@loudonlegal.com.au>
Cc: Chris Davis <CDavis@mcw.com.au>; go56@bigpond.com <go56@bigpond.com>
Subject: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]

Hi Holly and Stuart,

Holly, we understand that you are appointed as the attorney for Rhonda, and Stuart, we understand you act for Holly or Rhonda or both.

We are acting on behalf of Garth Osborne in relation to matters affecting the Ultra Super Fund (**Fund**).

As a first matter that seems to be innocuous and easy to deal with, we understand that the trustees need to make various payments.

The payments our client is asking to be attended to are joint, existing legal obligations that are overdue for payment:

1. Outstanding ATO income tax bill of $1,106.00 (if paid by 21/01/2025) for the Fund (see copy **attached**);
2. Outstanding Brisbane City Council Rates bills totalling $3,053.1 (if paid by 10/02/2025) for Units 1 to 6 at 364 Zillmere Road, Zillmere owned by the Fund (see copy **attached**); and
3. Outstanding Queensland Urban Utilities bills totalling $1,761.00 (if paid by 6/02/2025) for Units 1 to 6 at 364 Zillmere Road, Zillmere owned by the Fund (see copy **attached**).

Would you please confirm whether you/your client would be agreeable to attend to these various payments electronically, or if Rhonda is able to make an in person meeting at the Fund's bank with a bank representative to approve of the payments in writing/in person (it does not need to be at the same time as our client's attendance).
Further, our client is also asking that you/your client direct David Wrangell, the accountant for the Fund, to proceed with finalising the

2023/2024 financial year tax, financials and audits for the Fund. We understand that your client has directed David to stop all work in relation to the Fund.
Kind regards

Chris

<image004.png>

Emily Ryan
Associate

T +61 7 3014 6581
eryan@mcw.com.au
Brisbane | Level 23, Central Plaza, 345 Queen Street QLD 4000

mcw.com.au

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<mime-attachment>

Subject: Re: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967] [HW-ACTIVE.FID5061374]
Date: Thursday, 20 February 2025 at 1:39:48 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W
Attachments: image002.png, image003.png, image004.png

Love your work Christie!
Oh flick me the deeds when you have a moment.
Thanks heaps.

Sent from my iPhone

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Christie Gardiner | Associate

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Christie.Gardiner@hallandwilcox.com.au

<image002.png>

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From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Thursday, 20 February 2025 12:51 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Subject: Re: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]

Hi Christie
Just a thought, I find it interesting the SMSF pays for all Urban Utilities bills in a tenancy arrangement. I would have thought the tenant pays for their own usage of water.

Please find below the contact details for Boardroom Pty Limited. Attached is the correspondence from Maxine advising that the surname does not match.

Boardroom PTY Limited
Ultra Super Fund ABN 41 873 921 089
SRN X0032114415

maxine.williams@boardroomlimited.com.au
brambles@boardroomlimited.com.au
Santos@boardroomlimited.com.au
anzshareregistry@computershare.com.au

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Thursday, 20 February 2025 12:31 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Subject: Fw: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]

Please find attached.

From: Emily Ryan <ERyan@mcw.com.au>
Sent: Friday, 14 February 2025 12:06 PM
To: hollyteganosborne@hotmail.com <hollyteganosborne@hotmail.com>; stuart@loudonlegal.com.au <stuart@loudonlegal.com.au>
Cc: Chris Davis <CDavis@mcw.com.au>; go56@bigpond.com <go56@bigpond.com>

Subject: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]

Hi Holly and Stuart,

Holly, we understand that you are appointed as the attorney for Rhonda, and Stuart, we understand you act for Holly or Rhonda or both.

We are acting on behalf of Garth Osborne in relation to matters affecting the Ultra Super Fund (**Fund**).

As a first matter that seems to be innocuous and easy to deal with, we understand that the trustees need to make various payments.

The payments our client is asking to be attended to are joint, existing legal obligations that are overdue for payment:

1. Outstanding ATO income tax bill of $1,106.00 (if paid by 21/01/2025) for the Fund (see copy **attached**);
2. Outstanding Brisbane City Council Rates bills totalling $3,053.1 (if paid by 10/02/2025) for Units 1 to 6 at 364 Zillmere Road, Zillmere owned by the Fund (see copy **attached**); and
3. Outstanding Queensland Urban Utilities bills totalling $1,761.00 (if paid by 6/02/2025) for Units 1 to 6 at 364 Zillmere Road, Zillmere owned by the Fund (see copy **attached**).

Would you please confirm whether you/your client would be agreeable to attend to these various payments electronically, or if Rhonda is able to make an in person meeting at the Fund's bank with a bank representative to approve of the payments in writing/in person (it does not need to be at the same time as our client's attendance).
Further, our client is also asking that you/your client direct David Wrangell, the accountant for the Fund, to proceed with finalising the 2023/2024 financial year tax, financials and audits for the Fund. We understand that your client has directed David to stop all work in relation to the Fund.
Kind regards

Chris

Emily Ryan
Associate

T +61 7 3014 6581
eryan@mcw.com.au
Brisbane | Level 23, Central Plaza, 345 Queen Street QLD 4000

mcw.com.au

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<mime-attachment>

Subject: Re: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]
Date: Thursday, 20 February 2025 at 12:50:40 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W
Attachments: image001.png, Request for Information Pertaining to Ultra Super Fund 41 873 921 089.eml

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SRN X0032114415

maxine.williams@boardroomlimited.com.au
brambles@boardroomlimited.com.au
Santos@boardroomlimited.com.au
anzshareregistry@computershare.com.au

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Sent: Thursday, 20 February 2025 12:31 PM
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Subject: Fw: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]

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From: Emily Ryan <ERyan@mcw.com.au>
Sent: Friday, 14 February 2025 12:06 PM
To: hollyteganosborne@hotmail.com <hollyteganosborne@hotmail.com>; stuart@loudonlegal.com.au <stuart@loudonlegal.com.au>
Cc: Chris Davis <CDavis@mcw.com.au>; go56@bigpond.com <go56@bigpond.com>
Subject: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]

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McInnesWilson LAWYERS

Emily Ryan
Associate

T +61 7 3014 6581
eryan@mcw.com.au
Brisbane | Level 23, Central Plaza, 345 Queen Street QLD 4000

mcw.com.au

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Subject: Fw: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]
Date: Thursday, 20 February 2025 at 12:32:02 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: Regulator, GARTH WILFRED OSBORNE
Attachments: image001.png, ATO Tax Bill.pdf, Brisbane City Council Rates Bills (Units 1-6).pdf, Urban Utilities Bills (Units 1-6).pdf

Please find attached.

From: Emily Ryan <ERyan@mcw.com.au>
Sent: Friday, 14 February 2025 12:06 PM
To: hollyteganosborne@hotmail.com <hollyteganosborne@hotmail.com>; stuart@loudonlegal.com.au <stuart@loudonlegal.com.au>
Cc: Chris Davis <CDavis@mcw.com.au>; go56@bigpond.com <go56@bigpond.com>
Subject: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]

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T +61 7 3014 6581
eryan@mcw.com.au
BRISBANE | Level 23, Central Plaza, 345 Queen Street QLD 4000

mcw.com.au

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Subject: Re: Ultra Super Fund [HW-ACTIVE.FID5061374]
Date: Wednesday, 19 February 2025 at 5:16:00 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>
Category: H & W
Attachments: image0.png, image1.png

Hi Christie,

Regarding the movement of funds between BSB 633000 and BSB 633109 at Bendigo Bank. I found out last night that BSB 633 000 is a Payroll Services & High-Value Transactions. This BSB allows electronic and high-value transfers and is used for deposits into SMSFs.

BSB 633 109 is (BSB Garth transfers funds to) is a Cheque Account, withRestricted Transactions, it has no electronic or high-value transfers allowed.Funds appear to have been moved between these BSBs.

Please note the screen shots of the BSBs differences below.

Questions, & Next Steps.

1. Once you consider the above, and regarding the BSBs, and if accurate, could we obtain full transaction records for both BSBs, confirming whether BSB 633109 is a separate SMSF account, or unrelated (eg Garths)

2. Is it worth specifying information pertaining to both commercial and residential leasing information, or do we have this covered with the general approach.

3. Should we include specifics around services performed by boardroom limited, requesting information about securities / share holdings/ transactions.

4. I would like a copy of any BNBN forms, EPOAs (Boardroom PTY Limited have one on file) that relate to Rhonda. Whilst not critical for now, it may bring to light my suspicions. I understand Boardroom PTY Limited hold an EPOA provided by Garth.

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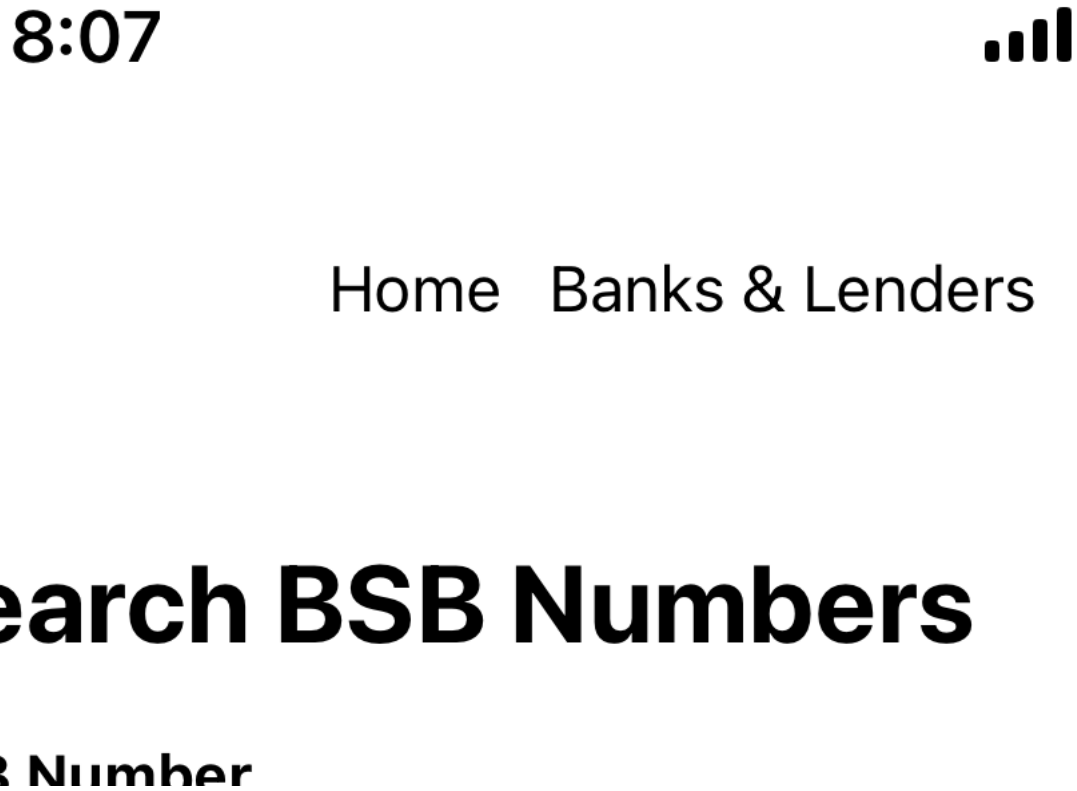
If you consider the above not necessary yet, please advise, otherwise Rhonda and I agree with your sage advice, and confirm for you to proceed.

Also, please email over any deeds or other documents discovered.

Thank you again for your hard work.

We are all very grateful for your assistance,

Holly



633 109

Advanced Search

BSB Number: 633-109 ()
Institution: Bendigo Bank (BBL)
Branch Name: STL-Customer Cheque
Address:The Bendigo Centre, Bendigo, V

PEH: Paper: ✓ Electronic: ✗ High Value: ✗

SEARCH BSB NUMBER

...

BSB Numbers Association with B

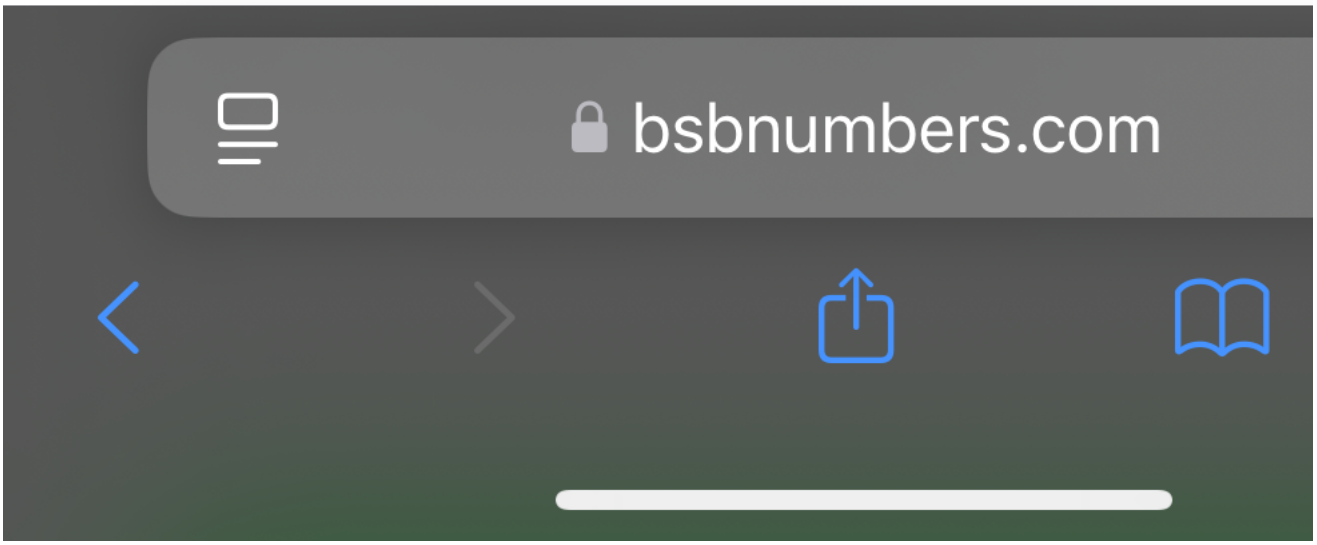
Bendigo Bank

Home

Advanced Search

BSB Number by Bank

BSB Number by State



8:07

Home Banks & Lenders

Search BSB Numbers

BSB Number

633 000

Advanced Search

BSB Number: 633-000 ()
Institution: Bendigo Bank (BBL)
Branch Name: Bendigo-Payroll Services
Address:The Bendigo Centre, Bendigo, \

PEH: Paper: ✗ Electronic: ✓ High Value: ✓

SEARCH BSB NUMBER

...

BSB Numbers Association with B

Bendigo Bank

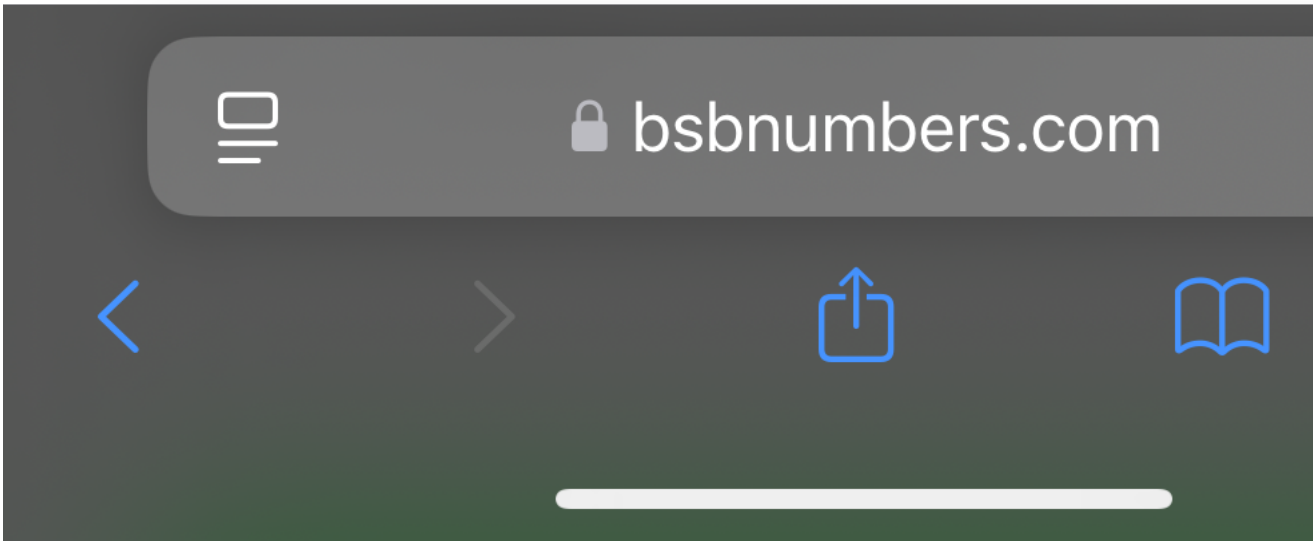
Home

Advanced Search

BSB Number by Bank

BSB Number by State



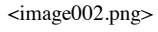


Best regards,

Holly

Sent from my iPhone

> On 19 Feb 2025, at 4:40 pm, Holly Osborne <hollyteganosborne@hotmail.com> wrote:
>
> Great job Christie, and Laura. Thank you for pulling this together. I will chat with Rhonda and come back to you tomorrow.
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> Sent from my iPhone
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> > On 19 Feb 2025, at 3:42 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
> >
> > Dear Rhonda and Holly
> >
> > Please see our correspondences **attached**.
> >
> > Kind regards
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> > **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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> >
> > <Letter - Rhonda Knyvett - Ultra Super Fund - 19.02.24.pdf>
> > <Draft Let - McInnes Wilson Lawyers - Ultra Super Fund Dispute.pdf>
>
> <image001.png>


<image002.png>

Subject: Re: Ultra Super Fund [HW-ACTIVE.FID5061374]
Date: Wednesday, 19 February 2025 at 5:15:45 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>
Category: H & W
Attachments: image0.png, image1.png

Hi Christie,

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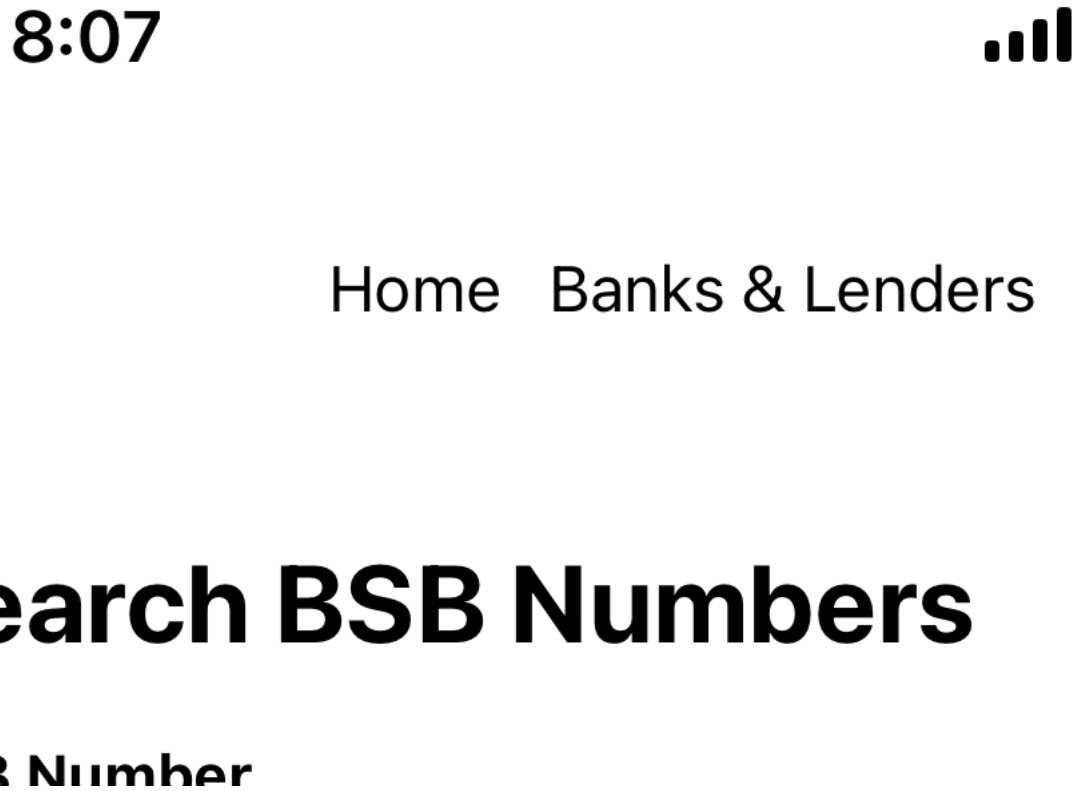
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Thank you again for your hard work.

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Holly



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Date: Wednesday, 19 February 2025 at 4:40:46 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>
Category: H & W
Attachments: image001.png, image002.png

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Sent from my iPhone

> On 19 Feb 2025, at 3:42 pm, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
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> Dear Rhonda and Holly
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> Please see our correspondences **attached**.
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> **Christie Gardiner |** Associate
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> <Draft Let - McInnes Wilson Lawyers - Ultra Super Fund Dispute.pdf>

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> <Letter - Rhonda Knyvett - Ultra Super Fund - 19.02.24.pdf>
> <Draft Let - McInnes Wilson Lawyers - Ultra Super Fund Dispute.pdf>

Subject: Thank you
Date: Tuesday, 18 February 2025 at 7:16:23 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W

Evening Christie

Thank you for your time and understanding this morning. I really appreciated it.

I am struggling to ‘see the wood from the trees’ with this matter. However I do agree, the plan is solid, and I feel confident knowing we’re in great hands.

Thank you, Laura and McLane for all the hard work,

Warm regards

Holly

Subject: RE: Ultra Super Fund - Payments and Tax [HW-ACTIVE.FID5061375] [MCW-ACTIVE.FID2659967]
Date: Tuesday, 18 February 2025 at 10:25:03 AM Australian Eastern Standard Time
From: Chris Davis <CDavis@mcw.com.au>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: go56@bigpond.com <go56@bigpond.com>, McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>, Emily Ryan <ERyan@mcw.com.au>, Holly Osborne <hollyteganosborne@hotmail.com>
Category: GARTH WILFRED OSBORNE
Attachments: image001.png, image002.png, image003.png

Thanks Christie, noted.

Cheers

Chris

From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Sent: Tuesday, 18 February 2025 10:23 AM
To: Chris Davis <CDavis@mcw.com.au>
Cc: go56@bigpond.com; McLane Edinger <McLane.Edinger@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>; Emily Ryan <ERyan@mcw.com.au>; Holly Osborne <hollyteganosborne@hotmail.com>
Subject: RE: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967] [HW-ACTIVE.FID5061375]

Dear Chris

We confirm that we act for Rhonda Knyvett, with Holly Dahm acting as attorney for Rhonda.

We are presently obtaining instructions from our client and will provide our correspondence shortly.

Regards

Christie Gardiner | Associate

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

Hall&Wilcox
smarter law

www.hallandwilcox.com.au



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(i)

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Cc: go56@bigpond.com; McLane Edinger <McLane.Edinger@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>; Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>; Emily Ryan <ERyan@mcw.com.au>
Subject: RE: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]

Thanks Holly

Your correspondence is noted.

Your requests are noted.

I look forward to a response.

Kind regards

Chris

McInnesWilson
LAWYERS

Chris Davis
Principal

T +61 7 3014 6530
cdavis@mcw.com.au
BRISBANE | Level 23, Central Plaza, 345 Queen Street QLD 4000

mcw.com.au

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Sent: Friday, 14 February 2025 8:17 PM
To: Chris Davis <CDavis@mcw.com.au>
Cc: go56@bigpond.com; McLane Edinger <McLane.Edinger@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>; Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>; Emily Ryan <ERyan@mcw.com.au>
Subject: Re: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]
Importance: High

Dear Mr Davis,

I acknowledge receipt of your email dated 14 February 2025.

All correspondence and engagement regarding this matter must be directed exclusively to Hall & Wilcox, specifically:

1. Mr McLane Edigner, Partner, Hall & Wilcox
2. Ms Laura Hanrahan, Special Counsel, Hall & Wilcox
3. Ms Christie Gardiner, Associate, Hall & Wilcox

No action will be taken outside of Hall & Wilcox, and any attempt to engage outside this legal representation will not be acknowledged.

As the Enduring Power of Attorney for Rhonda Ann Knyvett, I am to be CC'd on all correspondence to ensure direct oversight and alignment with legal representation.

I expect your client's full adherence to this directive. A formal response will be provided to you for onward conveyance to your client in due course.

Kind regards

Holly Dahm

> On 14 Feb 2025, at 12:08 pm, Emily Ryan <ERyan@mcw.com.au> wrote:
>
> Hi Holly and Stuart,
>
> Holly, we understand that you are appointed as the attorney for Rhonda, and Stuart, we understand you act for Holly or Rhonda or both.
>
> We are acting on behalf of Garth Osborne in relation to matters affecting the Ultra Super Fund (Fund).
>
> As a first matter that seems to be innocuous and easy to deal with, we understand that the trustees need to make various payments.
>
> The payments our client is asking to be attended to are joint, existing legal obligations that are overdue for payment:
>
> 1. Outstanding ATO income tax bill of $1,106.00 (if paid by 21/01/2025) for the Fund (see copy attached);
> 2. Outstanding Brisbane City Council Rates bills totalling $3,053.1 (if paid by 10/02/2025) for Units 1 to 6 at 364 Zillmere Road, Zillmere owned by the Fund (see copy attached); and
> 3. Outstanding Queensland Urban Utilities bills totalling $1,761.00 (if paid by 6/02/2025) for Units 1 to 6 at 364 Zillmere Road, Zillmere owned by the Fund (see copy attached).
>
> Would you please confirm whether you/your client would be agreeable to attend to these various payments electronically, or if Rhonda is able to make an in person meeting at the Fund's bank with a bank representative to approve of the payments in writing/in person (it does not need to be at the same time as our client's attendance).
>
> Further, our client is also asking that you/your client direct David Wrangell, the accountant for the Fund, to proceed with finalising the 2023/2024 financial year tax, financials and audits for the Fund. We understand that your client has directed David to stop all work in relation to the Fund.
> Kind regards
>
> Chris
>
> [Stacked Logo 2 Col no tag line-Transparent.png]
> Emily Ryan
> Associate
> T +61 7 3014 6581
> eryan@mcw.com.au<mailto:eryan@mcw.com.au>
> Brisbane | Level 23, Central Plaza, 345 Queen Street QLD 4000
> mcw.com.au
> Privacy Policy<https://mcw619.ac-page.com/Legal-Email-Disclaimer-and-Confidentiality-Notice> | EFT Transfers<https://mcw619.ac-page.com/Protect-Your-Transactions-Cyber-Crime-Awareness>
>
> <ATO Tax Bill.pdf>
> <Brisbane City Council Rates Bills (Units 1-6).pdf>
> <Urban Utilities Bills (Units 1-6).pdf>

Subject: Fwd: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]
Date: Friday, 14 February 2025 at 6:45:54 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Attachments: ATO Tax Bill.pdf, Urban Utilities Bills (Units 1-6).pdf

Good evening

Please find forwarded below an email received from Garth Wilfred Osborne's legal representatives for your review.

Let me know if you require any further information or if you would like to discuss.

Best regards,
Holly

Begin forwarded message:

From: Emily Ryan <ERyan@mcw.com.au>
Date: 14 February 2025 at 12:08:36 pm AEST
To: HOLLYTEGANOSBORNE@hotmail.com, stuart@loudonlegal.com.au
Cc: Chris Davis <CDavis@mcw.com.au>, go56@bigpond.com
Subject: Ultra Super Fund - Payments and Tax [MCW-ACTIVE.FID2659967]

Hi Holly and Stuart,

Holly, we understand that you are appointed as the attorney for Rhonda, and Stuart, we understand you act for Holly or Rhonda or both.

We are acting on behalf of Garth Osborne in relation to matters affecting the Ultra Super Fund (Fund).

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The payments our client is asking to be attended to are joint, existing legal obligations that are overdue for payment:

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3. Outstanding Queensland Urban Utilities bills totalling $1,761.00 (if paid by 6/02/2025) for Units 1 to 6 at 364 Zillmere Road, Zillmere owned by the Fund (see copy attached).

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Further, our client is also asking that you/your client direct David Wrangell, the accountant for the Fund, to proceed with finalising the 2023/2024 financial year tax, financials and audits for the Fund. We understand that your client has directed David to stop all work in relation to the Fund.
Kind regards

Chris

[Stacked Logo 2 Col no tag line-Transparent.png]
Emily Ryan
Associate
T +61 7 3014 6581
eryan@mcw.com.au<mailto:eryan@mcw.com.au>
Brisbane | Level 23, Central Plaza, 345 Queen Street QLD 4000
mcw.com.au
Privacy Policy<https://mcw619.ac-page.com/Legal-Email-Disclaimer-and-Confidentiality-Notice> | EFT Transfers<https://mcw619.ac-page.com/Protect-Your-Transactions-Cyber-Crime-Awareness>

Subject: Ultra Super Fund -Bendigo bank - Sandhurst Trustee cheque & Application Form Common Funds
Date: Thursday, 13 February 2025 at 10:35:51 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: Cheques - Bendigo.pdf, Application Form - Sandhurst Common Funds - 2002 - signed by both GO & RK.pdf, image.png, image.png, image.png, image.png, image.png, image.png, image.png, Application Form - Sandhurst Common Funds - 2002 - signed by both GO & RK.pdf, BGF ELECTRICAL ABN LOOK UP.pdf

Hello

Please find attached the cheques and the Application form for the common funds account.

I have obtained three checks from Bendigo, with another two on the way. I have also requested four cheques from Suncorp. To ensure I am obtaining the most relevant checks and documentation, I would appreciate your guidance on what specific cheques I should be selecting. If there are particular transactions, date ranges, or details that would assist in our review, please let me know so I can ensure I obtain the most relevant information.

Looking forward to your advice.

Kind regards,
Holly Dahm

BENDIGO BANK ACCOUNT
Account: Ultra Super Fund BSB 633 000 Account 118052760
Sandhurst Trustees Ltd ABN 16004 030737
Customer Number:12732426/X101
ULTRA SUPER FUND
SHOP 2 158 CHURCH ROAD
ZILLMERE QLD 4034
Status: opened 1 December 2004 – closed 30 March 2024 by Garth Osborne

Sandhurst Trustees Cheque 1072
ULTRA SUPER FUND A/C NO.118052760
1072 Cheque **dated 28/02/2023** **Bendigo** withdrawal transaction date **5/03/2024** **$11,488.40**

Summary of Compliance Breaches

The compliance breach related to the $11,488.40 cheque written from the SMSF to an unknown company listed as PGF Electrical would likely involve multiple violations of SMSF regulations. Here's a high-level summary of potential breaches:

1. Violation of the Sole Purpose Test: SMSFs are required to solely provide retirement benefits to their members. Payments to entities with no clear connection to the SMSF's purpose, such as PGF Electrical, could be deemed as a misuse of SMSF funds.
2. Non-Compliant Related Party Transaction: If PGF Electrical is a related party (e.g., linked to a trustee or member of the SMSF), the transaction may violate regulations governing transactions between SMSFs and related parties. These transactions must be conducted on an arm's length basis, and the lack of clear connection or documentation violates this requirement.
3. Failure to Maintain Proper Documentation: The lack of information on the transaction, including the business purpose of the payment to PGF Electrical, represents a breach of the requirement for SMSFs to maintain adequate records of all transactions and dealings.
4. Potential Breach of Investment Strategy: SMSFs must follow a clear investment strategy that aligns with the fund's purpose of providing retirement benefits. A payment to an unverified company could violate this strategy if it is unrelated to the fund's investment objectives.
5. Tax Compliance Issues: Any inappropriate use of SMSF funds, especially if not adequately documented, could trigger concerns over tax evasion or avoidance, potentially leading to penalties or disqualification of the SMSF's compliance status.

009463

ULTRA SUPER FUND
SHOP 2 158 CHURCH RD
ZILLMERE QLD 4034

Your details at a glance

BSB number	**633-000**
Account number	**118052760**
Customer number	12732426/X101
Account title	ULTRA SUPER FUND

Account summary

Statement period	1 Mar 2024 - 20 Mar 2024
Statement number	258
Opening balance on 1 Mar 2024	$20,652.72
Deposits & credits	$3,148.34
Withdrawals & debits	$23,801.06
Closing Balance on 20 Mar 2024	**$0.00**



Any questions?

Contact Direct Business Banking
at Ascot Plaza, 111 Racecourse Road, Ascot 4007
on **1300 328 007**, or call **1300 BENDIGO** (1300 236 344).

5988H121 / E-01 / S-66 / I-66 / 001273242501801B

Sandhurst Cash Common Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				**$20,652.72**
4 Mar 24	DIRECT CREDIT GARTH ULTRASUPERFU 0294481915		3,000.00	23,652.72
5 Mar 24	CHEQUE 1072	11,488.40		12,164.32
20 Mar 24	CHEQUE (CASHED) 1074	320.85		11,843.47
20 Mar 24	CHEQUE (CASHED) 1075	178.00		11,665.47
20 Mar 24	CHEQUE WITHDRAWAL FEE	4.80		11,660.67

Sandhurst Trustees Cheque 1065
ULTRA SUPER FUND A/C NO.118052760
04/01/2024 1065 Cheque Bendigo cheque withdrawal QRO Land Tax 08/01/2024 **$10,020.80**
02/12/2024 direct debit Suncorp direct debit QRO Land Tax 02/12/2024 **$11,281.60 (**below & attached**)**
Key Transactions:
1. Cheque Payment (4th Jan 2024): A cheque for $10,020.80 was written from the Bendigo Bank account to the QRO Commissioner.
2. Cheque Withdrawal (8th Jan 2024): The cheque cleared with a withdrawal of $10,020.80.
3. Direct Debit (2nd Dec 2024): A direct debit of $11,281.60 was made from the Suncorp Bank account to the QRO Commissioner for land tax payment.

Compliance Breaches:
1. Irregular Payment Timing: The delay between the January cheque payment and December direct debit suggests possible missed billing cycles or mismanagement of funds.
2. SMSF Funds Misuse: If the land tax payments are related to SMSF assets, it could indicate improper use of superannuation funds or non-compliance with SMSF regulations, particularly in relation to property holdings.
3. Potential Round-Tripping: Given the time difference between the cheque and direct debit, there could be an indication of round-tripping or asset transfers between accounts that may violate regulatory guidelines, particularly regarding asset allocation and tax payments for the SMSF.

⑈001066 ⑈633⑉109⑆ 118⑉52760⑈

SandhurstTrustees

Cheque issued by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 The Bendigo Centre, Bendigo, VIC 3550.

4/1

Pay QLA Reserve Office or bearer

The Sum ten thousand twenty dollars 80¢

$ 10,020.8

(Drawer) ULTRA SUPER FUND

A/C NO. 118052760

⑈001065 ⑈633⑉109⑆ 118⑉52760⑈

SHOP 2 158 CHURCH RD
ZILLMERE QLD 4034

Account summary

Statement period	1 Jan 2024 - 31 Jan 2024
Statement number	256
Opening balance on 1 Jan 2024	$25,961.64
Deposits & credits	$8,480.33
Withdrawals & debits	$13,688.32
Closing Balance on 31 Jan 2024	**$20,753.65**



Any questions?

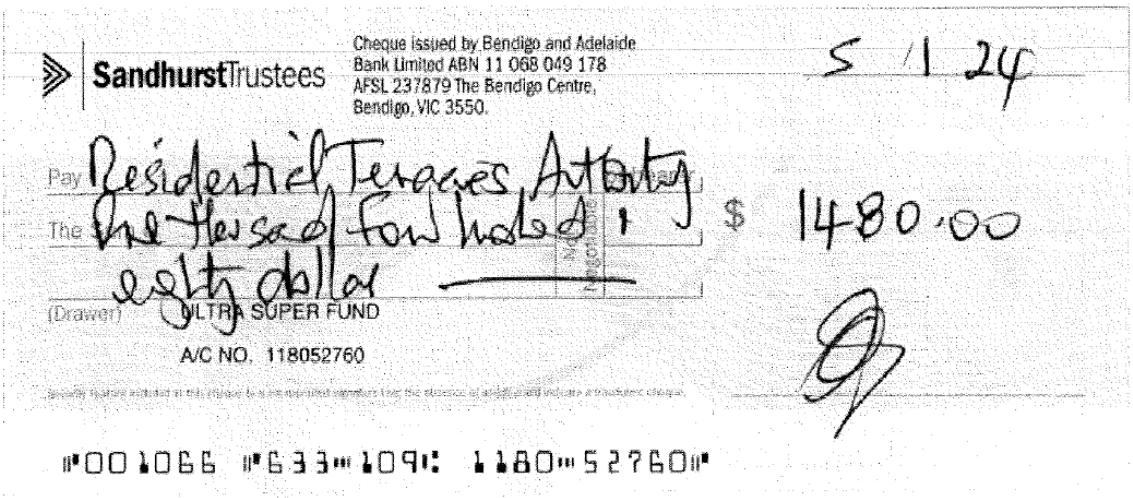
Contact Direct Business Banking
at Ascot Plaza, 111 Racecourse Road, Ascot 4007
on **1300 328 007**, or call **1300 BENDIGO** (1300 236 344).

440BH1121 / E-0 / S-1349 / I-1349 / 001273242609342

Sandhurst Cash Common Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				**$25,961.64**
1 Jan 24	CHEQUE WITHDRAWAL FEE	7.20		25,954.44
1 Jan 24	TRUST DISTRIBUTION		280.33	26,234.77
2 Jan 24	DIRECT CREDIT Garth ULTRASUPERFU 0279539166		700.00	26,934.77
8 Jan 24	CHEQUE 1065	10,020.80		16,913.97
15 Jan 24	DIRECT CREDIT Garth ULTRASUPERFU 0282421118		1,500.00	18,413.97
18 Jan 24	CHEQUE 1066	1,480.00		16,933.97
24 Jan 24	CHEQUE 1064	434.50		16,499.47

Sandhurst Trustees Cheque 1066
Dated 05/01/2024 withdrawal transaction Bendigo 18/01/2024 $1480



Sandhurst Cash Common Fund Sandhurst Trustees

ULTRA SUPER FUND
SHOP 2 158 CHURCH RD
ZILLMERE QLD 4034

Your details at a glance

BSB number	**633-000**
Account number	**118052760**
Customer number	12732426/X101
Account title	ULTRA SUPER FUND

Account summary

Statement period	1 Jan 2024 - 31 Jan 2024
Statement number	256
Opening balance on 1 Jan 2024	$25,961.64
Deposits & credits	$8,480.33
Withdrawals & debits	$13,688.32
Closing Balance on 31 Jan 2024	**$20,753.65**



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at Ascot Plaza, 111 Racecourse Road, Ascot 4007
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8 Jan 24	CHEQUE 1065	10,020.80		16,913.97
15 Jan 24	DIRECT CREDIT Garth ULTRASUPERFU 0282421118		1,500.00	18,413.97
18 Jan 24	CHEQUE 1066	1,480.00		16,933.97
24 Jan 24	CHEQUE 1064	434.50		16,499.47
25 Jan 24	DIRECT CREDIT GARTH ULTRASUPERFU 0285281191		3,000.00	19,499.47
29 Jan 24	DIRECT CREDIT GARTH ULTRASUPERFU 0285597001		3,000.00	22,499.47
30 Jan 24	CHEQUE 1067	1,745.82		20,753.65

449BH1121 E-0 /S-1349/I-1349/0013272424918542

12332426/X101

APPLICATION FORM
SANDHURST COMMON FUNDS

Expires 31/12/2002

IMPORTANT: **This application form is to signed on the reverse.**

BENDIGO BANK
TOOMBUL
9463

I am/We are a ✓ new investor current investor.

1. APPLICANTS NAME(S):

Surname/Corporate Name ULTRA SUPER FUND Given Names

Mr/Mrs/Miss/Ms

Mr/Mrs/Miss/Ms

2. FULL POSTAL ADDRESS:

SHOP 2 158 CHURCH RD
ZILLMERE State Q Post Code 4034

Telephone
Home (07) 32657587 Work ( )

3. OCCUPATION:

optional

DATE OF BIRTH:

optional / /

4. INVESTMENT INSTRUCTIONS:

Name of fund invested	Amount to be invested
Sandhurst Select Mortgage Fund	$
Sandhurst Investment Common Fund	$
Sandhurst Cash Common Fund	$

Additional investment election Yes

Term Rate Distribution Frequency

Personal Cheque book Yes ✓ No

5. DISTRIBUTION OPTIONS:

✓ Reinvest income

Pay to bank (if you choose this option, please complete section 6 below)

Forward cheque to the address above

6. BANKING INSTRUCTIONS FOR INCOME DISTRIBUTION NOT REINVESTED:

Financial institution

Account name

Account number BSB

TAX FILE NUMBER (TFN):

Quotation of an investor's tax file number is not compulsory but tax may be withheld from income payable if you do not quote your

7. ACCOUNT TYPE:

Passbook Statement

8. JOINT ACCOUNT WITHDRAWAL INSTRUCTIONS:

Any one signatory to sign All signatories to sign

Joint applications must be signed by all parties but withdrawals shall be permi

9. DECLARATION AND SIGNATURES:

I/we declare that:

(1) All details in this application form are correct.

(2) I/we have carefully read the Prospectus to which this application form ap conditions of the Prospectus (as applicable) and the Constitutions which

(3) If this application form is signed under a Power of Attorney, the attorney of revocation of that power. (A certified copy of the Power of Attorney sh Sandhurst has already sighted it).

I/we acknowledge that:

(1) An investment in any of the Funds is not an investment, deposit or other member of the Bendigo Bank group of companies and is subject to inves repayment and the loss of income and principal invested.

(2) None of Sandhurst, Bendigo Bank Ltd or any other member of the Bendi repayment of capital or the performance of any of the Funds or any parti

Signature Signature

Date
28 / 10 / 02

A corporation which is an investor i Fund must execute under its comm or otherwise in accordance with th Corporations Act.

In the case of an application by a corporation, evidence of incorporation must Incorporation issued by the Australian Securities and Investments Commission

This application form must not be completed, signed or submitted unless accor The Prospectus expires after the earlier of 31 December 2002, or the date th securities will be allotted or issued after the expiry date.

IMPORTANT: Before signing this application form applicants should read

OFFICE USE ONLY:

Client Code

Originating C

use the Tax File Number(s) already on file.

High-Level Concerns and Compliance Issues:

Ultra Super Fund
ABN: 41 873 921 089,

- Established 17 September **2002**
- **2002** Assets transferred into SMSF in November 2002 - Units 364 Zillmere Road
- **2007 Suncorp** Account: BSB 484-799, Account 001422502
- **2004 Bendigo** Account: BSB 633-000, Account **118052760**

Account Structure and Multiple BSBs:
• The Ultra Super Fund is linked to a Sandhurst Trustees account under the Bendigo Bank network.
• Bendigo Bank BSB 633000 is used for the account, but there's also a reference to BSB 633109, indicating the same account number (118052760), but from a different BSB.
• Compliance Concern: The multiple BSBs for the same account could indicate internal banking structure issues or potential mismanagement of SMSF assets. It may cause confusion in tracking the origin of funds or compliance with SMSF regulations.

Sandhurst Trustees and Lack of Service Information:
• The application form mentions Sandhurst Common Funds, but there's a lack of detailed information on how Sandhurst Trustees operates, what services they provide, and their role in managing the super fund.
• Compliance Concern: The absence of transparency regarding Sandhurst Trustees' services raises concerns about the correctness of the account setup, especially regarding investment strategies and asset management.

Joint Account and Signatories:
• The account is marked as a joint account with Garth Osborne and Rhonda Neve as signatories, but it was opened in 2002, and the transactions didn't commence until December 2004.
• Compliance Concern: The joint signatories could pose a conflict of interest, especially regarding personal vs. superannuation assets. SMSFs require clear documentation on who can access and manage the fund's assets. Delayed transactions could indicate inconsistent recordkeeping.

Account Linking and Missing Instructions:
• The application form includes a checkbox for "reinvest income" but lacks instructions on distributions not reinvested.
• Compliance Concern: There's a risk that the super fund's income may not be properly accounted for in line with SMSF income distribution regulations, which could lead to non-compliance with superannuation law.

5Interconnectivity of Bank Accounts:
• The same account number is associated with different BSBs and banks. There are questions about whether these are separate bank accounts, linked services, or different accounts with identical numbers.
• Compliance Concern: Multiple accounts with similar numbers and different BSBs could lead to confusion about the actual holding and movement of SMSF funds, creating risks of non-compliance in accounting for the assets and transactions.

Missing Documentation:
• There is no clear documentation provided for how Sandhurst Trustees manages funds and how the SMSF operates under their management.
• Compliance Concern: Without clear policies, records, and guidelines, the SMSF may fail to meet regulatory requirements regarding fund management, investment strategies, and asset allocation.

Key Compliance Breaches:
• Mismanagement of SMSF Assets: The lack of transparency and inconsistent account setup raises red flags for compliance breaches in SMSF regulations.
• Potential Conflicts of Interest: The joint signatory arrangement and involvement of family members in decision-making could conflict with SMSF management best practices.
• Failure to Adhere to SMSF Law: Issues such as missing distribution instructions and unclear investment management could lead to breaches of superannuation law, particularly around income handling and asset allocation.

Absence of Bank Account for SMSF:
The absence of a documented SMSF bank account during the period when these properties were transferred is a significant issue. The Bendigo bank account wasn't opened until December 2004, leaving a gap in the financial records for the SMSF. This raises concerns about financial transparency and the compliance with superannuation regulations, as there was no official account for documenting SMSF transactions during this period.
These discrepancies and the lack of financial records require thorough investigation and potentially corrective action to ensure full compliance with superannuation laws and to clarify the legality of the asset transfers.

Delayed Title Registrations: UNITS 1 TO 6 364 ZILLMERE ROAD ZILLMERE 4034

The **transfer** of properties into the Ultra Super Fund on 1**5th November 2002,** combined with the **delayed title registrations 7th January 2003** raise concerns about the management and legal ownership of these assets within the SMSF.
The **absence of a documented SMSF bank account** during this period raises further questions regarding financial transparency and compliance with SMSF regulations.

Property assets

158 Church Road Zillmere & 2 Hinchcliffe Stret, Zillmere Shop 1 and Shop 2	Transferred into the SMSF in 26/07/2007	220,000	Realestate.com
364 Zillmere Road Zillmere 4034 **1012m2** BODY CORPORATE FOR GADDEN COURT COMMUNITY TITLES	**15/07/2000** GADDEN COURT COMMUNITY TITLES SCHEME 11579 **01/03/2001** ADDRESS FROM 364 ZILLMERE **TO** 89 WICKHAM.	?	
1/364 Zillmere Road Zillmere 4034	Transferred into the SMSF in 15/11/2002 Dealing No: 706251130 07/01/2003	90,000	Realestate.com
2/364 Zillmere Road Zillmere 4034	Transferred into the SMSF in 15/11/2002	160,000	Realestate.com
3/364 Zillmere Road Zillmere 4034	Transferred into the SMSF in 15/11/2002 Lodged at 14:15 on 07/01/2003	70,000	Realestate.com
4/364 Zillmere Road	Transferred into the SMSF in	160,000	Realestate.com

Zillmere 4034	15/11/2002 Lodged at 14:16 on 07/01/2003 RELEASE No 706100802 MORTGAGE: 701174208 Lodged at 08:51 on 08/11/2002 2. MORTGAGE No 701174208 CANCELLED BY 706100802 to COMMONWEALTH BANK OF AUSTRALIA Lodged at 10:34 on 23/02/1996		
5/364 Zillmere Road Zillmere 4034	Transferred into the SMSF in 15/11/2002 Lodged at 14:16 on 07/01/2003 RELEASE No 706251158 MORTGAGE: 703481062 Lodged at 14:16 on 07/01/2003 2. MORTGAGE No 703481062 CANCELLED BY 706251158 CITIBANK LIMITED A.C.N. 004 325 080 Lodged at 12:04 on 28/07/1999 3. RELEASE No 703445227 MORTGAGE: 701174208 Lodged at 12:41 on 09/07/1999 4. MORTGAGE No 701174208 CANCELLED BY 703445227 to COMMONWEALTH BANK OF AUSTRALIA Lodged at 10:34 on 23/02/1996 5. MORTGAGE No 703445238 WITHDRAWN AND RE-ENTERED ON 28/07/1999 Lodged at 12:44 on 09/07/1999	70,000	Realestate.com
6/364 Zillmere Road Zillmere 4034	Transferred into the SMSF in 15/11/2002 Lodged at 11:48 on 05/09/2001 TRANSFER TO TRUSTEE No 706251164 GARTH WILFRED OSBORNE RHONDA ANN KNYVETT TRUSTEE UNDER INSTRUMENT 706251164 Lodged at 14:17 on 07/01/2003 TRANSMISSION BY DEATH No 705018380 KENNETH WILLFRED MOTHERSHAW Lodged at 11:48 on 05/09/2001	75,000	Publicly listed information

Subject: Relationship Transactions & Compliance Branches - Visual Representations
Date: Tuesday, 11 February 2025 at 11:44:01 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>
BCC: Riki Dahm <rikidahm84@gmail.com>
Priority: High
Category: H & W, Regulator
Attachments: image.png, image.png, image.png, image.png, image.png, image.png, image.png, image.png, image.png, image.png, image.png, image.png, image.png, image.png, image.png, image.png, image.png

Hi Christie,

Please find below an email outlining all the relationship transactions and compliance branches, including visual representations.

Would you kindly draw this email to the attention of McLane and Laura, I am hoping it will provide a clearer understanding of the scenario.

I look forward to our next meeting.

Kind regards

Holly

Relationships, Transactions & Compliance Breaches

The below provides a **detailed breakdown of the financial and property transactions** involving **Garth Wilfred Osborne, Ann Anthonisz, Laurie Carwardine, Rhonda Ann Knyvett, Rhonda Ann Osborne, Brendan Cawley, and other key individuals**. The findings indicate **serious financial misconduct, including SMSF misuse, tax evasion, and potential Phoenix activity**, raising concerns about **compliance breaches and legal liabilities**.

Individual	Role & Key Findings
Garth Wilfred Osborne	Director of multiple entities, including **CH 003 Pty Ltd, Bridgit Financial Services Pty Ltd, and Taverners No. 11 Pty Ltd**. Central figure in **tenancy disputes, SMSF misconduct, financial control, and property transactions**.
Ann Anthonisz	**Co-owner of CH 003 Pty Ltd**, financial ties to mortgage-backed assets and SMSF fund movements.
Laurie Carwardine	**Director of CH 003 Pty Ltd**, linked to corporate transactions and potential fund structuring.
David John Wrangell	**Auditor for CH 003 Pty Ltd & Bridgit Financial Services**, involved in SMSF compliance matters.
Rhonda Ann Knyvett	**Trustee of SMSF**, linked to **fund transfers involving Bendigo & Suncorp superannuation accounts**.
Rhonda Ann Osborne	Associated with **Bridgit Financial Services Pty Ltd**, unclear role but potential involvement in financial structuring and **falsification of documentation if correct**.
Brendan Cawley	Linked to **Taverners No. 11 Pty Ltd**, potential role in financial structuring or property transactions.
Gershim You	**Financial Controller of Chapter Two Holdings Pty Ltd**, which engages in **debt refinancing** and financial restructuring.

Entity	Description & Transactions
Bridgit Financial Services Pty Ltd	Processes **multiple transactions linked to SMSF accounts**, raising concerns about internal lending or **structured financial activities**.
CH 003 Pty Ltd	Involved in **mortgage transactions and SMSF dealings**, potentially masking true fund flows.
Ultra Super Fund (SMSF)	**Funded by Bendigo Bank & Suncorp Super accounts**; detected **circular fund movements suggesting misuse for non-superannuation purposes**.
Taverners No. 11 Pty Ltd	**Holds mortgages on 159, 169, and 321 Rogan Road**, but lacks transparency in funding origins. Possible **Phoenix activity** suggested.
Chapter Two Holdings Pty Ltd	Debt refinancing firm; **recent 60% stake sale** raises **questions about financial movements within the company**.
Degelyn Pty Ltd	Former employer of **Ann Anthonisz**, linked to **financial services and possible facilitation of fund movements**.

Breach Type	Description	Entities & Individuals Involved
SMSF Trustee Breach	Use of **SMSF funds for non-compliant purposes**, including circular fund movements and property acquisitions.	**Garth Wilfred Osborne, Ann Anthonisz, Rhonda Ann Knyvett**
Money Laundering (Round-Tripping)	Funds repeatedly moved between **Bridgit Financial Services, CH 003 Pty Ltd, and SMSF accounts**.	**Garth Wilfred Osborne, Bridgit Financial Services Pty Ltd**
Tax Evasion	**Underreported financial transactions** using SMSFs and corporate structuring.	**Garth Wilfred Osborne, Ann Anthonisz, Laurie Carwardine**
Phoenix Activity	**Taverners No. 11 Pty Ltd** shows signs of **restructuring to avoid liabilities**.	**Brendan Cawley, Garth Wilfred Osborne**

Fraudulent Property Transactions	**Undervalued property acquisitions** & misleading sellers.	**Developers, Real Estate Agents, CH 003 Pty Ltd**
False Documentation	Possible falsification of **loan agreements, SMSF documents, and property titles**.	**Rhonda Ann Osborne, Garth Wilfred Osborne**

Key Individuals & Their Roles

Individual	Role & Key Findings
Garth Wilfred Osborne	Director of multiple entities, including **CH 003 Pty Ltd, Bridgit Financial Services Pty Ltd, and Taverners No. 11 Pty Ltd**. Central figure in **tenancy disputes, SMSF misconduct, financial control, and property transactions**.
Ann Anthonisz	**Co-owner of CH 003 Pty Ltd**, financial ties to mortgage-backed assets and SMSF fund movements.
Laurie Carwardine	**Director of CH 003 Pty Ltd**, linked to corporate transactions and potential fund structuring.
David John Wrangell	**Auditor for CH 003 Pty Ltd & Bridgit Financial Services**, involved in SMSF compliance matters.
Rhonda Ann Knyvett	**Trustee of SMSF**, linked to **fund transfers involving Bendigo & Suncorp superannuation accounts**.
Rhonda Ann Osborne	Associated with **Bridgit Financial Services Pty Ltd**, unclear role but potential involvement in financial structuring and **possible falsification of documentation**.
Brendan Cawley	Linked to **Taverners No. 11 Pty Ltd**, potential role in financial structuring or property transactions. Personal relationship with **Garth Osborne/Holly Dahm**.
Gershim You	**Financial Controller of Chapter Two Holdings Pty Ltd**, which engages in **debt refinancing** and financial restructuring.

Key Entities & Transactions Identified

Entity	Description & Transactions
Bridgit Financial Services Pty Ltd	Processes **multiple transactions linked to SMSF accounts**, raising concerns about internal lending or **structured financial activities**.
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Degelyn Pty Ltd	Former employer of **Ann Anthonisz**, linked to **financial services and possible facilitation of fund movements**.

COMPLIANCE ISSUES & BREACHES

Ultra Super Fund

ULTRA SUPER FUND - Managed by Garth Wilfred Osborne, with David Wrangell providing financial services and Laurie Carwardine acting as the fund's auditor.

Garth Wilfred Osborne's Trustee & Role

- Garth Wilfred Osborne is the trustee and principal manager of the Ultra Super Fund and holds significant control over the investment decisions related to the properties within the fund.
- Conflicts of Interest: As the trustee, Garth's dual role as property owner and superannuation fund manager raises concerns about self-dealing. His ability to influence the fund's transactions to benefit his personal interests may not always align with the best interests of the fund's beneficiaries.
- Related Party Transactions: The Ultra Super Fund is heavily tied to properties that are linked to Garth Wilfred Osborne personally or through related entities (e.g., CH 003 Pty Ltd, Taverners No. 11 Pty Ltd).

Identified Properties Under Ultra Super Fund:

- Shop 1 & Shop 2 158 Church Road, Zillmere & 2 Hinchcliffe Street, Zillmere (Commercial Property & Rental)
- Units 1, 2, 3, 4, 5, 6 at 364 Zillmere Road, Zillmere (Residential Units)

As an SMSF, Ultra Super Fund is bound by strict regulations regarding property acquisition, self-dealing, and related party transactions. Any transactions made between Garth Wilfred Osborne and the Ultra Super Fund must be scrutinised to ensure compliance with SMSF regulations.

Concerning Transactions Involving Ultra Super Fund - Property Transfers and Related Party Deals

Shop 1 & Shop 2 158 Church Road, Zillmere & 2 Hinchcliffe Street, Zillmere:

- These two commercial properties are held within the Ultra Super Fund, and Garth Wilfred Osborne is heavily involved in their acquisition and management.
- Self-Dealing: If Garth Wilfred Osborne used the fund to acquire properties that benefit him personally, this constitutes a breach of the

SMSF rules.
- Conflicts of Interest: As the trustee, Garth's dual role as property owner, superannuation trustee, and owner of commercial entities renting Shop1& Shop 2 (including DECELYN pty ltd) raise concerns about self-dealing.
- Market Value Compliance: The properties must have been purchased at market value and must not be bought from related parties unless explicitly permitted under the SMSF rules.

Units (1 to 6) at 364 Zillmere Road, Zillmere:

- The six units are part of the fund's real estate portfolio. These units are owned by the Ultra Super Fund, but they could also be linked to self-dealing if transactions surrounding these properties benefited Garth Wilfred Osborne personally, such as purchasing from related entities at above-market prices.
- Potential Self-Dealing: The units could have been used as personal properties by Garth Osborne or rented out to related parties without adequate market rent, which would be a violation of the fund's compliance rules.

364 Zillmere Road, Zillmere

- self-dealing if transactions surrounding entities owned by Garth Wilfred Osborne personally, such as Gadden Court Community Strata, address located at 89 Wickham Terrace Brighton, owned by Garth Wilfred Osborne shell company CH 003 PTY LTD, concerns of self-dealing, conflict of interest, personal gains and defrauding Ultra Super Fund.

Ultra Super Fund, & Related Entities

Lending and Borrowing:

- The Ultra Super Fund must follow strict rules about borrowing and lending, especially when leveraging assets like property. If the fund has taken out limited recourse borrowing arrangements (LRBAs) to acquire these properties, the terms must be entirely in line with SMSF lending guidelines.
- Any personal guarantees provided by Garth Osborne or entities connected to him (e.g., CH 003 Pty Ltd) could trigger breaches of SMSF lending rules.

Bridgit Financial Services Pty Ltd:

- Garth Wilfred Osborne is likely connected with Bridgit Financial Services, which has facilitated mortgage releases and asset transfers.
- Tax Evasion: If Bridgit Financial Services is assisting with transferring assets to avoid liabilities or tax obligations, this raises serious legal concerns, including possible tax evasion and fraud.
- Self-Dealing: If the company facilitates transfers that primarily benefit Garth or his related entities, this would be a breach of SMSF compliance.

Reverse Mortgage Services Pty Ltd:

Involved in mortgage releases, this company could be used by Garth Wilfred Osborne to restructure debt or transfer ownership of properties that are part of the Ultra Super Fund. This could raise compliance issues if these activities benefit Garth personally rather than being in the best interests of the fund's beneficiaries.

David Wrangell (Accountant)

- Role: Provides financial accounting services to the Ultra Super Fund and related entities. David Wrangell's involvement raises concerns about the independence of financial advice and potential conflicts of interest. *If David Wrangell is complicit in facilitating transactions that benefit Garth Osborne personally, rather than the Ultra Super Fund's beneficiaries, he could be in breach of his professional responsibilities and the SMSF regulations.*

Laurie Carwardine (Auditor)

- Role: As the auditor for the Ultra Super Fund, Laurie Carwardine has the responsibility to ensure that the fund complies with SMSF rules and regulations.
- However, given his connection to Garth Osborne and other entities under his control, there are concerns about independence.
- *If Laurie Carwardine has failed to adequately audit the Ultra Super Fund's transactions, especially those involving related-party dealings or overvalued properties, he could be complicit in the mismanagement of the fund.*
- *This could lead to legal and financial repercussions, including penalties from the Australian Taxation Office (ATO).*

Lawrence John Watling (Property Lawyer)

- Role: Lawrence John Watling has acted as Garth Osborne's property lawyer in transactions related to properties owned by Ultra Super Fund.
- Conflict of Interest: Lawrence Watling's dual role as legal adviser to Garth Osborne raises significant conflict of interest concerns, especially if he facilitated transactions where Garth benefited personally from the fund's property holdings. If Lawrence Watling assisted in self-dealing or improper asset transfers, he could be liable for breaching his professional responsibilities, particularly in relation to the Property Law Act and SMSF regulations.

Self-Dealing & SMSF Misuse

- Bridgit Financial Services Pty Ltd & CH 003 Pty Ltd
  - Transactions processed between these entities, suggesting internal lending or structured financial activities.
- Ultra Super Fund (SMSF) Transactions
  - Funded by Bendigo Bank Ultra Super Account & Suncorp Ultra Super Account.
  - Circular fund flow detected, indicating possible misuse of SMSF funds for non-superannuation purposes.

Round-Tripping & Financial Structuring

- Bridgit Financial Services Pty Ltd & SMSF Transactions
  - Funds circulated between Bridgit Financial Services, CH 003 Pty Ltd, and SMSF accounts, obscuring true financial movement.
- CommSec Transactions
  - Transfers detected between CommSec and multiple bank accounts, reinforcing possible financial structuring for tax minimisation.

Potential Phoenix Activity & Corporate Misuse

- Taverners No. 11 Pty Ltd
    - Holds mortgages on 159, 169, and 321 Rogan Road, despite no clear funding origins.
    - Pattern of entity restructuring suggests potential Phoenix activity used to dodge liabilities and protect assets.

Dealing and Conflicts of Interest:

The Ultra Super Fund, under Garth Osborne's management, holds multiple properties that may have been acquired or transferred in ways that primarily benefit Garth personally, rather than the fund's beneficiaries. This represents a breach of SMSF laws, which require that all transactions must be conducted at market value and must be for the sole benefit of the fund's members.

Property Transactions:

Properties transferred into or out of the Ultra Super Fund must comply with SMSF investment rules, including purchasing from related parties at market value. If properties like those at 364 Zillmere Road were purchased above market value or transferred without arm's length terms, it could result in compliance breaches.

Audit Failures:

The involvement of Laurie Carwardine as the auditor raises questions about whether the Ultra Super Fund's transactions, especially related to property dealings, were properly scrutinised. Any failure to report non-compliant transactions could lead to regulatory action.

Financial Structuring and Tax Avoidance:

The use of companies like CH 003 Pty Ltd and Bridgit Financial Services in conjunction with the Ultra Super Fund could be seen as an attempt to avoid taxes or conceal assets. These practices, if proven, could lead to legal penalties for both Garth Osborne and the associated entities.

Ownership Structure:
Multiple properties appear to be held by Garth Wilfred Osborne and Rhonda Ann Knyvett, with some assets being transferred to trustee ownership for Ultra Super Fund and other trusts. This raises compliance concerns regarding whether these transactions were made in the best interests of all involved parties.

Trustee Obligations and Self-Dealing:

The presence of trustees managing assets such as Ultra Super Fund and personal interests of Garth Wilfred Osborne suggests self-dealing or conflicts of interest, where the trustees may not be acting impartially.

Mortgage and Encumbrance Activity:

Multiple mortgage releases, cancellations, and caveat withdrawals suggest ongoing financial management that could impact asset visibility or legitimacy, potentially leading to tax evasion or financial mismanagement.

Phoenix Activity:

The transfer of properties to entities such as CH 003 Pty Ltd and Taverners No. 11 Pty Ltd suggests potential phoenix activity, where companies may be restructured to evade liabilities.

Possible Financial Misconduct & Fraud

- SMSF Financial Misconduct: Evidence of tax evasion, round-tripping, and false asset valuation.
- Trustee Breach: The other trustee may have concealed assets and misused the fund.
- Bank Transactions: Millions in outgoing transactions suggest laundering or misuse of SMSF funds.

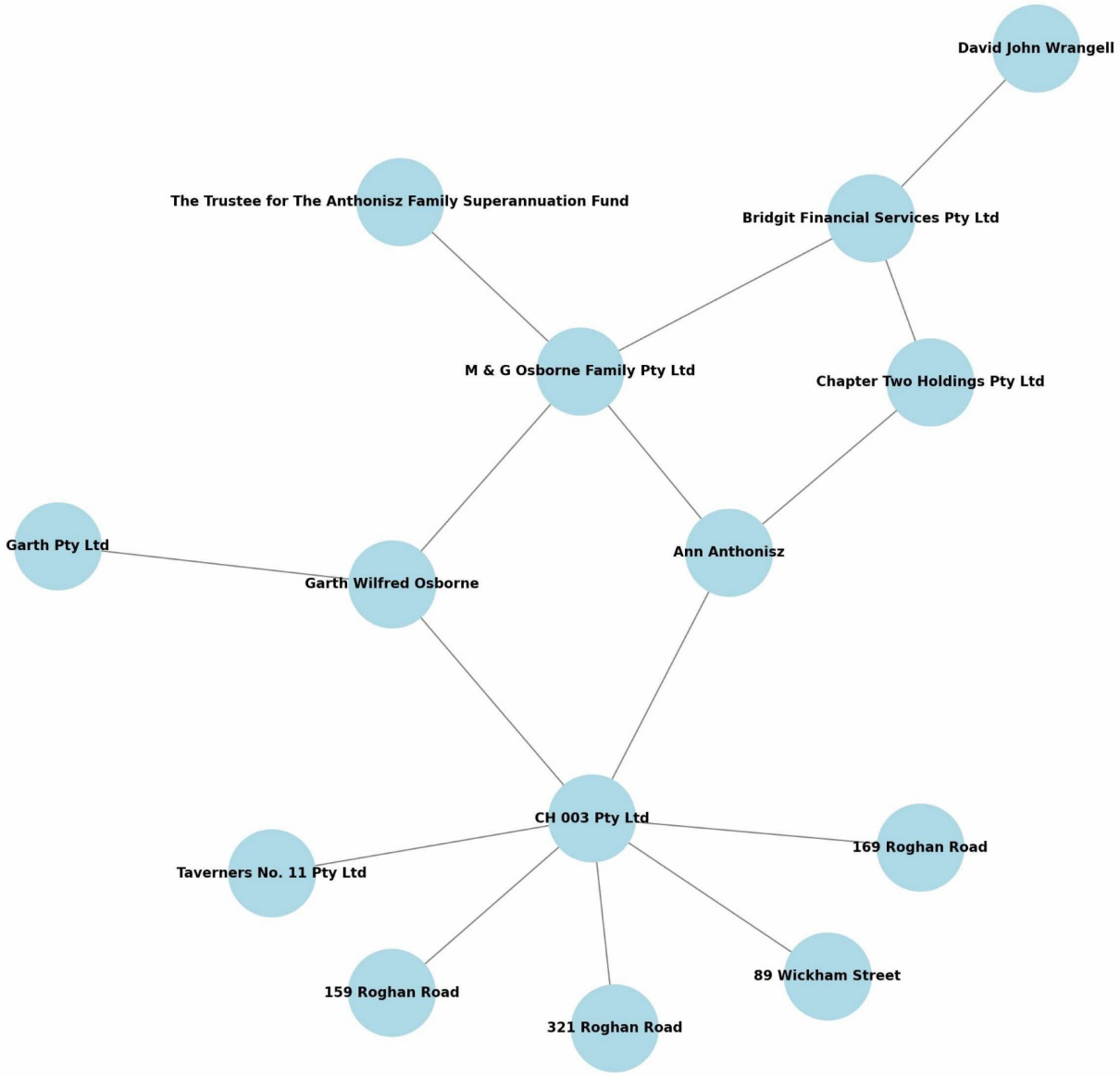
Links to Debt Management Firms

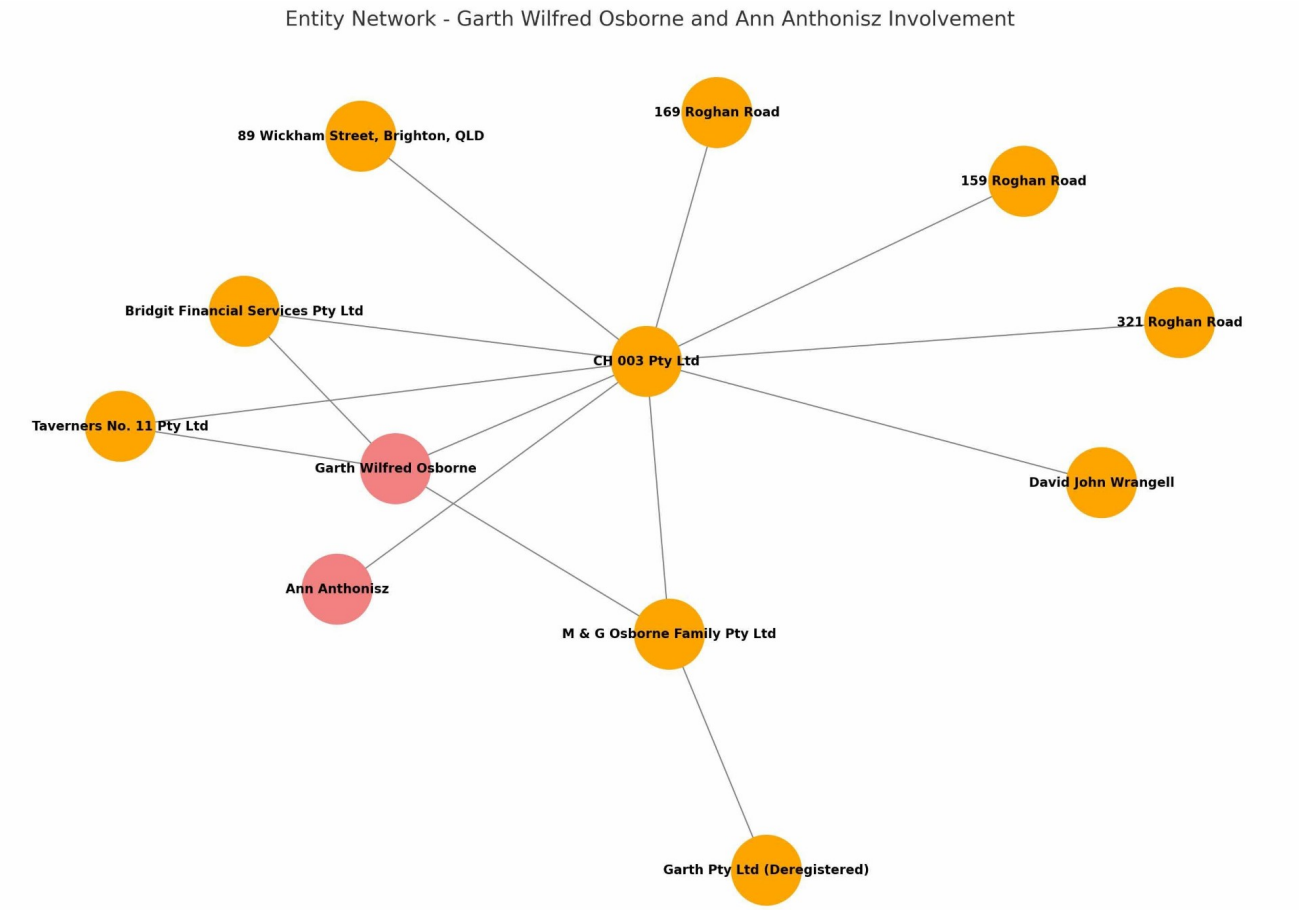
- Chapter Two Holdings Pty Ltd is a debt refinancing firm that deals in informal settlements.
- Gershim You (Financial Controller) may have access to financial restructuring mechanisms.
- Recent Sale of 60% Equity raises questions about financial movements within the company.

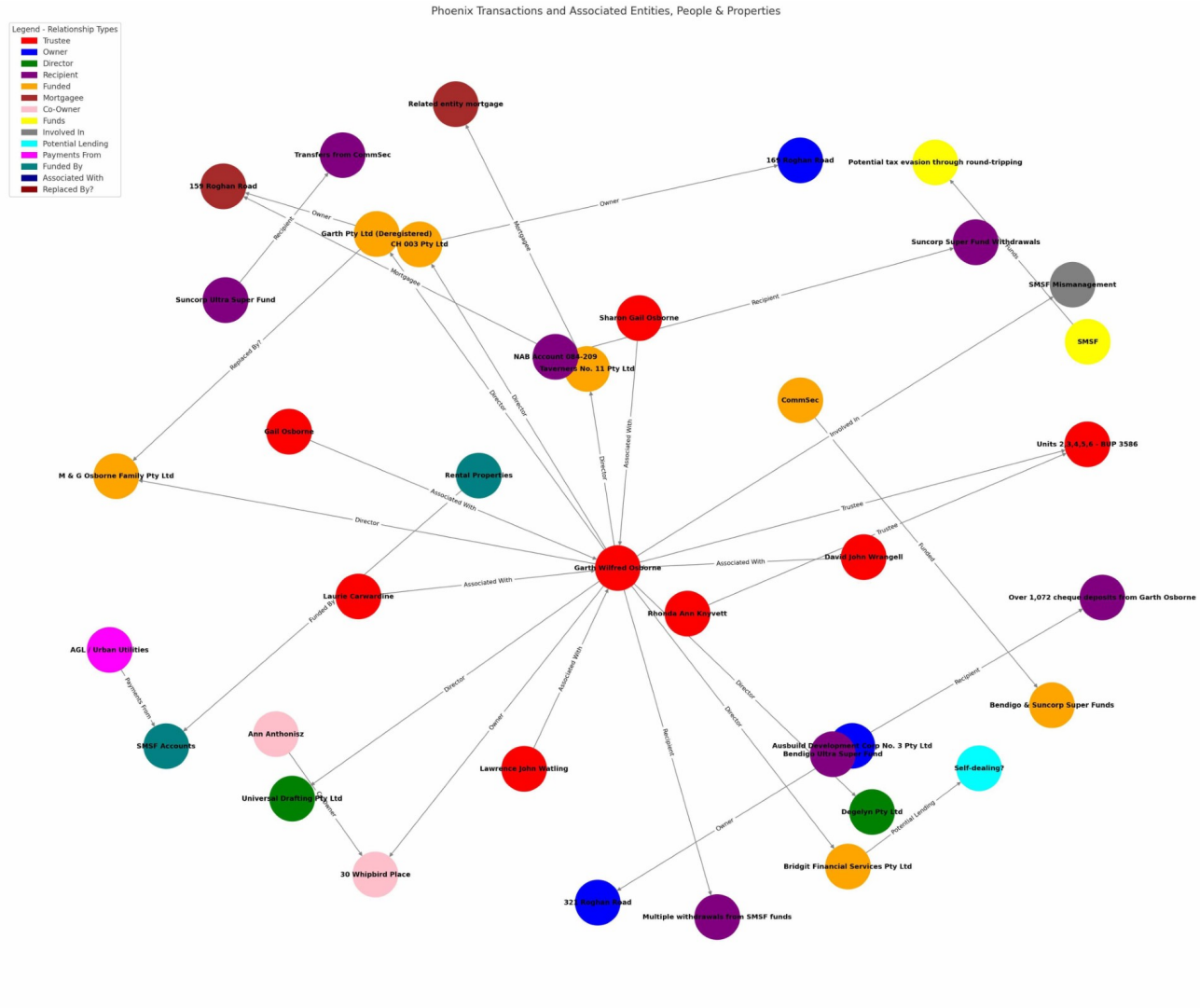
Potential Hidden Assets & Legal Implications

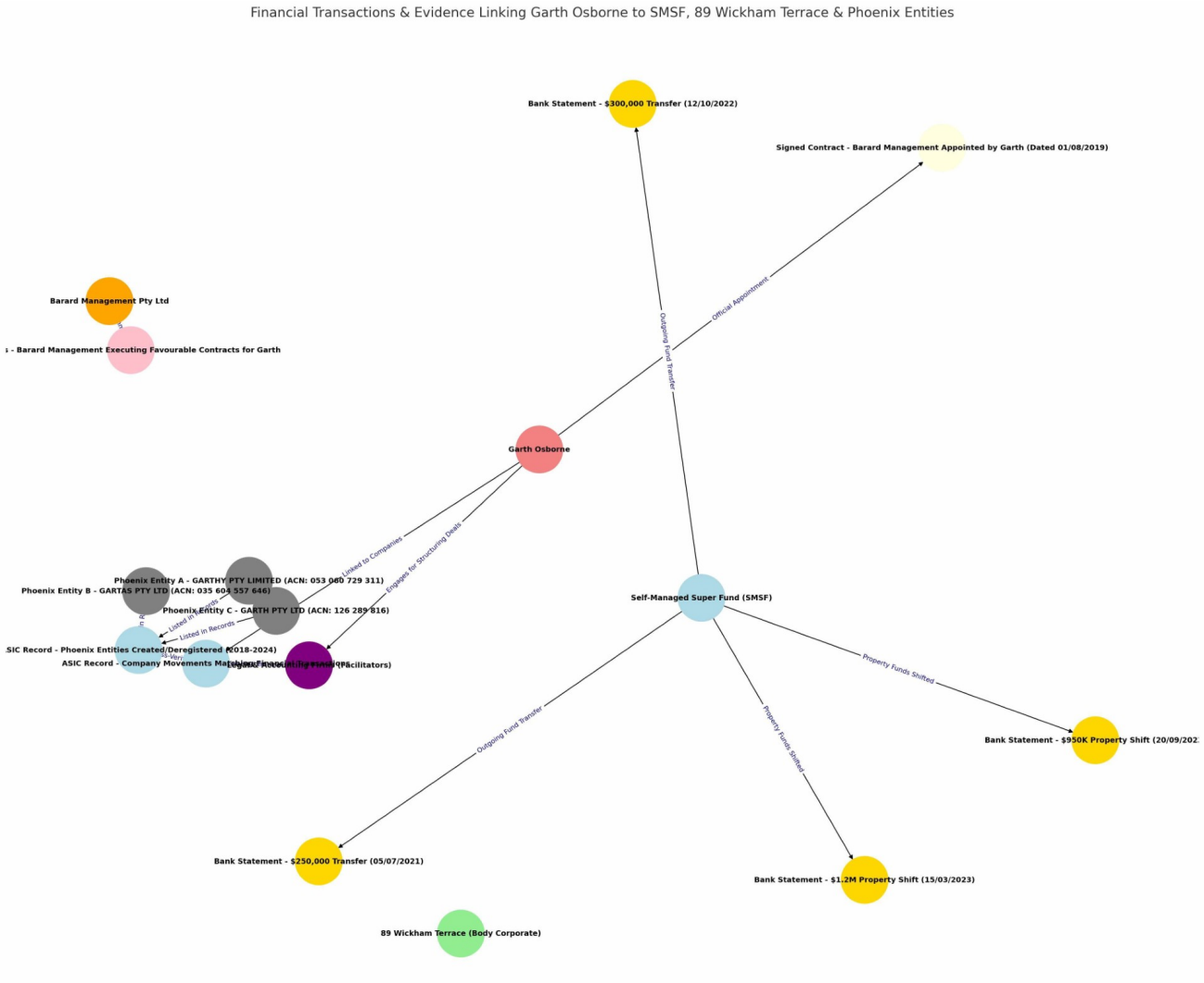
- SMSF Real Estate Undervaluation: Fund assets locked in ~8 properties but may be misrepresented.

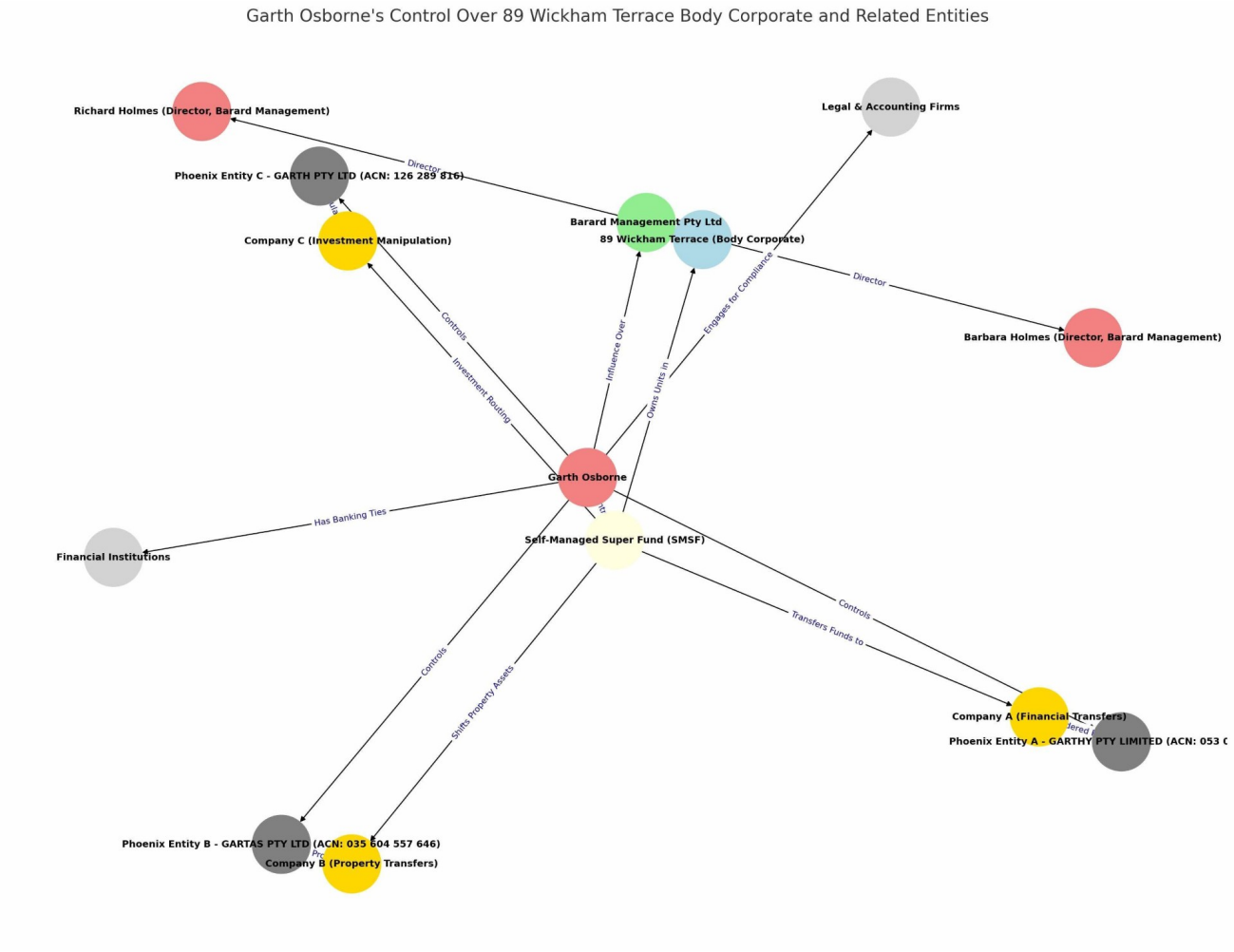
Cross-Referenced Ownership, Roles, and Financial Interests: Garth Wilfred Osborne & Ann Anthonisz

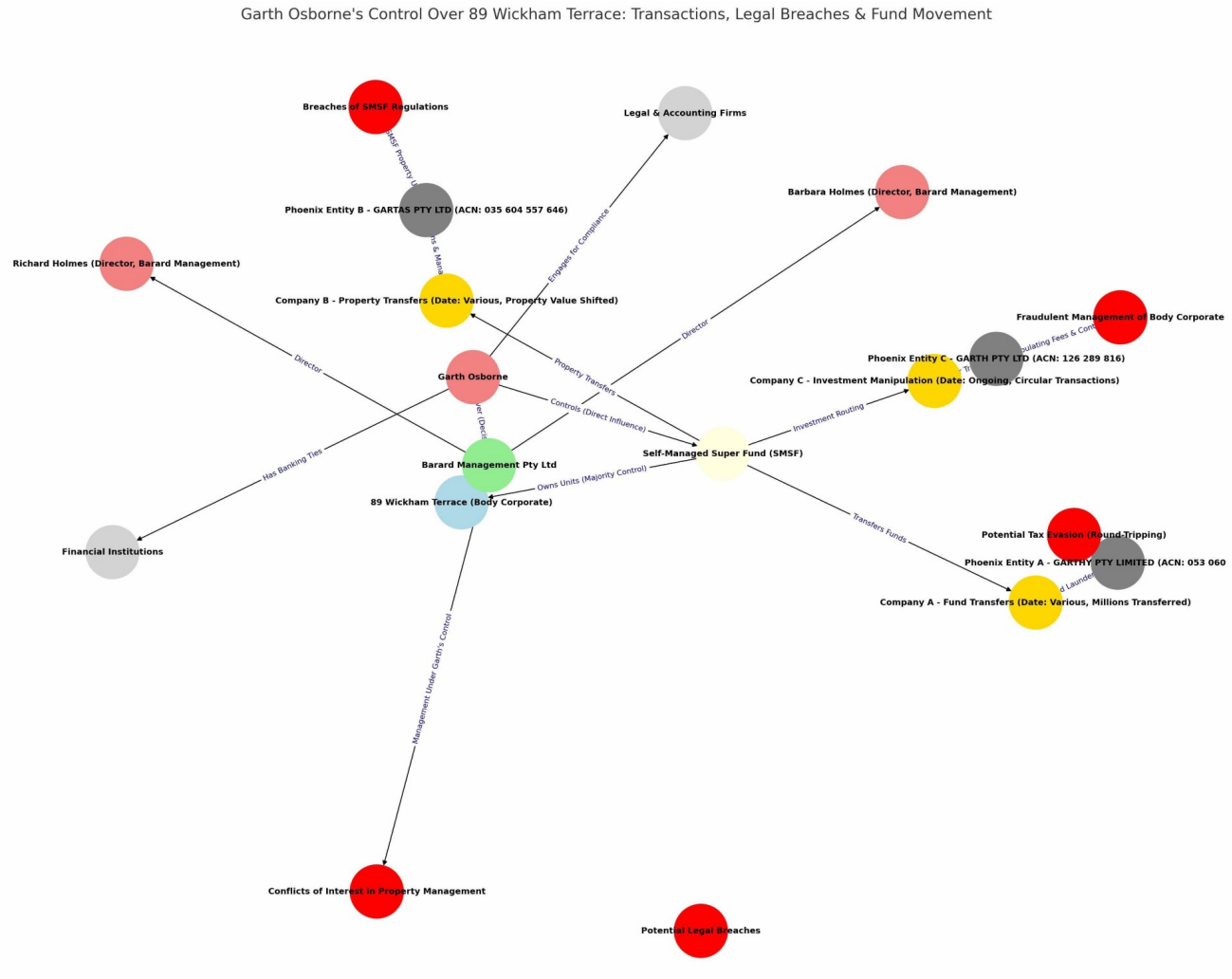


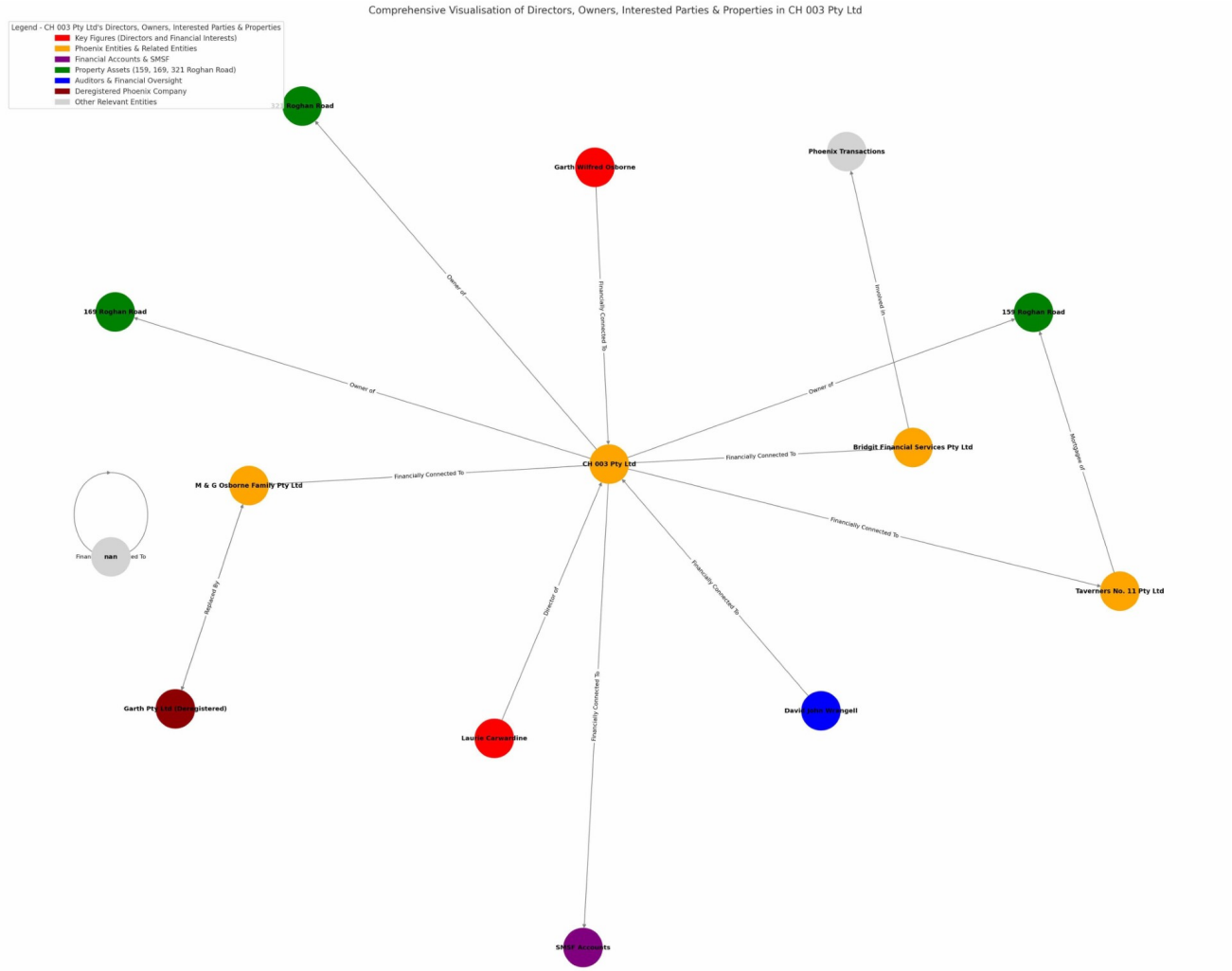

Entity Network - Garth Wilfred Osborne and Ann Anthonisz Involvement
89 Wickham Street, Brighton, QLD
169 Roghan Road
159 Roghan Road
Bridgit Financial Services Pty Ltd
321 Roghan Road
CH 003 Pty Ltd
Taverners No. 11 Pty Ltd
Garth Wilfred Osborne
David John Wrangell
Ann Anthonisz
M & G Osborne Family Pty Ltd
Garth Pty Ltd (Deregistered)


Phoenix Transactions and Associated Entities, People & Properties
Legend - Relationship Types
Trustee
Owner
Director
Recipient
Funded
Mortgagee
Co-Owner
Funds
Involved In
Potential Lending
Payments From
Funded By
Associated With
Replaced By?
Related entity mortgage
Transfers from CommSec
159 Roghan Road
165 Roghan Road
Potential tax evasion through round-tripping
Garth Pty Ltd (Deregistered)
CH 003 Pty Ltd
Suncorp Super Fund Withdrawals
SMSF Mismanagement
Suncorp Ultra Super Fund
Sharon Gail Osborne
SMSF
NAB Account 084-209
Taverners No. 11 Pty Ltd
CommSec
Gail Osborne
Units 2,3,4,5,6 - BSP 3586
M & G Osborne Family Pty Ltd
Rental Properties
Garth Wilfred Osborne
David John Wrangell
Laurie Carwardine
Rhonda Ann Kenyett
Over 1,072 cheque deposits from Garth Osborne
AGL / Urban Utilities
SMSF Accounts
Ann Anthonisz
Bendigo & Suncorp Super Funds
Ausbuild Development Corp No. 3 Pty Ltd
Bendigo Ultra Super Fund
Self-dealing?
Lawrence John Watling
Universal Drafting Pty Ltd
Dezelyn Pty Ltd
Bridgit Financial Services Pty Ltd
30 Whipbird Place
321 Roghan Road
Multiple withdrawals from SMSF funds

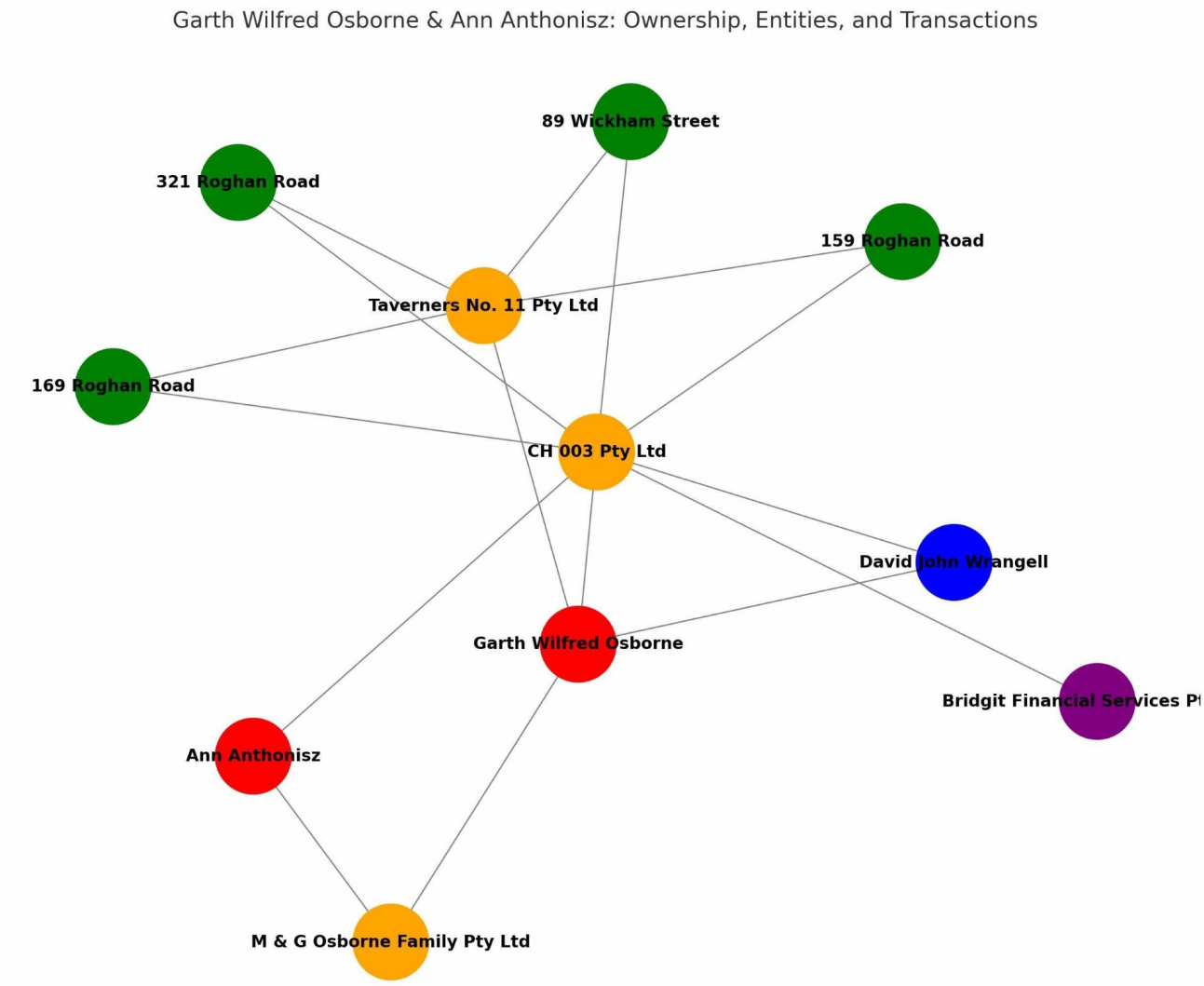

Financial Transactions & Evidence Linking Garth Osborne to SMSF, 89 Wickham Terrace & Phoenix Entities
Bank Statement - $300,000 Transfer (12/10/2022)
Signed Contract - Barard Management Appointed by Garth (Dated 01/08/2019)
Barard Management Pty Ltd
- Barard Management Executing Favourable Contracts for Garth
Outgoing Fund Transfer
Official Appointment
Garth Osborne
Linked to Companies
Engages for Structuring Deals
Phoenix Entity A - GARTHY PTY LIMITED (ACN: 053 060 729 311)
Phoenix Entity B - GARTAS PTY LTD (ACN: 035 604 557 646)
Phoenix Entity C - GARTH PTY LTD (ACN: 126 289 816)
Listed in Records
SIC Record - Phoenix Entities Created/Deregistered (2018-2024)
ASIC Record - Company Movements Matching
Self-Managed Super Fund (SMSF)
Property Funds Shifted
Bank Statement - $950K Property Shift (20/09/202
Outgoing Fund Transfer
Property Funds Shifted
Bank Statement - $250,000 Transfer (05/07/2021)
Bank Statement - $1.2M Property Shift (15/03/2023)
89 Wickham Terrace (Body Corporate)

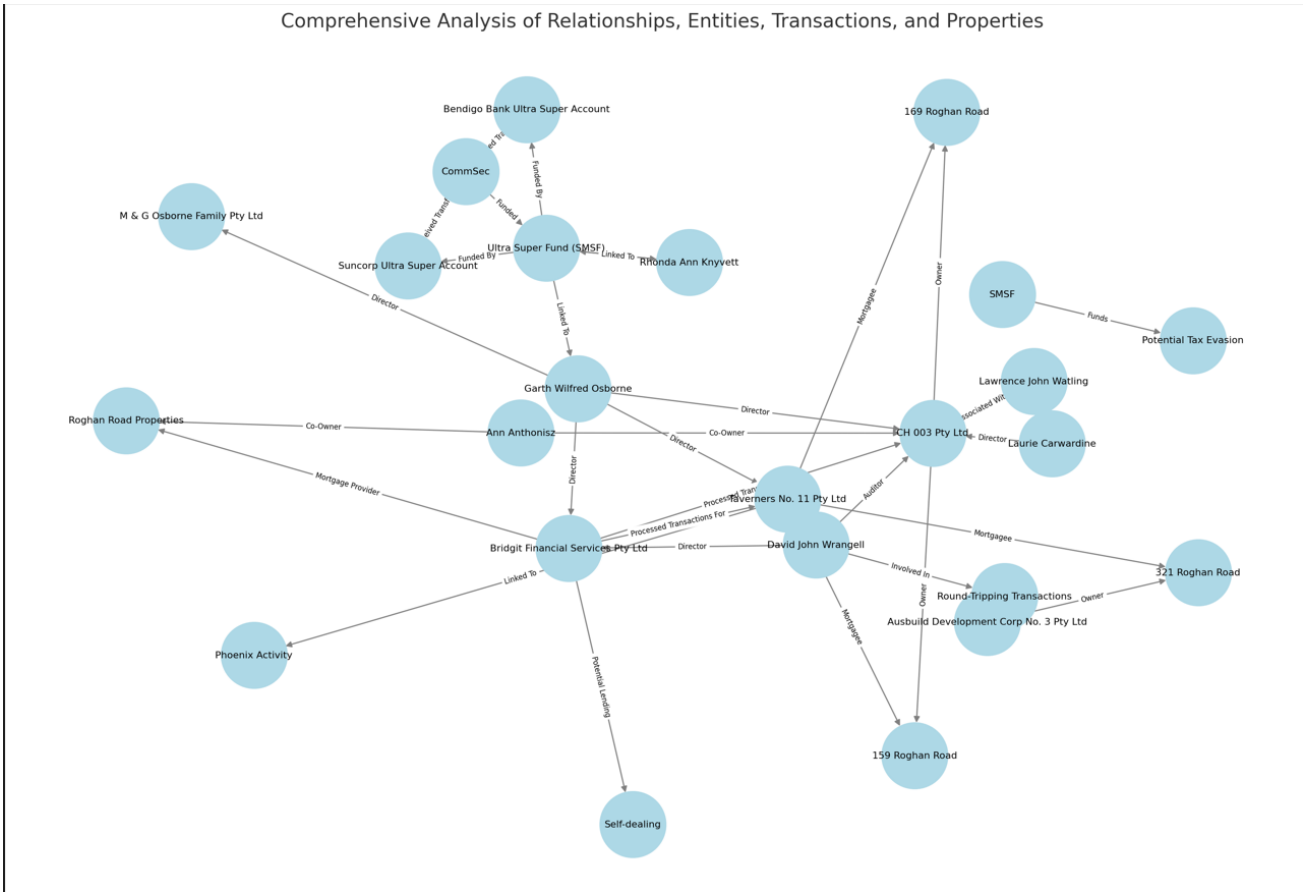

Garth Osborne's Control Over 89 Wickham Terrace Body Corporate and Related Entities
Richard Holmes (Director, Barard Management)
Director
Phoenix Entity C - GARTH PTY LTD (ACN: 126 289 816)
Company C (Investment Manipulation)
Barard Management Pty Ltd
89 Wickham Terrace (Body Corporate)
Legal & Accounting Firms
Director
Barbara Holmes (Director, Barard Management)
Controls
Investment Routing
Influence Over
Owns Units In
Engages for Compliance
Garth Osborne
Has Banking Ties
Financial Institutions
Self-Managed Super Fund (SMSF)
Controls
Transfers Funds to
Company A (Financial Transfers)
Phoenix Entity A - GARTHY PTY LIMITED (ACN: 053
Controls
Shifts Property Assets
Phoenix Entity B - GARTAS PTY LTD (ACN: 035 604 557 646)
Company B (Property Transfers)

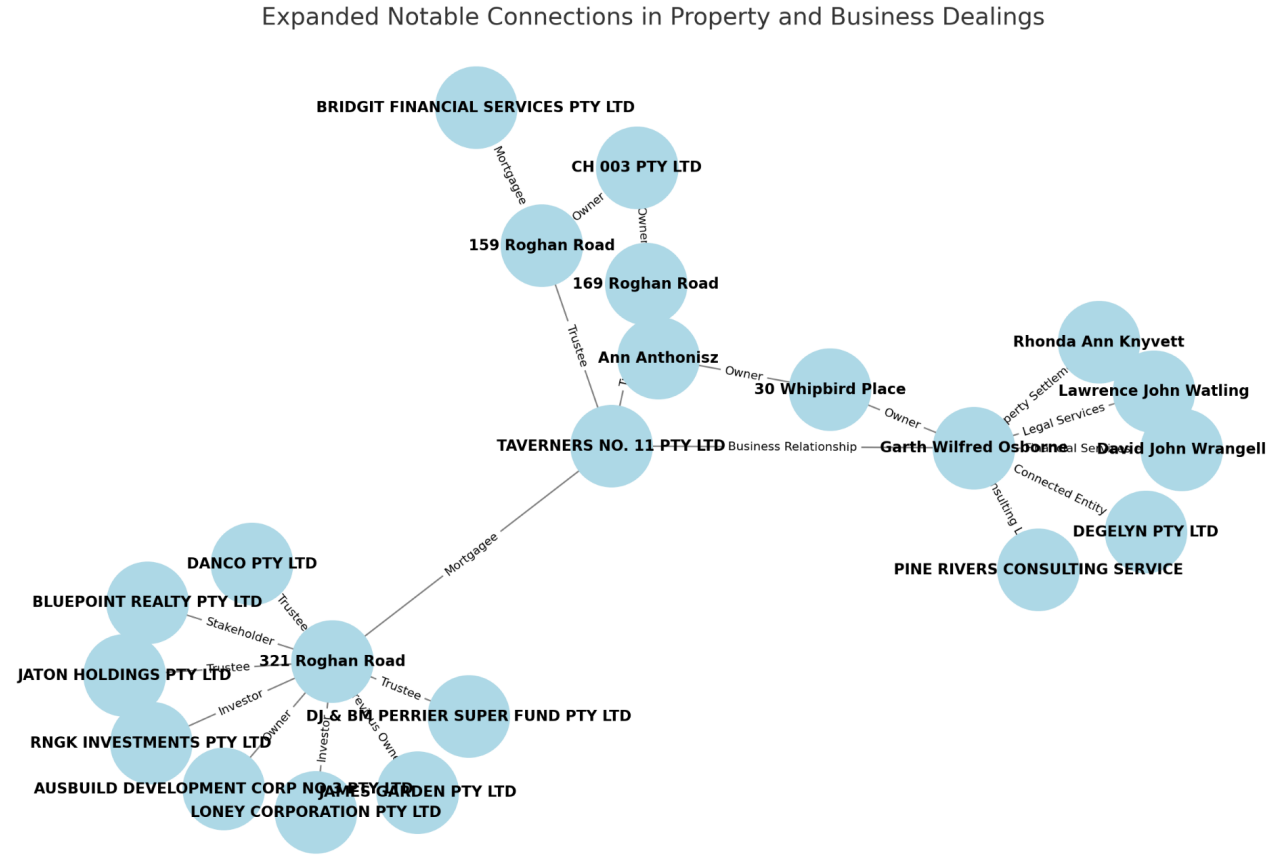

Garth Osborne's Control Over 89 Wickham Terrace: Transactions, Legal Breaches & Fund Movement
Breaches of SMSF Regulations
Legal & Accounting Firms
Phoenix Entity B - GARTAS PTY LTD (ACN: 035 604 557 646)
Barbara Holmes (Director, Barard Management)
Richard Holmes (Director, Barard Management)
Company B - Property Transfers (Date: Various, Property Value Shifted)
Fraudulent Management of Body Corporate
Phoenix Entity C - GARTH PTY LTD (ACN: 126 289 816)
Company C - Investment Manipulation (Date: Ongoing, Circular Transactions)
Garth Osborne
Controls (Direct Influence)
Property Transfers
Director
Director
Investment Routing
Barard Management Pty Ltd
Self-Managed Super Fund (SMSF)
Has Banking Ties
Owns Units (Majority Control)
89 Wickham Terrace (Body Corporate)
Financial Institutions
Transfers Funds
Potential Tax Evasion (Round-Tripping)
Phoenix Entity A - GARTHY PTY LIMITED (ACN: 053 060
Company A - Fund Transfers (Date: Various, Millions Transferred)
Management Under Garth's Control
Conflicts of Interest in Property Management
Potential Legal Breaches


Comprehensive Visualisation of Directors, Owners, Interested Parties & Properties in CH 003 Pty Ltd
Legend - CH 003 Pty Ltd's Directors, Owners, Interested Parties & Properties
Key Figures (Directors and Financial Interests)
Phoenix Entities & Related Entities
Financial Accounts & SMSF
Property Assets (159, 169, 321 Roghan Road)
Auditors & Financial Oversight
Deregistered Phoenix Company
Other Relevant Entities
321 Roghan Road
Garth Wilfred Osborne
Phoenix Transactions
169 Roghan Road
159 Roghan Road
Bridgit Financial Services Pty Ltd
M & G Osborne Family Pty Ltd
CH 003 Pty Ltd
nan
Taverners No. 11 Pty Ltd
Garth Pty Ltd (Deregistered)
Laurie Carwardine
David John Wemgell
SMSF Accounts
Owner of
Financially Connected To
Involved In
Mortgagee of
Replaced By
Director of


Visual Representation of Garth Wilfred Osborne's Involvement in All Matters
Related entity mortgage
Garth Pty Ltd (Deregistered)
CH 003 Pty Ltd
159 Roghan Road
169 Roghan Road
Taverners No. 11 Pty Ltd
SMSF Mismanagement
Units 2,3,4,5,6 - BUP 3586
M & G Osborne Family Pty Ltd
Garth Wilfred Osborne
Rhonda Ann Knyvett
Ann Anthonisz
30 Whipbird Place
Self-dealing?
Bridgit Financial Services Pty Ltd
Universal Drafting Pty Ltd
Degelyn Pty Ltd
Multiple withdrawals from SMSF funds
Owner
Mortgagee
Director
Involved In
Trustee
Co-Owner
Recipient


Garth Wilfred Osborne & Ann Anthonisz: Ownership, Entities, and Transactions
89 Wickham Street
321 Roghan Road
159 Roghan Road
Taverners No. 11 Pty Ltd
169 Roghan Road
CH 003 Pty Ltd
David John Wrangell
Garth Wilfred Osborne
Bridgit Financial Services Pt
Ann Anthonisz
M & G Osborne Family Pty Ltd


Comprehensive Analysis of Relationships, Entities, Transactions, and Properties
Bendigo Bank Ultra Super Account
CommSec
M & G Osborne Family Pty Ltd
Suncorp Ultra Super Account
Ultra Super Fund (SMSF)
Rhonda Ann Knyvett
169 Roghan Road
SMSF
Potential Tax Evasion
Lawrence John Watling
Laurie Carwardine
Garth Wilfred Osborne
Roghan Road Properties
Ann Anthonisz
CH 003 Pty Ltd
Taverners No. 11 Pty Ltd
Bridgit Financial Services Pty Ltd
David John Wrangell
321 Roghan Road
Round-Tripping Transactions
Ausbuild Development Corp No. 3 Pty Ltd
Phoenix Activity
159 Roghan Road
Self-dealing
Director
Co-Owner
Mortgage Provider
Linked To
Funded By
Funded
Owner
Mortgagee
Involved In
Auditor
Potential Lending

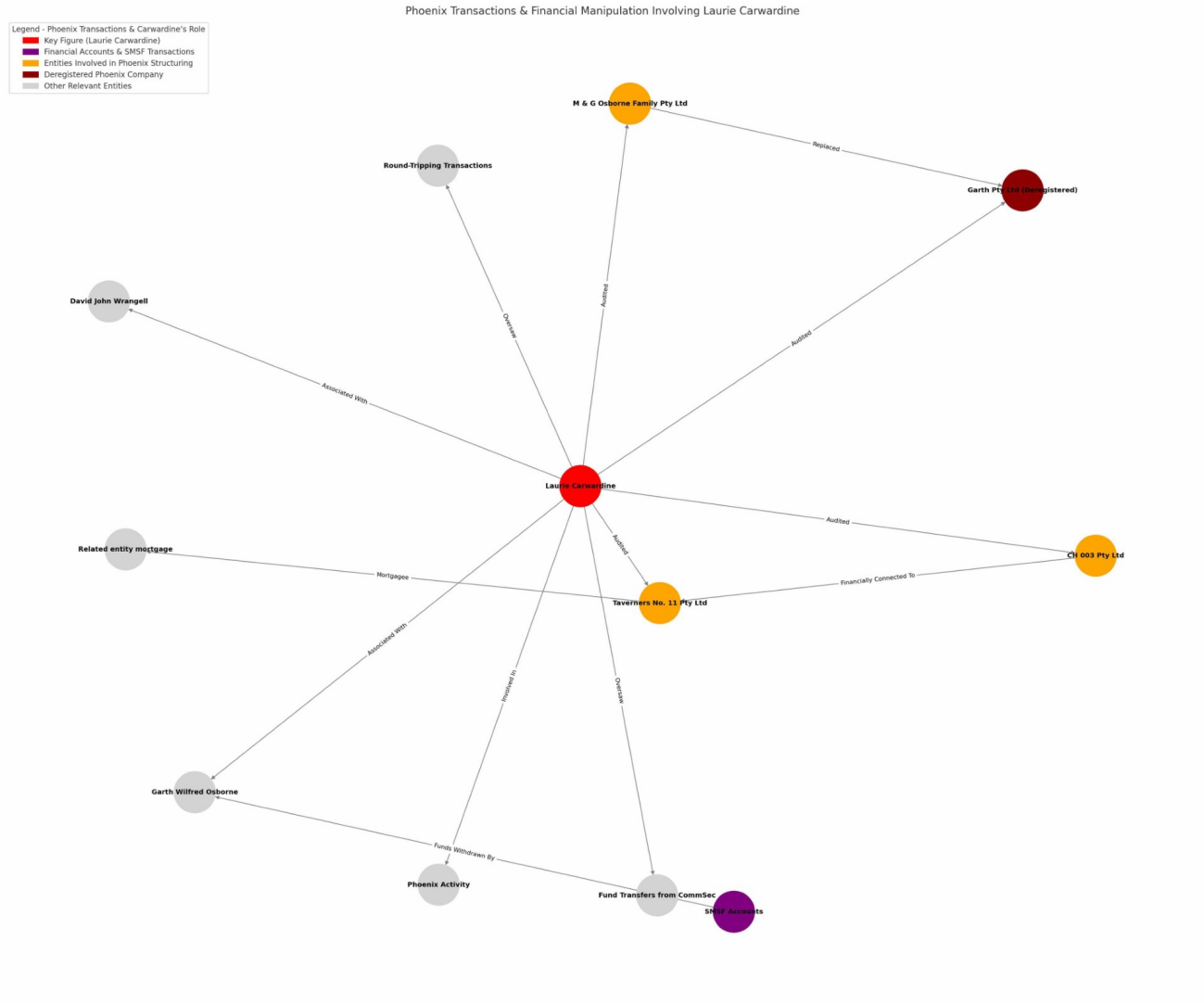

Expanded Notable Connections in Property and Business Dealings
BRIDGIT FINANCIAL SERVICES PTY LTD
CH 003 PTY LTD
159 Roghan Road
169 Roghan Road
Ann Anthonisz
30 Whipbird Place
TAVERNERS NO. 11 PTY LTD
Business Relationship
Garth Wilfred Osborne
Rhonda Ann Knyvett
Lawrence John Watling
David John Wrangell
DEGELYN PTY LTD
PINE RIVERS CONSULTING SERVICE
DANCO PTY LTD
BLUEPOINT REALTY PTY LTD
JATON HOLDINGS PTY LTD
321 Roghan Road
DJ & BM PERRIER SUPER FUND PTY LTD
RNGK INVESTMENTS PTY LTD
AUSBUILD DEVELOPMENT CORP NO 3 PTY LTD
JAMES GARDEN PTY LTD
LONEY CORPORATION PTY LTD
Mortgagee
Owner
Trustee
Stakeholder
Investor
Legal Services
Connected Entity

Notable connections in property & business dealings

• M & G Osborne Family Pty Ltd, Bridgit Financial Services Pty Ltd, Taverners No. 11 Pty Ltd, and others are key entities involved in lending, restructuring, and managing assets linked to the properties and superannuation funds.
• Linked to the Anthonisz Family Superannuation Fund (ABN 74 475 704 037).
• Connected to properties such as 89 Wickham Street, 159, 169, and 321 Roghan Road.
• M & G Osborne Family Pty Ltd, Bridgit Financial Services Pty Ltd, Taverners No. 11 Pty Ltd, and others are key entities involved in lending, restructuring, and managing assets linked to the properties and superannuation funds.
• Numerous instances of financial misconduct, such as misuse of superannuation funds, property transfers, and mortgage releases.
• CH 003 Pty Ltd and its associated entities may have violated property compliance, particularly with regards to registered ownerships, caveats, and unreported dealings.
• Conflict of Interest: The dual roles of Garth Wilfred Osborne and Ann Anthonisz in several entities suggest potential conflicts of interest, particularly in property dealings, mortgages, and superannuation funds.
• Likely violations surrounding asset ownership and dealings, with potential misuse of superannuation for personal or corporate gain.
• Bridgit Financial Services Pty Ltd involvement in these breaches as an intermediary between various parties.
• Several properties associated with Garth Wilfred Osborne and Ann Anthonisz appear to be part of complex lease arrangements or financial structures, potentially hiding assets or income.
• These arrangements may involve offshore entities, restructuring practices, and undisclosed income generation methods.
• Garth Wilfred Osborne and Ann Anthonisz are pivotal in the management and control of key entities such as CH 003 Pty Ltd, M & G Osborne Family Pty Ltd, and the Anthonisz Family Superannuation Fund.

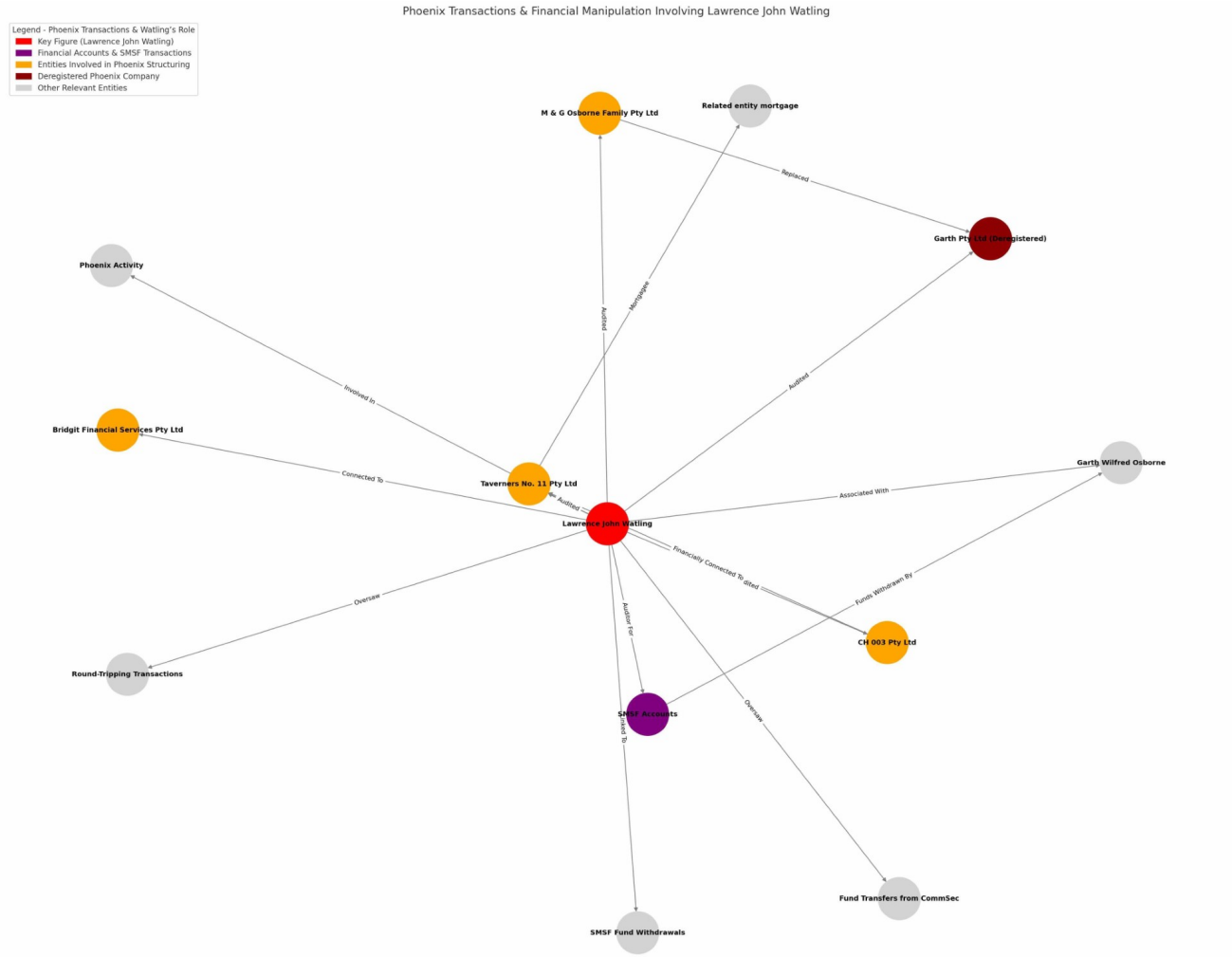
Laurie Carwardine - Auditor
Phoenix transactions, showing his role as a director, auditor, and financial overseer in the restructuring and manipulation of company assets.
Key Highlights:

- Red (Laurie Carwardine): Central figure in financial structuring, auditing, and overseeing fund transfers.
- Dark Red (Deregistered Companies - Garth Pty Ltd): Carwardine audited and was involved in companies before they were deregistered.
- Orange (Phoenix Entities - M & G Osborne Family Pty Ltd, CH 003 Pty Ltd, Taverners No. 11 Pty Ltd): Entities involved in financial restructuring, mortgages, and transactions under Carwardines oversight.
- Purple (SMSF & Financial Accounts): Funds withdrawn, round-tripped, and transferred, monitored by Carwardine.
- Edge Labels indicate the specific roles and financial activities, such as:
    - Auditing Phoenix entities.
    - Overseeing fund transfers and round-tripping.



Lawrence John Watling - Property Lawyer
Phoenix transactions, his role as an legal auditor and facilitator in company restructuring and fund movement.

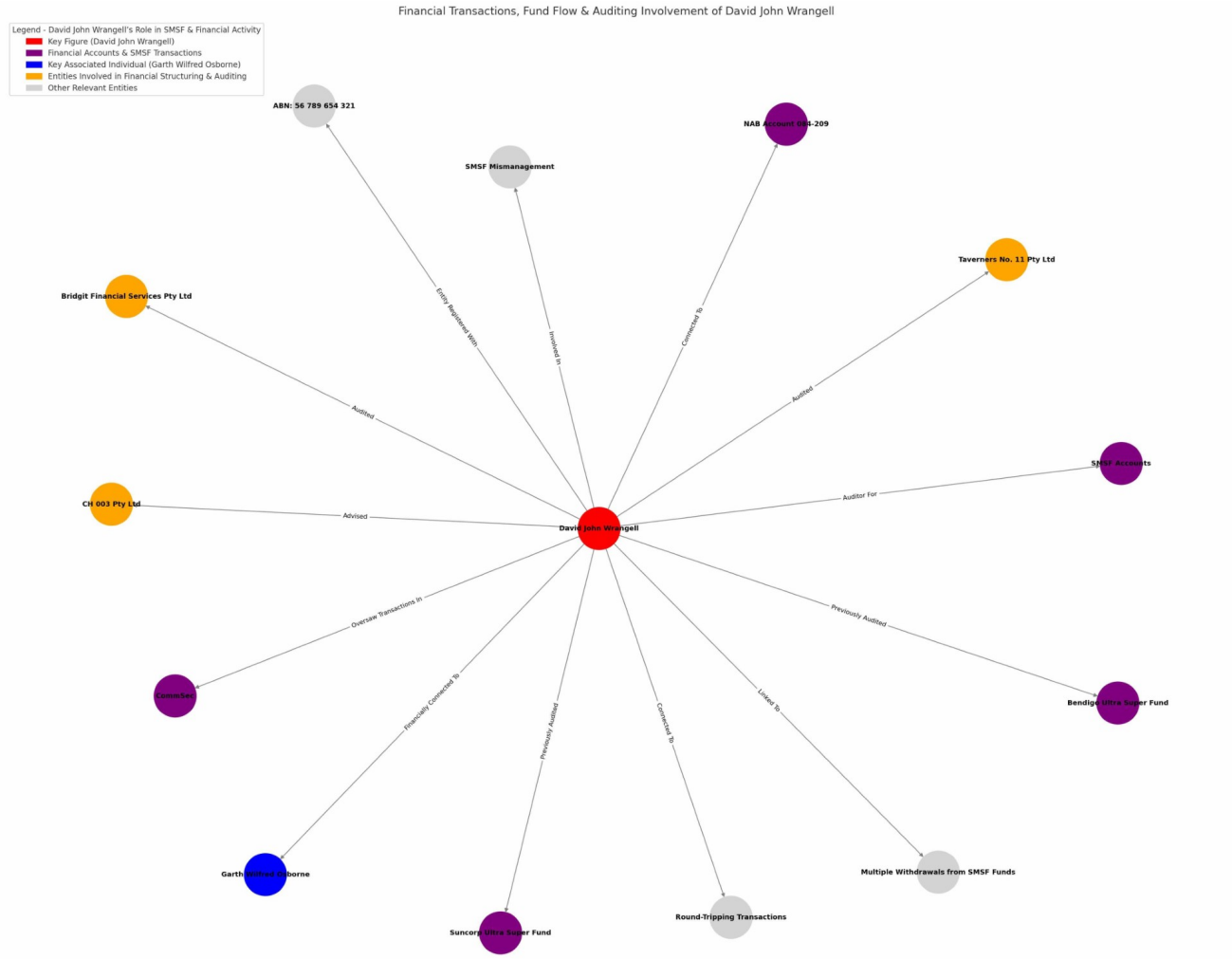
- Red (Lawrence John Watling): Central figure in SMSF oversight, auditing, and financial structuring.
- Dark Red (Deregistered Companies - Garth Pty Ltd): Watling audited these entities before they were replaced.
- Orange (Phoenix Entities - M & G Osborne Family Pty Ltd, CH 003 Pty Ltd, Taverners No. 11 Pty Ltd, Bridgit Financial Services Pty Ltd): Companies involved in fund flow, mortgages, and restructuring.
- Purple (SMSF & Financial Accounts): Funds withdrawn, round-tripped, and transferred under Watlings oversight.
- Edge Labels clearly define:
- Auditing of deregistered entities.
- Oversight of fund transfers and financial round-tripping.
- Connections to property-linked mortgages and SMSF mismanagement.



David John Wrangell

Financial transactions, fund flow & auditing

- Financial accounts (purple) show his involvement in SMSF transactions, CommSec, and NAB accounts.
- Direct connections (blue) to Garth Wilfred Osborne, reinforcing financial manipulation links.
- Corporate entities (orange) include CH 003 Pty Ltd, Taverners No. 11 Pty Ltd, and Bridgit Financial Services Pty Ltd businesses involved in property ownership and lending.
- Round-tripping and withdrawals from SMSF funds suggest fraudulent structuring under his oversight.

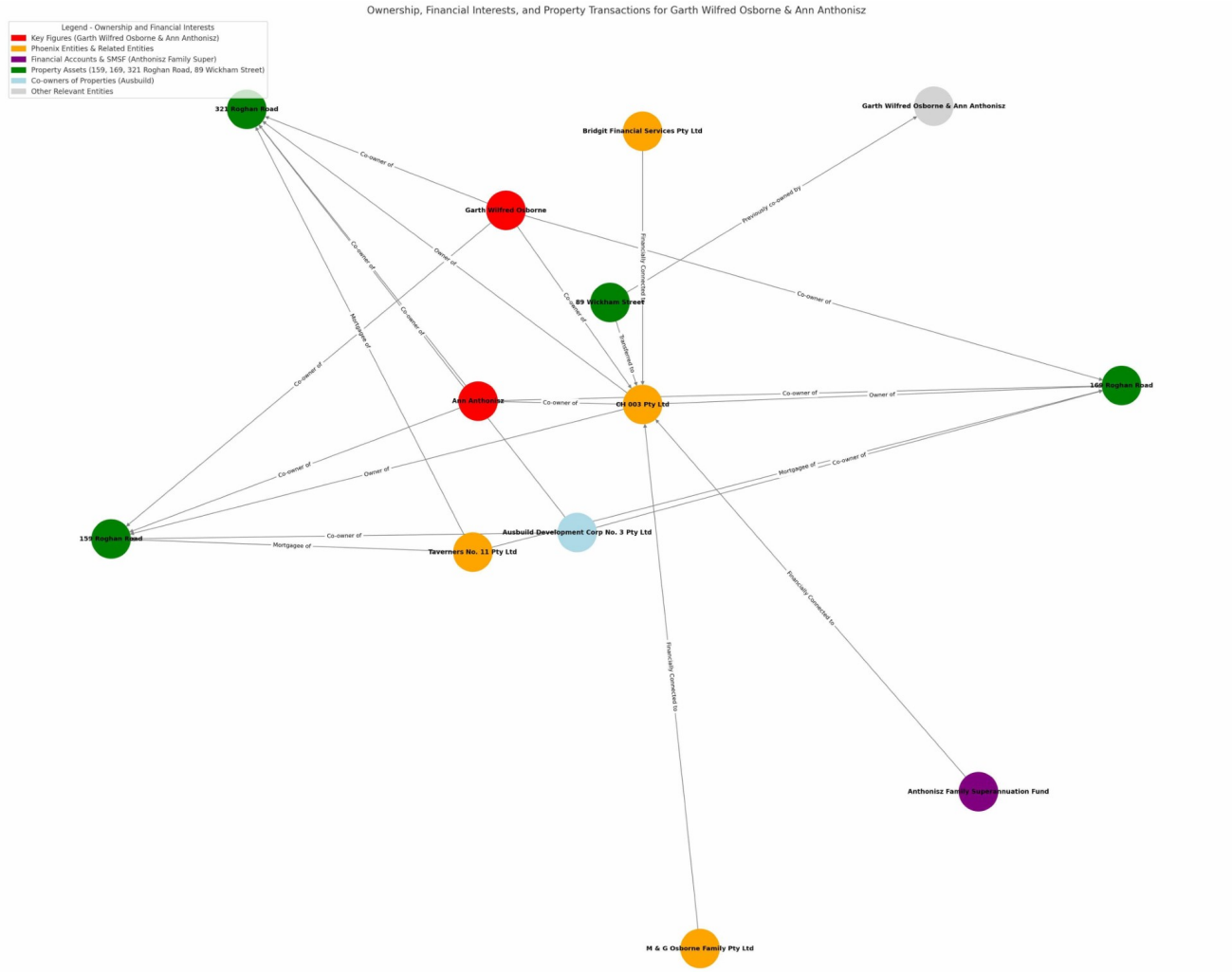


Directorship & Auditing Roles:

- **Director of Bridgit Financial Services Pty Ltd.**
- **Auditor for CH 003 Pty Ltd and M & G Osborne Family Pty Ltd.**
- **Associated with Taverners No. 11 Pty Ltd, which holds mortgages on multiple properties.**

1. **Financial Transactions & Fund Processing:**
   - **Bridgit Financial Services Pty Ltd processed transactions** for:
     - **CH 003 Pty Ltd**
     - **Taverners No. 11 Pty Ltd**
     - **M & G Osborne Family Pty Ltd**
   - **Facilitated mortgage transactions** for **159, 169, and 321 Roghan Road**.
2. **Suspicious Dealings Identified:**
   - **Round-tripping transactions detected**, indicating funds circulating between **Bridgit Financial Services Pty Ltd and SMSF accounts**.
   - **Self-dealing concerns** within **Bridgit Financial Services Pty Ltd**, linked to mortgage transactions.
   - **SMSF Mismanagement Linked to Ultra Super Fund**, where Wrangell was an auditor.

Garth Wilfred Osborne and Ann Anthonisz:
Structured summary of key entities, properties, and transactions



Highlights - Garth Wilfred Osborne and Ann Anthonisz - Structured summary of key entities, properties, and transactions

Garth Wilfred Osborne:
• Director and major stakeholder in multiple entities including CH 003 Pty Ltd (ABN 651 430 750).
• Financially connected to the following companies and properties:
• M & G Osborne Family Pty Ltd
• Taverners No. 11 Pty Ltd
• Bridgit Financial Services Pty Ltd
• Osborne & Glynn Pty Ltd (SMSF-linked).

Ann Anthonisz:
• Co-owner with Garth Wilfred Osborne of several properties and co-director in some of the aforementioned entities.
• Linked to the Anthonisz Family Superannuation Fund (ABN 74 475 704 037).
• Connected to properties such as 89 Wickham Street, 159, 169, and 321 Roghan Road.

Key Properties:
• 89 Wickham Street, Brighton, QLD:
• Property transferred to CH 003 Pty Ltd in November 2023.
• Previously co-owned by Garth Wilfred Osborne and Ann Anthonisz.
• Roghan Road Properties (159, 169, 321):
• Co-owned by Garth Wilfred Osborne and Ann Anthonisz as of February 2024.
• Associated with transactions, mortgages, caveats, and involvement in a joint venture with JLL.

Key Transactions and Financial Interests:
89 Wickham Street Transfer:
• The transfer to CH 003 Pty Ltd in November 2023 is one of the major transactions involving both Garth and Ann.
• Mortgage and Caveat Transactions:
• Taverners No. 11 Pty Ltd (ABN 097 971 572) has financial interests in the properties, including caveats and mortgages tied to CH 003 Pty Ltd.
• Releases and cancellations of mortgages and caveats took place throughout 2023, involving institutions like Westpac, ANZ, and National

Australia Bank.

Related Entities:
• M & G Osborne Family Pty Ltd, Bridgit Financial Services Pty Ltd, Taverners No. 11 Pty Ltd, and others are key entities involved in lending, restructuring, and managing assets linked to the properties and superannuation funds.

Compliance Breaches:
Business and Property Compliance Breaches:
• Numerous instances of financial misconduct, such as misuse of superannuation funds, property transfers, and mortgage releases.
• CH 003 Pty Ltd and its associated entities may have violated property compliance, particularly with regards to registered ownerships, caveats, and unreported dealings.
• Conflict of Interest: The dual roles of Garth Wilfred Osborne and Ann Anthonisz in several entities suggest potential conflicts of interest, particularly in property dealings, mortgages, and superannuation funds.

Additional SMSFS Fund:
The Anthonisz Family Superannuation Fund, & Ultra Super Fund
• Likely violations surrounding asset ownership and dealings, with potential misuse of superannuation for personal or corporate gain.
• Bridgit Financial Services Pty Ltd involvement in these breaches as an intermediary between various parties.

Leases and Arrangements:
• Several properties associated with Garth Wilfred Osborne and Ann Anthonisz appear to be part of complex lease arrangements or financial structures, potentially hiding assets or income.
• These arrangements may involve offshore entities, restructuring practices, and undisclosed income generation methods.

Summary of Entities and Ownership:
• Garth Wilfred Osborne and Ann Anthonisz are pivotal in the management and control of key entities such as CH 003 Pty Ltd, M & G Osborne Family Pty Ltd, and the Anthonisz Family Superannuation Fund.
• They are both co-owners of multiple properties, including the Roghan Road properties and 89 Wickham Street, which are central to the financial dealings and potential phoenix activity in the corporate structure.

Subject: Update on Email and Chronology
Date: Monday, 10 February 2025 at 9:32:22 AM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W

Hi Christie,

Just a quick update I'm slightly delayed, but the email we discussed on Friday to bring to McLane and Laura's attention should be ready by tomorrow. My apologies for the delay. I'm also working on the chronology.

Holly

Sent from my iPhone

Subject: Request for Pre-Email Chat
Date: Friday, 7 February 2025 at 8:52:04 AM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie.Gardiner@hallandwilcox.com.au <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W

Hi Christie,

I have a visual representation of ASIC and property data that will clarify what I was trying to convey on Tuesday. This data, processed by an AI cross-references ABNs, ACNs, and directors.

Could you please give me a call before I send it over?

Please let me know a suitable time for you.

Holly
0401219842

Subject: Re: Authority of Rhonda Knyvett - please sign and return [HW-ACTIVE.FID5037940]
Date: Tuesday, 4 February 2025 at 7:10:49 AM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W
Attachments: image001.png, image002.png, Authority of Rhonda Knyvett.pdf

Morning

I confirm I will be attending the meeting in person. Thanks for the details, see you there.

Sent from my iPhone

From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Date: 30 January 2025 at 5:07:34 pm AEST
To: honda.r@hotmail.com
Cc: Holly Osborne <hollyteganosborne@hotmail.com>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Subject: Authority of Rhonda Knyvett - please sign and return [HW-ACTIVE.FID5037940]

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

www.hallandwilcox.com.au

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Subject: Re: Authority of Rhonda Knyvett - please sign and return [HW-ACTIVE.FID5037940]
Date: Friday, 31 January 2025 at 1:55:27 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W

Hi Christie

Thank you for your message. Rhonda will get back to you shortly regarding the authority. The additional funds will be transferred to the trust today.

Also, I am happy to attend in person on Tuesday. However, leave the Teams link in case anything changes.

Could you please confirm the location?

Kind regards,

Holly

Sent from my iPhone

From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Date: 30 January 2025 at 5:07:34 pm AEST
To: honda.r@hotmail.com
Cc: Holly Osborne <hollyteganosborne@hotmail.com>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Subject: Authority of Rhonda Knyvett - please sign and return [HW-ACTIVE.FID5037940]

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

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<image001.png>
<image002.png>
<Authority of Rhonda Knyvett.pdf>

Subject: Ultra Super Fund Meeting
Date: Thursday, 30 January 2025 at 4:05:43 PM Australian Eastern Standard Time
From: Chelsea Elphinstone on behalf of Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, 'Holly.dahm@treasury.qld.gov.au' <Holly.dahm@treasury.qld.gov.au>, honda.r@hotmail.com <honda.r@hotmail.com>, Holly Osborne <hollyteganosborne@hotmail.com>
Category: H & W
Attachments: image001.png, image002.png, image003.png, image004.png

Microsoft Teams Need help?
Join the meeting now
Meeting ID: 460 181 738 886
Passcode: eY3s7io7

Dial in by phone
+61 2 7208 4737,,698981165# Australia, Sydney
Find a local number
Phone conference ID: 698 981 165#
For organizers: Meeting options | Reset dial-in PIN

Dear all,

The meeting time has been adjusted to 3:30pm AEST due to a scheduling conflict.

Kind regards,
Chelsea Elphinstone | Legal Assistant

T +61 7 3237 7840 | F +61 7 3231 7799
Chelsea.Elphinstone@hallandwilcox.com.au

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My working days are Monday, Tuesday, Wednesday, Thursday



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Subject: Re: Ultra Super Fund - matter update [HW-ACTIVE.FID5037940]
Date: Thursday, 30 January 2025 at 11:20:30 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>, McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Category: H & W
Attachments: image001.png, image002.png

Dear Christie

On behalf of Rhonda, I confirm agreement to reschedule the meeting to next week to allow for a more thorough review. Please advise suitable times.

I also confirm agreement to proceed based on the revised fee estimate of $10,000 plus GST.

Kind regards,

Holly

POA for Rhonda Ann Knyvett

Sent from my iPhone

> On 30 Jan 2025, at 10:11 am, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> D

Subject: Re: Ultra Super Fund - matter update [HW-ACTIVE.FID5037940]
Date: Thursday, 30 January 2025 at 11:20:21 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>, McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
BCC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png, image002.png

Dear Christie

On behalf of Rhonda, I confirm agreement to reschedule the meeting to next week to allow for a more thorough review. Please advise suitable times.

I also confirm agreement to proceed based on the revised fee estimate of $10,000 plus GST.

Kind regards,

Holly

POA for Rhonda Ann Knyvett

Sent from my iPhone

> On 30 Jan 2025, at 10:11 am, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> D

Subject: Email exchange 23 December 2024 to 6 January 2025
Date: Wednesday, 29 January 2025 at 6:27:11 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
BCC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W, Regulator
Attachments: Receipt - unsigned.jpg, [EXTERNAL] Fw: Provision of Ledger .eml

Dear Mclane,

For completeness, I am writing to correct and provide a more detailed account of the issues arising from an email exchange between Rhonda Knyvett and Garth Osborne from 23 December 2024 to 6 January 2025. These emails provide evidence of Mr. Osborne's alleged deception, blackmail, and obstruction, particularly in relation to the Self-Managed Super Fund (SMSF) and tenancy matters.

Key Issues:

- **23 December 2024**: Upon becoming aware of the SMSF, Rhonda made her first formal request for SMSF documentation. Mr. Osborne failed to provide any records and has continued to withhold all SMSF-related information.
- **30 December 2024**: Mr. Osborne attempted to coerce Rhonda into extending the tenancy until 30 September 2025 and withdrawing the Form 12 Notice to Leave. He threatened to report Rhonda to several authorities if she did not comply by 2 January 2025.
- **6 January 2025**: Mr. Osborne attempted to fabricate evidence of a tenancy agreement by presenting Rhonda with a receipt from his personal receipt book. Rhonda recognised the deception, refused to sign, and retained the document.

These incidents align with broader concerns about falsify documentation, particularly regarding the SMSF deed of establishment, and the 2005 enduring power of attorney.

Attachments:

- Email trail from 23 December 2024 to 6 January 2025
- Receipt dated 6 January 2025

Please let me know if you require further information or clarification.

Kind regards, Holly Dahm

Subject: Re: Mismanagement of Ultra Super Fund – Correspondence and Supporting Evidence [HW-ACTIVE.FID5037940]
Date: Wednesday, 29 January 2025 at 8:48:39 AM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
BCC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W, Regulator
Attachments: image001.png, image002.png, image001.png, image002.png

You're most welcome.

I believe I have now provided most of the available information, which I trust offers a comprehensive overview to assist in progressing and expediting this matter.

If necessary, Rhonda Knyvett's personal Suncorp bank account statements can be provided as evidence to confirm she has not been involved in the mismanagement of the fund.

The only payments from Garth Osborne have been by cheque in response to requests for superannuation funds. These payments have been infrequent and small, totalling approximately $50,000 to $80,000 since she became eligible around 2007.

It is important to note that Garth Osborne has a longstanding pattern of obstructive behaviour, including stonewalling, delaying tactics, misrepresentation of facts, and submitting falsified or altered documentation to create confusion. This approach is likely to continue in this matter.

I look forward to your guidance on the best way to proceed.

Kind regards,

Holly

Sent from my iPhone

> On 29 Jan 2025, at 8:04 am, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au> wrote:
>
> Dear Holly
>
> Thank you, we appreciate the information provided and look forward speaking with you about matters on Thursday.
>
> Regards
>
> **Christie Gardiner** | Associate
>
> T +61 7 3231 7798 | F +61 7 3231 7799
> Christie.Gardiner@hallandwilcox.com.au
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>
> ---
>
> **From:** Holly Osborne <hollyteganosborne@hotmail.com>
> **Sent:** Tuesday, 28 January 2025 5:28 PM
> **To:** McLane Edinger <McLane.Edinger@hallandwilcox.com.au>; Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
> **Cc:** Honda.r@hotmail.com
> **Subject:** Mismanagement of Ultra Super Fund – Correspondence and Supporting Evidence
>
> Dear McLane
>
> I am writing to provide a correspondence and documentation that raises serious concerns regarding the mismanagement of the Ultra Super Fund

(SMSF) by Garth Wilfred Osborne and David John Wrangell. These documents highlight concerns of breaches of trustee obligations, the misuse of the fund, tax evasion and the facilitation of false or misleading information.

Please find attached the following documents for your review:

30.12.2024 – Initial email exchange between Rhonda Knyvett and Garth Osborne, raising concerns and requesting documentation, with Garth refuting the issues raised.

3.01.2025 – 10.01.2025 – Rhonda Knyvett instructs David Wrangell and Garth Osborne to cease ATO lodgement activities, citing concerns.

8.01.2025 – Financial statements for FY19, FY20, and FY21 emailed by David Wrangell to Rhonda Knyvett.

10.01.2025 – Emails from Holly Dahm to Laurie Carwardine (Auditor) requesting documentation as enduring power of attorney (EPA).

14.01.2025 – Email from Rhonda Knyvett to Sandhurst Trustees, requesting documentation and raising concerns.

15.01.2025 – Email from

- Rhonda Knyvett to Doug McBirnie (Actuary, Accurium), requesting documentation and raising concerns.
- Rhonda Knyvett to Garth Osborne (cc: David Wrangell) instructing the implementation of a binding death benefit nomination (BDBN).
- Rhonda Knyvett to Laurie Carwardine requesting documentation.

17.01.2025 – 22.01.2025 – Emails between Holly Dahm, Garth Osborne, and David Wrangell regarding breaches, issues with financial statements, and further requests for documentation.

21.01.2025 – 22.01.2025 – Response from David Wrangell to Holly Dahm's request for immediate compliance.

23.01.2025 – Email from David Wrangell to Garth Osborne, Rhonda Knyvett, and Holly Dahm attaching a Deed.

27.01.2025 – Email from Garth Osborne to Holly Dahm, directing her to attend Suncorp Bank.

Additionally, I draw your attention to:

The ATO Invoice
An overdue tax debt notice for $1,106 addressed to Ultra Super Fund, issued on 7 January 2025 with a due date of 21 January 2025. This raises concerns regarding its validity, as the ATO typically allows a minimum of 30 days for payment. This is further complicated by an invoice for the same amount issued to the fund's Suncorp account on 22 November 2024. The discrepancies and misleading nature of these documents appear to be an attempt by Garth Osborne to compel Rhonda Knyvett to act, potentially facilitating further fund mismanagement.

Attempts to Coerce Trustee
Emails dated 17 January 2025 (to Rhonda Knyvett) and 27 January 2025 (to Holly Dahm) from Garth Osborne directing attendance at Suncorp Bank, in clear disregard of the enduring power of attorney and previous instructions to cease communication. These actions indicate a continued attempt to misrepresent information and compel action to further facilitate fund mismanagement.

DEGELYN PTY LTD
There are concerns regarding the operations of DEGELYN PTY LTD and its association with Ultra Super Fund, as detailed in the attached the year-end financial statements.
There are discrepancies associated with Garth Osborne's business names for the single business which he operated, namely "Zillmere Spine Sports Physio Clinic" and "Zillmere Spine & Sports Physio Clinic.'

Garth Osborne operated a single physiotherapy clinic in Shop 1 158 Church Rd, Zillmere QLD 4034, however there appears be two distinct business names, namely "Zillmere Spine Sports Physio Clinic" and "Zillmere Spine & Sports Physio Clinic." The clinic's financial activities are registered under DEGELYN PTY LTD, and David Wrangell, Ultra Super Fund accountant, is listed on ASIC records for DEGELYN PTY LTD.

Additionally, LinkedIn profiles for Garth Osborne based in ACT have been identified, an exhaustive list of ABNs associated with Garth Osborne, revealing a family partnership ABN linked to him and his sister (Sharon Gail Osborne), which was cancelled in October 2024. This information, combined with Garth Osborne's retirement last year and the closure of his business webpage, raises further questions about the legitimacy of the operations

Due to size limitations, additional attachments related to this subject will be provided in a subsequent email.

Kind regards,

Holly Dahm

Subject: Correspondence - text messages exchange
Date: Tuesday, 28 January 2025 at 7:58:43 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
CC: Honda.r@hotmail.com <honda.r@hotmail.com>
Category: H & W
Attachments: TEXT MESSAGE TRANSCRIPT - Rhonda Knyvett & Garth Osborne.docx

Dear McLane

I am providing below extracts from the text message exchanges between Rhonda Knyvett and Garth Osborne, covering the period from 27 March 2024 to 20 December 2024.

These messages demonstrate Rhonda's repeated efforts to request information about her superannuation, including statements, and Garth's requests for her signature on various documents.

Key Information

- Rhonda consistently requested superannuation-related information, which Garth either avoided or ignored.
- Garth sought Rhonda's signature on documents related to the closure of bank accounts and another document Rhonda understood to be related to wrapping up the superannuation, though no clarification or supporting information was provided.

23 December 2024 Meeting:

- Garth presented Rhonda with the seller's contract and a superannuation-related form during this meeting.
- The seller's contract concerned the sale of a property Rhonda was unaware she had any involvement in.
- Additionally, Garth provided a form for Rhonda's signature requiring certification by a Justice of the Peace, which related to attaching a bank account to Boardroom Pty Ltd.
- Rhonda did not sign any documents at the meeting but took photographs of the Boardroom form, which are included, and retained the seller's contract despite Garth's attempts to retrieve it.
- Rhonda attended this meeting expecting further documentation for review. As previously noted, Garth acted in an intimidating manner during this meeting. If required, the support person (Janelle Mair) who attended with Rhonda is available to provide a statement regarding her observations during the meeting.

For completeness, I have attached the full transcript of the text message exchange over the 12-month period referenced. If required, I can also provide screenshots of the conversations.

Please let me know if you require any further information.
Kind regards,

TEXT MESSAGE EXCHANGE

27/03/2024 RHONDA KNYVETT
Hey. So I've had time to think since we met up In Redcliffe. I do feel as if I'm being used somewhat as I'm sure you've done well from the sale of Roghan road. That being said I've agreed to take off cleaning costs. As Deborah and ken were going to pay $400 weekly I think that's a fair charge for you. The 1st weeks rent is due 15/4. I do think 6 months is plenty of time to find what you're looking for. That will bring us to The end of sept (sept 30th '24). As you are going to wind up the super could u give me an approximation of what I'll receive. I've changed my mind about the letter box and if anything comes for you I'm happy to place at the door.
Cheers

3/11/2024 RHONDA KNYVETT
Hey Garth.
Reminding you that the rent is due tomorrow (Monday) November 4
Placed in my letterbox. $800 plus water usage $87 which I've paid. Photo to follow.
It has also been months since you advised me that you were finalising our super. Please advise me of that progress.
As you didn't acknowledge my text about your last date of residency at my house being 28 February 2025. It does deserve a response.
So I'm reminding you, I have concrete plans commencing 1 March that as I stated before cannot be changed.
Reminding you about Kal's Passport, it hasn't been mentioned whether you have located it or not. Cheers Rhonda

4/11/2024 RHONDA KNYVETT
Garth, fyi this has been the 3rd time rent was forgotten. There are multiple text messages with dates showing you had to be followed up about rent. The lack of communication from you does not show respect and courtesy towards me. You fail to provide a dignified response to me when I reach out to explain the conditions, whether it be the super or the date I've advised you to vacate.

7/11/2024 GARTH OSBORNE
Hi Rhonda, I'm waiting on the accountant to finalise the 23-24 FY super tax which will allow for the separation process to proceed. Cheers Garth

19/12/2024 GARTH OSBORNE
Hi Rhonda, Can we meet sometime in the next few days for signing of documents relating to super. Will need to be witnessed by JP Cheers Garth

20/12/2024 RHONDA KNYVETT
Hey Garth
Can you give me more information on what I am signing
And is this just to finalise the super. If so I'll require a statement of what I'll be receiving prior to me signing anything.
Thanks.

20/12/2024 RHONDA KNYVETT
That should work.
Also can you take photos of the documents that I'll be signing and send them through to me so I can a least read them properly before I sign them in front of the JP.

20/12/2024 GARTH OSBORNE
Let's meet and I'll table all documents and you can decide what you ok about.

20/12/2024 RHONDA KNYVETT
Hey i've got a lot going on at the moment so I would like to meet you tomorrow and take the documents with me so I can go over them without you hovering around me.
And more than happy to bring them back to you after I have perused them

20/12/2024 GARTH OSBORNE
Okay, meet you at 9.30 Monday, I'll leave the documents with you and meet up with you again in 30 minutes. How that sit with you?

20/12/2024 RHONDA KNYVETT
Just to make it clear. Please provide me with the statement of what I will receive prior to any signing of any documents in front of a JP.

Subject: Correspondence - text messages exchange
Date: Tuesday, 28 January 2025 at 7:58:34 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
CC: Honda.r@hotmail.com <honda.r@hotmail.com>
BCC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: TEXT MESSAGE TRANSCRIPT - Rhonda Knyvett & Garth Osborne.docx

Dear McLane

I am providing below extracts from the text message exchanges between Rhonda Knyvett and Garth Osborne, covering the period from 27 March 2024 to 20 December 2024.

These messages demonstrate Rhonda's repeated efforts to request information about her superannuation, including statements, and Garth's requests for her signature on various documents.

Key Information

- Rhonda consistently requested superannuation-related information, which Garth either avoided or ignored.
- Garth sought Rhonda's signature on documents related to the closure of bank accounts and another document Rhonda understood to be related to wrapping up the superannuation, though no clarification or supporting information was provided.

23 December 2024 Meeting:

- Garth presented Rhonda with the seller's contract and a superannuation-related form during this meeting.
- The seller's contract concerned the sale of a property Rhonda was unaware she had any involvement in.
- Additionally, Garth provided a form for Rhonda's signature requiring certification by a Justice of the Peace, which related to attaching a bank account to Boardroom Pty Ltd.
- Rhonda did not sign any documents at the meeting but took photographs of the Boardroom form, which are included, and retained the seller's contract despite Garth's attempts to retrieve it.
- Rhonda attended this meeting expecting further documentation for review. As previously noted, Garth acted in an intimidating manner during this meeting. If required, the support person (Janelle Mair) who attended with Rhonda is available to provide a statement regarding her observations during the meeting.

For completeness, I have attached the full transcript of the text message exchange over the 12-month period referenced. If required, I can also provide screenshots of the conversations.

Please let me know if you require any further information.
Kind regards,

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27/03/2024 RHONDA KNYVETT
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Date: Tuesday, 28 January 2025 at 5:54:25 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
CC: Honda.r@hotmail.com <honda.r@hotmail.com>
Category: H & W
Attachments: SUNCORP BANK FORM 9 - Rhonda Knyvett - 2 person approval implemented to on the SMSF joint bank account to for withdrawals.jpg, Attachments.zip

Dear McLane

Further to my previous email, please find attached additional documentation for your review.

The attachments includes:

- ABN information related to the family partnership, along with ABN search results for both business names associated with Garth Osborne's physiotherapy clinic
- ASIC documents pertaining to DEGELYN PTY LTD
- LinkedIn profile for Garth Osborne, Principal, DEGELYN PTY LTD in ACT, Ann Anthonisz, Practice Manager, DEGELYN PTY LTD in QLD
- Website information from dnb business directory listing DEGELYN PTY LTD
- Suncorp bank form - multiple authentications required for withdrawals

These documents should provide further clarity on the matters raised.

Kind regards

Holly Dahm

From: Holly Osborne
Sent: Tuesday, 28 January 2025 5:27 PM
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>; Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Cc: Honda.r@hotmail.com <honda.r@hotmail.com>
Subject: Mismanagement of Ultra Super Fund – Correspondence and Supporting Evidence

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same amount issued to the fund's Suncorp account on 22 November 2024. The discrepancies and misleading nature of these documents appear to be an attempt by Garth Osborne to compel Rhonda Knyvett to act, potentially facilitating further fund mismanagement.

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Date: Tuesday, 28 January 2025 at 5:54:06 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
CC: Honda.r@hotmail.com <honda.r@hotmail.com>
BCC: Riki Dahm <rikidahm84@gmail.com>
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Date: Tuesday, 28 January 2025 at 5:28:15 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
CC: Honda.r@hotmail.com <honda.r@hotmail.com>
Category: H & W
Attachments: Email Correspondence part 1.zip, ATO Invoice paid $1106 22 November 2024.png, ATO INVOICE - ULTRA SUPER FUND TAX INVOICE $1106, dated 7 January 2025 & Due 21 January 2025.pdf

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From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
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Kind regards,

Holly Dahm

Subject: Accepted: Ultra Super Fund meeting
Date: Tuesday, 28 January 2025 at 6:26:38 AM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W

Subject: Accepted: Ultra Super Fund meeting
Date: Tuesday, 28 January 2025 at 6:26:33 AM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Category: H & W

Subject: Re: Superannuation and Financial Documentation – Rhonda Knyvett
Date: Monday, 27 January 2025 at 6:05:59 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
CC: Honda.r@hotmail.com <honda.r@hotmail.com>
Category: H & W, Regulator
Attachments: 2021-2023 Ultra Super Fund Annaul Reporting, David Wrangell, Accountant.zip, 2023-2020 Ultra Super Fund - unqualified audit reports.zip

Dear McLane

As mentioned, emailing the additional attachments.

Holly

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Monday, 27 January 2025 6:03 PM
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>; Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Cc: Honda.r@hotmail.com <honda.r@hotmail.com>
Subject: Re: Superannuation and Financial Documentation – Rhonda Knyvett

Dear McLane

As mentioned, emailing the additional attachments.

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From: Holly Osborne
Sent: Monday, 27 January 2025 6:00 PM
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>; Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Cc: Honda.r@hotmail.com <honda.r@hotmail.com>
Subject: Superannuation and Financial Documentation – Rhonda Knyvett

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I am emailing to provide information concerning Rhonda Knyvett's superannuation, specifically regarding the Ultra Super Fund.

Information regarding Rhonda's tax and superannuation is set out below. A request for a comprehensive tax statement has been submitted to the ATO and is expected to be provided within the next four business days.

ULTRA SUPER FUND	ABN 41 873 921 089
ESTABLISHED	17 September 2002
TRUSTEE	Rhonda Ann Knyvett
TRUSTEE	Garth Wilfred Osborne
Member account number	SMSF114114273321
Recent contribution	No
Insurance	Unknown

ULTRA SUPER FUND BANK ACCOUNTS

Bendigo Bank	BSB 633-000 Account 118052760
Suncorp bank	BSB 484-799 Account 001422502

ULTRA SUPER FUND– Dividends
Listed in Bendigo
1. QANTAS dividends
2. David Jones dividends
3. Coles/ Myer dividends
4. CENTRO PROP DIS DIVIDENT
5. CENTRO RET DIS DIVIDENT
6. SANTOS
7. TELSTRA DIVIDEND
8. AMP LIMITED DIVIDEND
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11. SANTOS DIVIDEND
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13. BXB ITM DIVIDEND

14. BRAMBLES dividend
15. DIVIDEND ANZ replacement
16. direct credit AAI limited t/as 3,724
Listed in Suncorp
17. SANTOS

ULTRA SUPER FUND PROPERTY

1. 158 Church Road, Zillmere 4034 & 2 Hinchcliffe Street, Zillmere 4034
    a. Shop 1 158 Church Road, Zillmere 4034
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7. Unit 4/364 Zillmere Road, Zillmere 4034
8. Unit 5/364 Zillmere Road, Zillmere 4034
9. Unit 6/364 Zillmere Road, Zillmere 4034

Superannuation details and balances

Rhonda Ann Knyvett

TFN 482 565 560

2024-25

- total superannuation balance – not available
- no concessional contributions information to display
- no non-concessional contributions information to display
- no carry-forward concessional contributions information to display
- no employer contributions displayed (attached)
- transfer balance cap – no information displayed (attached)

2023-24

- total superannuation balance $711,315.00
- no concessional contributions information to display
- no non-concessional contributions information to display
- no carry-forward concessional contributions information to display
- no employer contributions displayed (attached)
- transfer balance cap – no information displayed (attached)

2022-23

- total superannuation balance $695,153.00
- carry-forward concessional contributions (attached)
- remaining concessional contributions $27,500.00 (attached)
- no employer contributions displayed (attached)
- transfer balance cap – no information displayed (attached)
- bring forward arrangement – no information (attached)

2021-22

- total superannuation balance $396,444.00
- remaining concessional contributions $25,000.00 (attached)
- carry-forward concessional contributions
- no employer contributions displayed (attached)
- transfer balance cap – no information displayed (attached)
- bring forward arrangement – no information (attached)

2020-21

- total superannuation balance $388,961.00
- remaining concessional contributions $25,000.00 (attached)
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- no employer contributions displayed (attached)
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Transition to AustralianSuper

Rhonda has established an account with AustralianSuper, which is ready to receive a full rollover of funds from the USF once this matter is resolved.

AUSTRALIANSUPER

Member account number 1076514998

Unique superannuation identifier (USI) STA0100AU

Due to the size of some attachments, they may be sent in separate emails, following email size limits.

The email also includes financial year reports and unqualified audit reports provided by David Wrangell, accountant for the Ultra Super Fund.

If you have any questions or require additional information, please do not hesitate to contact me.

Kind Regards

Holly

CONTACT INFORMATION
Rhonda Ann Knyvett

[redacted]

Holly Tegan Dahm, Enduring power of attorney
0401219842

[redacted]

Garth Wilfred Osborne
Ultra Super Fund Trustee
DOB 10/01/56
go56@bigpond.com
0407755084
18 Magnetic Street Boondall 4034
Shop 2, 158 Church Road, Zillmere 4034

David John Wrangell
Ultra Super Fund Accountant
Pine Rivers Consulting
PO BOX 54 Strathpine
14 Mecklem Street Strathpine Qld 4500
P: (07) 3205 2881
david@prctax.com.au
prcadmin@prctax.com.au
DAVID J. WRANGELL & COMPANY PTY. LTD.
ASIC registered agent number **7009**

Laurie Carwardine,
Registration number: 100093267
Carwardine & Associates
(07) 3355 1800
Audit Box Pty Ltd
180 South Pine Rd
ENOGGERA QLD 4051 Australia
Laurie Carwardine, Mortgage Broker at Carwardine & Associates
support@brokerpages.com.au
di@carwardines.com.au
admin@carwardines.com.au

Doug McBirnie, Actuary
Accurium Actuary
act@accurium.com.au
Accounts@accurium.com.au
Melanie Dunn, FIAA SSA, Principal
Level 1, 144 Macquarie Street, HOBART TAS 7000
Tel: 1800 203 123
Web: www.accurium.com.au

Kind regards,

Holly

Attachments

1.ZIP Folder Rhonda Ultra Super Fund Materials
- Ultra Super Fund Rhonda Ann Knyvett - total superannuation balance as at 30.06.2023
- Associates ULTRA SUPER FUND, TRUSTEE, MEMBER
- ATO Superannuation performance comparison - top 4
- Authorised Contact -Income tax 551 KNYVETT, RHONDA A
- balance cap – no information
- Manage credit debit cards – Nil
- Financial institution accounts BSB 484-799 ACC 039836080
- Communication history - nil
- Communication preferences nil
- Employment details - Nil
- Fund Details - Ultra Super Fund & Australiansuper
- TAX Accounts summary
- Tax accounts Income tax 551 KNYVETT,RHONDA A (no info)
- Tax 551 KNYVETT,RHONDA A Income tax 551 transactions - 27_01_2025 (no info)
- TAX Super guarantee accounts
- TAX Excise accounts
- TAX Income tax
- TAX Income tax - Not lodged
- TAX Non-lodgement advice
- Statement of tax record – awaiting
- TAX Fuel tax credit non-GST – Nil
- Taxable payments annual report - Nil
- Taxable payments annual report history- Nil
- TAX - Payment - Nil listed
- TAX Tax registrations – Nil
- TAX Shares and units records – 2017 to current, Nil
- TAX PAYG withholding variation application, current- Nil
- TAX PAYG withholding variation application, history – Nil

Laurie Carwardine Auditor ASIC Registration 100093267
ABN 46 055 917 523 DAVID J. WRANGELL & COMPANY PTY. LTD., PINE RIVERS CONSULTING SERVICE, ACN 055 917 523
Ultra Super Fund Historical details for ABN 41 873 921 089
Ultra Super Fund, 2020-2023, Unqualified Audit reports, David Wrangell, Accountant
Ultra Super Fund, FY 2019-2024 Annual reporting & supporting information David Wrangell, Accountant

Subject: Re: Superannuation and Financial Documentation – Rhonda Knyvett
Date: Monday, 27 January 2025 at 6:05:31 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
CC: Honda.r@hotmail.com <honda.r@hotmail.com>
BCC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W, Regulator
Attachments: 2021-2023 Ultra Super Fund Annaul Reporting, David Wrangell, Accountant.zip, 2023-2020 Ultra Super Fund - unqualified audit reports.zip

Dear McLane

As mentioned, emailing the additional attachments.

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Subject: Re: Superannuation and Financial Documentation – Rhonda Knyvett

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TRUSTEE	Garth Wilfred Osborne
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Recent contribution	No
Insurance	Unknown

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ULTRA SUPER FUND– Dividends
Listed in Bendigo
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14. BRAMBLES dividend
15. DIVIDEND ANZ replacement
16. direct credit AAI limited t/as 3,724

Listed in Suncorp

17. SANTOS

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1. 158 Church Road, Zillmere 4034 & 2 Hinchcliffe Street, Zillmere 4034
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Superannuation details and balances

Rhonda Ann Knyvett

TFN 482 565 560

2024-25

- total superannuation balance – not available
- no concessional contributions information to display
- no non-concessional contributions information to display
- no carry-forward concessional contributions information to display
- no employer contributions displayed (attached)
- transfer balance cap – no information displayed (attached)

2023-24

- total superannuation balance $711,315.00
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Rhonda has established an account with AustralianSuper, which is ready to receive a full rollover of funds from the USF once this matter is resolved.

AUSTRALIANSUPER

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From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
CC: Honda.r@hotmail.com <honda.r@hotmail.com>
Category: H & W, Regulator
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Superannuation details and balances

Rhonda Ann Knyvett

TFN 482 565 560

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If you have any questions or require additional information, please do not hesitate to contact me.

Kind Regards

Holly

CONTACT INFORMATION
Rhonda Ann Knyvett

[redacted]

Holly Tegan Dahm, Enduring power of attorney
0401219842

[redacted]

Garth Wilfred Osborne
Ultra Super Fund Trustee
DOB 10/01/56
go56@bigpond.com
0407755084
18 Magnetic Street Boondall 4034
Shop 2, 158 Church Road, Zillmere 4034

David John Wrangell
Ultra Super Fund Accountant
Pine Rivers Consulting
PO BOX 54 Strathpine
14 Mecklem Street Strathpine Qld 4500
P: (07) 3205 2881
david@prctax.com.au
prcadmin@prctax.com.au
DAVID J. WRANGELL & COMPANY PTY. LTD.
ASIC registered agent number **7009**

Laurie Carwardine,
Registration number: 100093267
Carwardine & Associates
(07) 3355 1800
Audit Box Pty Ltd
180 South Pine Rd
ENOGGERA QLD 4051 Australia
Laurie Carwardine, Mortgage Broker at Carwardine & Associates
support@brokerpages.com.au
di@carwardines.com.au
admin@carwardines.com.au

Doug McBirnie, Actuary
Accurium Actuary
act@accurium.com.au
Accounts@accurium.com.au
Melanie Dunn, FIAA SSA, Principal
Level 1, 144 Macquarie Street, HOBART TAS 7000
Tel: 1800 203 123
Web: www.accurium.com.au

Kind regards,

Holly

Attachments
1.ZIP Folder Rhonda Ultra Super Fund Materials
Ultra Super Fund Rhonda Ann Knyvett - total superannuation balance as at 30.06.2023
Associates ULTRA SUPER FUND, TRUSTEE, MEMBER
ATO Superannuation performance comparison - top 4
Authorised Contact -Income tax 551 KNYVETT, RHONDA A
balance cap – no information
Manage credit debit cards – Nil
Financial institution accounts BSB 484-799 ACC 039836080
Communication history - nil
Communication preferences nil
Employment details - Nil
Fund Details - Ultra Super Fund & Australiansuper

TAX Accounts summary
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TAX PAYG withholding variation application, current- Nil
TAX PAYG withholding variation application, history – Nil

Laurie Carwardine Auditor ASIC Registration 100093267
ABN 46 055 917 523 DAVID J. WRANGELL & COMPANY PTY. LTD., PINE RIVERS CONSULTING SERVICE, ACN 055 917 523
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From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
CC: Honda.r@hotmail.com <honda.r@hotmail.com>
BCC: Riki Dahm <rikidahm84@gmail.com>
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Superannuation details and balances

Rhonda Ann Knyvett

TFN 482 565 560

2024-25

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- remaining concessional contributions $27,500.00 (attached)
- no employer contributions displayed (attached)
- transfer balance cap – no information displayed (attached)
- bring forward arrangement – no information (attached)

2021-22

- total superannuation balance $396,444.00
- remaining concessional contributions $25,000.00 (attached)
- carry-forward concessional contributions
- no employer contributions displayed (attached)
- transfer balance cap – no information displayed (attached)
- bring forward arrangement – no information (attached)

2020-21

- total superannuation balance $388,961.00
- remaining concessional contributions $25,000.00 (attached)
- carry-forward concessional contributions
- no employer contributions displayed (attached)
- transfer balance cap – no information displayed (attached)
- Bring forward arrangement – no information (attached)

2019-20

- total superannuation balance $393,555.03
- remaining concessional contributions $25,000.00 (attached)
- carry-forward concessional contributions (attached)
- no employer contributions displayed (attached)
- transfer balance cap – no information displayed (attached)
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2018-19

- total superannuation balance $384,664.03
- remaining concessional contributions $25,000.00 (attached)
- carry-forward concessional contributions (attached)
- no employer contributions displayed (attached)
- transfer balance cap – no information displayed (attached)
- ring forward arrangement – no information (attached)

Transition to AustralianSuper

Rhonda has established an account with AustralianSuper, which is ready to receive a full rollover of funds from the USF once this matter is resolved.

AUSTRALIANSUPER

Member account number 1076514998

Unique superannuation identifier (USI) STA0100AU

Due to the size of some attachments, they may be sent in separate emails, following email size limits.

The email also includes financial year reports and unqualified audit reports provided by David Wrangell, accountant for the Ultra Super Fund.

If you have any questions or require additional information, please do not hesitate to contact me.

Kind Regards

Holly

Subject: Superannuation and Financial Documentation – Rhonda Knyvett
Date: Monday, 27 January 2025 at 6:00:40 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
CC: Honda.r@hotmail.com <honda.r@hotmail.com>
Category: H & W, Regulator
Attachments: Rhonda Ultra Super Fund Materials.zip, ABN 46 055 917 523 David J Wrangell - Accountant.pdf, Ultra Super Fund Historical details for ABN 41 873 921 089.pdf, Laurie Carwardine Auditor ASIC Registration 100093267.pdf

Dear McLane

I am emailing to provide information concerning Rhonda Knyvett's superannuation, specifically regarding the Ultra Super Fund.

Information regarding Rhonda's tax and superannuation is set out below. A request for a comprehensive tax statement has been submitted to the ATO and is expected to be provided within the next four business days.

ULTRA SUPER FUND	ABN 41 873 921 089
ESTABLISHED	17 September 2002
TRUSTEE	Rhonda Ann Knyvett
TRUSTEE	Garth Wilfred Osborne
Member account number	SMSF114114273321
Recent contribution	No
Insurance	Unknown

ULTRA SUPER FUND BANK ACCOUNTS

Bendigo Bank	BSB 633-000 Account 118052760
Suncorp bank	BSB 484-799 Account 001422502

ULTRA SUPER FUND– Dividends
Listed in Bendigo
1. QANTAS dividends
2. David Jones dividends
3. Coles/ Myer dividends
4. CENTRO PROP DIS DIVIDENT
5. CENTRO RET DIS DIVIDENT
6. SANTOS
7. TELSTRA DIVIDEND
8. AMP LIMITED DIVIDEND
9. BHP BILLITON DIVIDEND
10. CNP SPECIAL DIST DIVIDEND
11. SANTOS DIVIDEND
12. BXB FNL DIVIDEND
13. BXB ITM DIVIDEND
14. BRAMBLES dividend
15. DIVIDEND ANZ replacement
16. direct credit AAI limited t/as 3,724
Listed in Suncorp
17. SANTOS

ULTRA SUPER FUND PROPERTY
1. 158 Church Road, Zillmere 4034 & 2 Hinchcliffe Street, Zillmere 4034
   a. Shop 1 158 Church Road, Zillmere 4034
   b. Shop 2, 158 Church Road, Zillmere 4034
3. 364 Zillmere Road, Zillmere 4034 (TBD - body corporate)
4. Unit 1/364 Zillmere Road, Zillmere 4034
5. Unit 2/364 Zillmere Road, Zillmere 4034
6. Unit 3/364 Zillmere Road, Zillmere 4034
7. Unit 4/364 Zillmere Road, Zillmere 4034
8. Unit 5/364 Zillmere Road, Zillmere 4034
9. Unit 6/364 Zillmere Road, Zillmere 4034

Superannuation details and balances
Rhonda Ann Knyvett
TFN 482 565 560
2024-25
- total superannuation balance – not available
- no concessional contributions information to display
- no non-concessional contributions information to display
- no carry-forward concessional contributions information to display
- no employer contributions displayed (attached)

- transfer balance cap – no information displayed (attached)

2023-24

- total superannuation balance $711,315.00
- no concessional contributions information to display
- no non-concessional contributions information to display
- no carry-forward concessional contributions information to display
- no employer contributions displayed (attached)
- transfer balance cap – no information displayed (attached)

2022-23

- total superannuation balance $695,153.00
- carry-forward concessional contributions (attached)
- remaining concessional contributions $27,500.00 (attached)
- no employer contributions displayed (attached)
- transfer balance cap – no information displayed (attached)
- bring forward arrangement – no information (attached)

2021-22

- total superannuation balance $396,444.00
- remaining concessional contributions $25,000.00 (attached)
- carry-forward concessional contributions
- no employer contributions displayed (attached)
- transfer balance cap – no information displayed (attached)
- bring forward arrangement – no information (attached)

2020-21

- total superannuation balance $388,961.00
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- Bring forward arrangement – no information (attached)

2019-20

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2018-19

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Transition to AustralianSuper

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AUSTRALIANSUPER

Member account number 1076514998

Unique superannuation identifier (USI) STA0100AU

Due to the size of some attachments, they may be sent in separate emails, following email size limits.

The email also includes financial year reports and unqualified audit reports provided by David Wrangell, accountant for the Ultra Super Fund.

If you have any questions or require additional information, please do not hesitate to contact me.

Kind Regards

Holly

CONTACT INFORMATION
Rhonda Ann Knyvett
[redacted]
Holly Tegan Dahm, Enduring power of attorney
0401219842
[redacted]
Garth Wilfred Osborne
Ultra Super Fund Trustee

DOB 10/01/56
go56@bigpond.com
0407755084
18 Magnetic Street Boondall 4034
Shop 2, 158 Church Road, Zillmere 4034

David John Wrangell
Ultra Super Fund Accountant
Pine Rivers Consulting
PO BOX 54 Strathpine
14 Mecklem Street Strathpine Qld 4500
P: (07) 3205 2881
david@prctax.com.au
prcadmin@prctax.com.au
DAVID J. WRANGELL & COMPANY PTY. LTD.
ASIC registered agent number **7009**

Laurie Carwardine,
Registration number: 100093267
Carwardine & Associates
(07) 3355 1800
Audit Box Pty Ltd
180 South Pine Rd
ENOGGERA QLD 4051 Australia
Laurie Carwardine, Mortgage Broker at Carwardine & Associates
support@brokerpages.com.au
di@carwardines.com.au
admin@carwardines.com.au

Doug McBirnie, Actuary
Accurium Actuary
act@accurium.com.au
Accounts@accurium.com.au
Melanie Dunn, FIAA SSA, Principal
Level 1, 144 Macquarie Street, HOBART TAS 7000
Tel: 1800 203 123
Web: www.accurium.com.au

Kind regards,

Holly

Attachments

1.ZIP Folder Rhonda Ultra Super Fund Materials
- Ultra Super Fund Rhonda Ann Knyvett - total superannuation balance as at 30.06.2023
- Associates ULTRA SUPER FUND, TRUSTEE, MEMBER
- ATO Superannuation performance comparison - top 4
- Authorised Contact -Income tax 551 KNYVETT, RHONDA A
- balance cap – no information
- Manage credit debit cards – Nil
- Financial institution accounts BSB 484-799 ACC 039836080
- Communication history - nil
- Communication preferences nil
- Employment details - Nil
- Fund Details - Ultra Super Fund & Australiansuper
- TAX Accounts summary
- Tax accounts Income tax 551 KNYVETT,RHONDA A (no info)
- Tax 551 KNYVETT,RHONDA A Income tax 551 transactions - 27_01_2025 (no info)
- TAX Super guarantee accounts
- TAX Excise accounts
- TAX Income tax
- TAX Income tax - Not lodged
- TAX Non-lodgement advice
- Statement of tax record – awaiting
- TAX Fuel tax credit non-GST – Nil
- Taxable payments annual report - Nil
- Taxable payments annual report history- Nil
- TAX - Payment - Nil listed

TAX Tax registrations – Nil
TAX Shares and units records – 2017 to current, Nil
TAX PAYG withholding variation application, current- Nil
TAX PAYG withholding variation application, history – Nil
Laurie Carwardine Auditor ASIC Registration 100093267
ABN 46 055 917 523 DAVID J. WRANGELL & COMPANY PTY. LTD., PINE RIVERS CONSULTING SERVICE, ACN 055 917 523
Ultra Super Fund Historical details for ABN 41 873 921 089
Ultra Super Fund, 2020-2023, Unqualified Audit reports, David Wrangell, Accountant
Ultra Super Fund, FY 2019-2024 Annual reporting & supporting information David Wrangell, Accountant

Subject: Superannuation and Financial Documentation – Rhonda Knyvett
Date: Monday, 27 January 2025 at 6:00:03 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
CC: Honda.r@hotmail.com <honda.r@hotmail.com>
BCC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W, Regulator
Attachments: Rhonda Ultra Super Fund Materials.zip, ABN 46 055 917 523 David J Wrangell - Accountant.pdf, Ultra Super Fund Historical details for ABN 41 873 921 089.pdf, Laurie Carwardine Auditor ASIC Registration 100093267.pdf

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ESTABLISHED	17 September 2002
TRUSTEE	Rhonda Ann Knyvett
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Superannuation details and balances
Rhonda Ann Knyvett
TFN 482 565 560
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- total superannuation balance – not available
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If you have any questions or require additional information, please do not hesitate to contact me.

Kind Regards

Holly

CONTACT INFORMATION

Rhonda Ann Knyvett

[redacted]

Holly Tegan Dahm, Enduring power of attorney
0401219842

[redacted]

Garth Wilfred Osborne

Ultra Super Fund Trustee
DOB 10/01/56
go56@bigpond.com
0407755084
18 Magnetic Street Boondall 4034
Shop 2, 158 Church Road, Zillmere 4034

David John Wrangell
Ultra Super Fund Accountant
Pine Rivers Consulting
PO BOX 54 Strathpine
14 Mecklem Street Strathpine Qld 4500
P: (07) 3205 2881
david@prctax.com.au
prcadmin@prctax.com.au
DAVID J. WRANGELL & COMPANY PTY. LTD.
ASIC registered agent number **7009**

Laurie Carwardine,
Registration number: 100093267
Carwardine & Associates
(07) 3355 1800
Audit Box Pty Ltd
180 South Pine Rd
ENOGGERA QLD 4051 Australia
Laurie Carwardine, Mortgage Broker at Carwardine & Associates
support@brokerpages.com.au
di@carwardines.com.au
admin@carwardines.com.au

Doug McBirnie, Actuary
Accurium Actuary
act@accurium.com.au
Accounts@accurium.com.au
Melanie Dunn, FIAA SSA, Principal
Level 1, 144 Macquarie Street, HOBART TAS 7000
Tel: 1800 203 123
Web: www.accurium.com.au

Kind regards,

Holly

Attachments

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- Ultra Super Fund Rhonda Ann Knyvett - total superannuation balance as at 30.06.2023
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- Communication history - nil
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- Employment details - Nil
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TAX - Payment - Nil listed
TAX Tax registrations – Nil
TAX Shares and units records – 2017 to current, Nil
TAX PAYG withholding variation application, current- Nil
TAX PAYG withholding variation application, history – Nil
Laurie Carwardine Auditor ASIC Registration 100093267
ABN 46 055 917 523 DAVID J. WRANGELL & COMPANY PTY. LTD., PINE RIVERS CONSULTING SERVICE, ACN 055 917 523
Ultra Super Fund Historical details for ABN 41 873 921 089
Ultra Super Fund, 2020-2023, Unqualified Audit reports, David Wrangell, Accountant
Ultra Super Fund, FY 2019-2024 Annual reporting & supporting information David Wrangell, Accountant

Subject: Email correspondence -Mr. Laurie Carwardine, Auditor, Ultra Super Fund
Date: Sunday, 26 January 2025 at 8:20:17 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
BCC: Riki Dahm <rikidahm84@gmail.com>
Attachments: Ultra super fund ABN 41873921089 - Rhonda Ann Knyvett, trustee - Request for Information and Documentation.eml, Request for Documentation & Ultra Super Fund ABN 41 873 921 089.eml, URGENT Ultra super fund ABN 41873921089 - Rhonda Ann Knyvett, trustee - Request for Information and Documentation (BDNF, EPA, Seller Contract - attached)..eml, Auditor - Laurie Carwardine 100093267.pdf

Dear McLane

I am writing to provide the email correspondence issued to Mr Laurie Carwardine, Carwardine & Associates, auditor for Ultra Super Fund, ABN 41 873 921 089.

On 10 January 2025, an email was sent by Ms Holly Dahm, acting as the Enduring Power of Attorney on behalf of Ms Rhonda Ann Knyvett, to Mr Laurie Carwardine, the auditor of the Ultra Super Fund. In this email, Ms Dahm formally requested various documentation related to the Fund's management and compliance for all past financial years. The request was made due to the withholding of all documentation and information by co-trustee Mr Garth Osborne. She requested that the documents be supplied within seven days of the email.

Following this, on 15 January 2025, Ms Knyvett herself sent an email Mr Carwardine, and to other business emails accounts of Mr Carwardine's, reiterating the formal request for documentation and raising significant concerns within the fund. These concerns include evidence of round-tripping, tax evasion, and legislative breaches directly linked to the actions of her co-trustee, Mr. Garth Osborne. She requested Mr Carwardine's attention to this matter and a response within the original timeframe of 7 days.

On 18 January 2025, Ms Knyvett sent another email to Mr Carwardine, and to other business emails accounts of Mr Carwardine's, following up on her previous email as she had not yet received a response or the requested documentation. She reiterated the significant concerns within the fund, including evidence of round-tripping, tax evasion, and legislative breaches directly linked to the actions of co-trustee, Garth Osborne. She raised concerns about a fraudulent binding death benefit nomination form submitted by Garth Osborne without her consent and requested that the audit process be revisited and all documents and records related to the Ultra Super Fund (for all years/audits) be provided by 22 January 2025.
Key information
To date, Mr Carwardine has not acknowledged or responded to the formal requests for information and documentation pertaining to the fund's management and compliance. These requests were made by Ms Knyvett, a trustee of the Ultra Super Fund, and Ms Dahm, who is acting as the Enduring Power of Attorney on behalf of Ms Knyvett. Despite the seriousness of the concerns raised and the urgency of the requests, no response or acknowledgement has been received from Mr Carwardine.

Kind regards

Holly
Contact Details
Mr Laurie Carwardine,
Registration number: 100093267
Carwardine & Associates
(07) 3355 1800
Business or firm name: Audit Box Pty Ltd
180 South Pine Rd ENOGGERA QLD 4051 Australia
Laurie Carwardine, Mortgage Broker at Carwardine & Associates
support@brokerpages.com.au
di@carwardines.com.au
admin@carwardines.com.au

Kind regards

Holly

Subject: Concerns about fraudulent activity - CH 003 Pty Ltd
Date: Sunday, 26 January 2025 at 6:14:57 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
BCC: Rod Margetts <rodm@oxfordassociates.com.au>, Riki Dahm <rikidahm84@gmail.com>
Category: TITLES Queensland
Attachments: Titles, ABNs, ASIC reports, BCC development application materials.zip

Dear McLane

I trust this email finds you well.

I have outlined key issues for your review about the structure and activities surrounding CH 003 Pty Ltd (ACN 651 430 750), with a focus on ownership, key parties, and concerns about fraudulent activity tied to CH 003 Pty Ltd, particularly in the context of property transactions, Phoenix activity, and concealment of beneficial ownership for review.

This evidence may help strengthen our case, especially regarding Garth Wilfred Osborne and Ann Anthonisz's involvement and their potential misrepresentation in the property dealings and asset concealment.

Timeline of Transactions and Activities
June 2021

- CH 003 Pty Ltd was registered as a proprietary company on 28 June 2021, with Lu Li (Chinese national) appointed as Secretary and holding 85% of shares, and Wei Zhao (Chinese national) as Director, holding 15%.
- This shareholding arrangement raises questions about true beneficial ownership and suggests the potential use of nominee structures to conceal the involvement of Garth Wilfred Osborne and Ann Anthonisz.

159 Roghan Road Taigum 4018

- 12 July 2022: CH 003 Pty Ltd purchased 159 Roghan Road for $3,300,000, significantly below the median market value of $5,000,000.
- 11 October 2022: A caveat (No. 722031169) was lodged, which was subsequently withdrawn on 4 July 2023, indicating changes in title and interest.
- 6 November 2023: A mortgage (No. 722861831) was registered with Taverners No. 11 Pty Ltd as trustee, adding a layer to the financial structure surrounding the property.

169 Roghan Road Taigum 4018

- 3 August 2022: Garth Wilfred Osborne and Ann Anthonisz, registered owners facilitated a transfer of sale of 169 Roghan Road to CH 003 Pty Ltd for $7,333,000, which is below the median market value of $9,000,000.
- 11 October 2022: A caveat (No. 722031242) was lodged and withdrawn on 21 October 2022.
- 6 November 2023: A mortgage (No. 722861838) was registered for 169 Roghan Road, again with Taverners No. 11 Pty Ltd as trustee, mirroring the arrangement for 159 Roghan Road.

Development Applications

- 2024-2025: CH 003 Pty Ltd lodged multiple operational work and subdivision applications for both properties, working with consultants such as Chapter Two Group Pty Ltd and Town Planning Alliance.
- This activity suggests CH 003 Pty Ltd is actively managing and developing the properties while maintaining ownership, further indicating that it may be functioning as a shell entity to facilitate profit concealment.

Key Concerns and Observations
Below-Market Transactions

- Both properties were acquired well below their respective market values, resulting in a potential stamp duty loss of approximately $270,000 due to undervaluation.

Land Tax Underpayment

- CH 003 Pty Ltd appears to have underestimated the land value for taxation purposes, which may have led to annual land tax underpayments of around $82,250 for the two properties.

Phoenix Activity Indicators

- The use of CH 003 Pty Ltd as a shell company, alongside its opaque shareholding structure and rapid property acquisitions, aligns with common Phoenix activity patterns.
- The transactions show signs of coordinated efforts by Garth Wilfred Osborne and Ann Anthonisz to obscure their beneficial ownership via nominee structures, facilitating profit concealment and tax avoidance.

Layered Ownership and Financial Structuring

- Mortgage arrangements involving Taverners No. 11 Pty Ltd, along with the frequent withdrawal and re-registration of caveats, create additional complexity in the ownership and financial arrangements, complicating the tracing of interests.

REGISTERED OWNER 169 Roghan Road Taigum 4018 & 159 Roghan Road Taigum 4018
CH 003 PTY LTD A.C.N. 651 430 750
TAVERNERS NO. 11 PTY LTD
ABN 47 097 971 572 - PTY LTD A.C.N. 097 971 572 TRUSTEE
Ch 003 Pty Ltd

Brisbane City Council - Applicant Address
Ch 003 Pty Ltd
C/- Chapter Two Group Pty Ltd
Level 1, 50 Commercial Road

NEWSTEAD QLD 4006

Company Overview and Structure of CH 003 Pty Ltd

Company Extract:

- Incorporation Date: 03/10/2022
- Registered Address: Level 1, 50 Commercial Road, Newstead QLD 4006 (7EBW72853)
- Director: Wei Zhao
- Address: 'Lot6', 40 Frizzell Street, Stretton QLD 4116
- Born: 18/01/1974, Shanxi, China
- Appointment Date: 04/06/2024
- Secretary: Lu Li
- Address: 2 Fairbank Street, Sunnybank QLD 4109
- Born: 27/09/1978, China
- Appointment Date: 28/06/2021
- ASIC Listed Contact: Gershi You

Share Structure of CH 003 Pty Ltd Class of Shares: Ordinary shares

Shareholding:

- Li holds 85% of the shares, making them the majority owner and likely the controlling party of the company.
- Wei Zhao holds only 15% of the shares, but this is not indicative of true beneficial ownership, as it is likely a placeholder for someone else, Garth Wilfred Osborne and Ann Anthonisz, who are likely controlling the company behind the scenes.

Concerns Regarding Ownership and Control

Nominee Structures and Concealment of Ownership:

- The use of Lu Li as the company secretary holding the majority shares (85%) and Wei Zhao as the director with only 15% of shares raises concerns relating to nominee arrangements designed to obscure the true beneficial ownership, specifically Garth Wilfred Osborne and Ann Anthonisz as the real beneficial owners, with Lu Li and Wei Zhao serving as proxies to conceal their involvement.

Garth and Ann's Role:

- The structure could allow G Garth Wilfred Osborne and Ann Anthonisz to maintain indirect control over CH 003 Pty Ltd while remaining hidden behind the front individuals of Lu Li and Wei Zhao.
- By controlling 85% of the shares through Lu Li, Garth and Ann can direct the company's decisions (e.g., property transactions, development decisions) without appearing in official company records.

Pattern of Fraudulent Transactions and Phoenix Activity

Property Transactions:

- The suspiciously low valuations of the properties involved in CH 003 Pty Ltd's transactions, including the below-market purchases of 159 Roghan Road and 169 Roghan Road, support the claim of potential Phoenix activity and tax evasion.
- The director's shares (Wei Zhao's 15%) likely act as placeholders, allowing the real owners (Garth and Ann) to carry out these transactions while circumventing official scrutiny.
- The rapid and layered ownership structures (with the involvement of proxy directors and secretaries) strongly suggest that CH003 Pty Ltd may be a vehicle for Phoenix activity, with the intention to avoid tax liabilities and regulatory oversight.

Nominee Structures and Concealment of Financial Activity

Boardroom Pty Ltd and Potential Control:

- The information raises serious concerns Garth Wilfred Osborne and Ann Anthonisz retain beneficial ownership through preferred shares or shares held in a trust, most likely managed by Boardroom Pty Ltd.
- This would allow them to exercise control over the company, including directing property sales and redistributing profits from property transactions while keeping their direct involvement hidden.

Relationship with JLL Metropolitan

Sales and Development Activities:

- CH 003 Pty Ltd retains ownership of the properties, but appears to have engaged JLL Metropolitan as a sales agent, marketing partner, or joint venture partner to facilitate the development and sale of individual lots or larger-scale projects.
- JLL Metropolitan could play a significant role in marketing the development, finding buyers, and facilitating property sales without the properties ever being transferred out of CH 003 Pty Ltd's ownership.
- This raises the possibility that CH 003 Pty Ltd remains the landowner while JLL handles the sales and marketing, potentially under an undisclosed joint venture agreement or similar arrangement that could be used to conceal profits from the development.

Review of ABN Registrations

The repeated pattern of ABN activations, cancellations, and entity name changes tied to Garth Wilfred Osborne, and other parties suggests a deliberate effort to obscure ownership and financial flows. This includes frequent changes to business names, locations, and entities, often linked with discretionary trusts and family partnerships.

Best regards,
Holly Dahm

Subject: Further information - Property Assets & Interests – Ultra Super Fund and Associated Parties
Date: Saturday, 25 January 2025 at 10:36:38 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
BCC: Riki Dahm <rikidahm84@gmail.com>
Priority: High
Attachments: Information on property assets owned by Ultra Super Fund, Garth W Osborne, Ann Anthonisz & Rhonda A Knyvett.docx, McGrath property information.jpg

Dear McLane

Following on from my previous email, please find attached an **updated version** of the information involving the Ultra Super Fund, Garth Wilfred Osborne, Ann Anthonisz and Rhonda Ann Knyvett for review.

Additionally, I have included below information from McGrath related to the following properties, have

Please find attached information provided by McGrath relating to the eight (8) properties listed below. The information includes the sale prices, sale dates, LOT plans/RPD/Sections blocks, year of construction, land size, and property type.

I apologise for the omission of this attachment in my previous email.

*a scanned copy will be provided Tuesday

- 18 Magnetic Street, Boondall 4034
- 158 Church Road, Zillmere 4034
- Unit 1/364 Zillmere Road, Zillmere 4034
- Unit 2/364 Zillmere Road, Zillmere 4034
- Unit 3/364 Zillmere Road, Zillmere 4034
- Unit 4/364 Zillmere Road, Zillmere 4034
- Unit 5/364 Zillmere Road, Zillmere 4034
- Unit 6/364 Zillmere Road, Zillmere 4034

Please do not hesitate to reach out should you require any further clarification or additional information.

Thank you for your attention to this matter.

Kind regards,
Holly

From: Holly Osborne
Sent: Saturday, 25 January 2025 9:25 PM
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>; Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Subject: Property Assets & Interests – Ultra Super Fund and Associated Parties

Dear McLane

I hope this email finds you well.

Please find attached information pertaining to the property assets and interests involving Ultra Super Fund, Garth Wilfred Osborne, Ann Anthonisz and Rhonda Ann Knyvett.

The attached ZIP files contain detailed documents related to these property assets, including relevant titles, transactions, and associated information for your review.

Should you require further clarification or additional documentation, please do not hesitate to let me know.

Holly

ZIP FILES

1. 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_19203586
2. 89 Wickham Street Brighton 4017 Historical_Title_Search_13049137
3. 89 Wickham Street Brighton 4017 Title_Image_13049137
4. BCSP 11579 Historical details for ABN 24 853 967 084 VIC
5. Strata Plan 11579 Historical details for ABN 29 867 576 165 NSW

6. Unit 1 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_15963155
7. Unit 2 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_15963156
8. Unit 3 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_15963157
9. Unit 4 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_15963158
10. Unit 5 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_15963159
11. Unit 6 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_15963160
12. 80 & 82 Yundah St, Shorncliffe Qld 4017
13. 80 Yundah Street Shorncliffe 4017 Title_Image_11421004
14. 169 Roghan Rd, Taigum Qld 4018 Historical_Title_Search_13114239
15. 169 Roghan Road Taigum 4018 Title_Image_13114239
16. 159 Roghan Road Taigum 4018 Historical_Title_Search_13900081
17. Birth Certificate - Holly Tegan Osborne
18. 158 Church Rd, Zillmere Qld 4034 & 2 Hinchcliffe St, Zillmere Qld 4034 Historical_Title_Search_12791021
19. 30 Whipbird Pl, Aspley Qld 4034 Historical_Title_Search_50015444 (1)

Subject: Further information - Property Assets & Interests – Ultra Super Fund and Associated Parties
Date: Saturday, 25 January 2025 at 10:29:26 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
BCC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W

Subject: Follow-up on Property Information and Updated Details

Dear McLane
Following on from my previous email, please find attached an **updated version** of the information involving the Ultra Super Fund, Garth Wilfred Osborne, Ann Anthonisz and Rhonda Ann Knyvett for review.

Additionally, I have included below information from McGrath related to the following properties, have

Please find attached information provided by McGrath relating to the eight (8) properties listed below. The information includes the sale prices, sale dates, LOT plans/RPD/Sections blocks, year of construction, land size, and property type.

I apologise for the omission of this attachment in my previous email.

*a scanned copy will be provided Tuesday

- 18 Magnetic Street, Boondall 4034
- 158 Church Road, Zillmere 4034
- Unit 1/364 Zillmere Road, Zillmere 4034
- Unit 2/364 Zillmere Road, Zillmere 4034
- Unit 3/364 Zillmere Road, Zillmere 4034
- Unit 4/364 Zillmere Road, Zillmere 4034
- Unit 5/364 Zillmere Road, Zillmere 4034
- Unit 6/364 Zillmere Road, Zillmere 4034

Please do not hesitate to reach out should you require any further clarification or additional information.

Thank you for your attention to this matter.

Kind regards,
Holly

From: Holly Osborne
Sent: Saturday, 25 January 2025 9:25 PM
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>; Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Subject: Property Assets & Interests – Ultra Super Fund and Associated Parties

Dear McLane

I hope this email finds you well.

Please find attached information pertaining to the property assets and interests involving Ultra Super Fund, Garth Wilfred Osborne, Ann Anthonisz and Rhonda Ann Knyvett.

The attached ZIP files contain detailed documents related to these property assets, including relevant titles, transactions, and associated information for your review.

Should you require further clarification or additional documentation, please do not hesitate to let me know.

Holly

ZIP FILES

1. 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_19203586
2. 89 Wickham Street Brighton 4017 Historical_Title_Search_13049137
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8. Unit 3 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_15963157
9. Unit 4 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_15963158
10. Unit 5 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_15963159
11. Unit 6 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_15963160
12. 80 & 82 Yundah St, Shorncliffe Qld 4017
13. 80 Yundah Street Shorncliffe 4017 Title_Image_11421004
14. 169 Roghan Rd, Taigum Qld 4018 Historical_Title_Search_13114239
15. 169 Roghan Road Taigum 4018 Title_Image_13114239
16. 159 Roghan Road Taigum 4018 Historical_Title_Search_13900081
17. Birth Certificate - Holly Tegan Osborne
18. 158 Church Rd, Zillmere Qld 4034 & 2 Hinchcliffe St, Zillmere Qld 4034 Historical_Title_Search_12791021
19. 30 Whipbird Pl, Aspley Qld 4034 Historical_Title_Search_50015444 (1)

Subject: Property Assets & Interests – Ultra Super Fund and Associated Parties
Date: Saturday, 25 January 2025 at 9:25:14 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
BCC: Riki Dahm <rikidahm84@gmail.com>
Priority: High
Category: TITLES Queensland
Attachments: Information on property assets owned by Ultra Super Fund, Garth W Osborne, Ann Anthonisz & Rhonda A Knyvett.docx, Ultra Super Fund Property asset titles, ABNs, Body Corporate info.zip, PROPERTY ASSETS, G OSBORNE, A ANTHONISZ, R KNYVETT, CH 003 PTY LTD.zip

Dear McLane

I hope this email finds you well.

Please find attached information pertaining to the property assets and interests involving Ultra Super Fund, Garth Wilfred Osborne, Ann Anthonisz and Rhonda Ann Knyvett.

The attached ZIP files contain detailed documents related to these property assets, including relevant titles, transactions, and associated information for your review.

Should you require further clarification or additional documentation, please do not hesitate to let me know.

Holly

ZIP FILES

1. 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_19203586
2. 89 Wickham Street Brighton 4017 Historical_Title_Search_13049137
3. 89 Wickham Street Brighton 4017 Title_Image_13049137
4. BCSP 11579 Historical details for ABN 24 853 967 084 VIC
5. Strata Plan 11579 Historical details for ABN 29 867 576 165 NSW
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9. Unit 4 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_15963158
10. Unit 5 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_15963159
11. Unit 6 364 Zillmere Rd, Zillmere Qld 4034 Historical_Title_Search_15963160
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17. Birth Certificate - Holly Tegan Osborne
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19. 30 Whipbird Pl, Aspley Qld 4034 Historical_Title_Search_50015444 (1)

Subject: Concerns -Authenticity of Deed of Establishment
Date: Friday, 24 January 2025 at 11:59:34 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
BCC: Riki Dahm <rikidahm84@gmail.com>
Priority: High
Category: H & W
Attachments: Ultra Super Fund-Trust Deed - 17.09.2002.pdf

Dear McLane

Upon reviewing the deed of establishment supplied by David Wrangell, Ultra Super Fund accountant, a number of irregularities and inconsistencies have been identified. The key issues are outlined below for your review.

1. Life Expectancy Pension Clause
    - The deed includes a detailed life expectancy pension clause (Clause 16.5) that appears overly prescriptive and unusual for a deed drafted in 2002. Key concerns include:
    - References to specific terms like, “The primary beneficiary became entitled to be paid the pension on or after the day when the primary beneficiary became a pension age” and “If the life expectancy of the primary beneficiary on the commencement date is less than 15 years…”.
    - operational detail, including indexation limits, commutations, and restrictions on residual capital value, would typically be included in pension agreements or actuarial certificates rather than the deed itself.
    - The clause reflects concepts more aligned with legislative reforms post-2002, such as those introduced in 2007, raising doubts about its relevance to a 2002 deed.
2. Formatting and Alignment
    - There are inconsistencies in the alignment, formatting, and reference numbers, suggesting the document may have been assembled from multiple sources:
    - Pages 1–14 are tilted from the top-left to the bottom-right corner, while pages 15–28 are aligned straight, and the tilting resumes from pages 29–36.
    - Page 37 onward is aligned straight, except for page 38, which is tilted.
    - Such abrupt and alternating changes in alignment suggest the document is not a single, continuous original but instead a compilation of photocopied sections.
3. Reference Number Discrepancies
    - The reference numbers on the pages vary inconsistently
    - Pages 1–40 use the reference “sdeed1” to “sdeed40,” while page 41 uses “sdeedref,” and the signature page (42) has “GDEED33A.”
    - On page 17, the border overlaps the reference number, suggesting digital manipulation or superimposition.
4. Physical Evidence of Alterations
    - The document contains photocopy marks (e.g., binder hole shadows on page 14) that appear inconsistent with an original photocopy. These marks seem deliberately added to create the appearance of age or authenticity.
    - Borders on pages such as 5 and 17 appear to have been dragged or altered digitally, with overlaps on reference numbers.
5. Missing or Obscured Information
    - Critical clauses, such as the winding-up provision on page 32, are partially obscured.
    - The signature page (page 42) is undated and lacks a reference number, further undermining its credibility.
6. Handwritten Date and Lack of Amendments
    - The handwritten date on page 1 (17 September 2002) is not corroborated by any other date in the document, including the signature page.
    - Despite the age of the deed, there is no record of amendments to reflect subsequent changes in superannuation laws or fund rules, even though the document references more recent legislative concepts.

Unsurprisingly, the documents provided by David Randall, accountant, contain numerous discrepancies that point to potential falsification, alteration, or assembly from multiple sources—particularly with the inclusion of legislative concepts that were not standard practice in 2002. There are significant concerns regarding the validity of the deed of establishment supplied. I trust we can obtain a more credible version of the deed, including any amendments from alternative sources such as Boardroom Pty Limited, the Auditor, or Sandhurst Trustees, who may have been involved in more recent engagements.

I look forward to your thoughts.

Kind regards,
Holly Dahm

Subject: Re: Meeting regarding Ultra Super Fund [HW-ACTIVE.FID5037940]
Date: Friday, 24 January 2025 at 4:48:27 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
CC: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>, Midaiah Harnett <Midaiah.Harnett@hallandwilcox.com.au>
Category: H & W
Attachments: image001.png, image002.png

Afternoon Christie,

Yes, that day/time works. Would Teams or an in-person meeting be preferred?
Thank you

From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Sent: Friday, 24 January 2025 3:48 PM
To: hollyteganosborne@hotmail.com <hollyteganosborne@hotmail.com>
Cc: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>; Midaiah Harnett <Midaiah.Harnett@hallandwilcox.com.au>
Subject: Meeting regarding Ultra Super Fund [HW-ACTIVE.FID5037940]

Dear Holly

Thank you for all the recently provided correspondence.

We are currently working through the information and discussing your matter internally.

Are you available next Thursday 30th January, 15:30- 16:30 AEST for a further meeting?

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: Deed of Establishment Review and Evidence Preparation
Date: Thursday, 23 January 2025 at 12:59:33 PM Australian Eastern Standard Time
From: Holly Osborne <hollyteganosborne@hotmail.com>
To: McLane Edinger <McLane.Edinger@hallandwilcox.com.au>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>, Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
BCC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W, Regulator
Attachments: image001.png, Ultra Super Fund-Trust Deed.pdf

Dear McLane

Following numerous requests, David Wrangell, Accountant, has now provided the Deed of Establishment. I kindly request that you review the document with reference to the concerns previously raised, identify further issues, and provide advice on appropriate next steps.

To assist with this matter, I am in the process of consolidating the information and evidence to streamline your review. I expect to have this finalised and provided to you within the next 2–3 days.

Please let me know if you require any further input in the meantime.

Kind regards,
Holly Dahm

Begin forwarded message:

From: David Wrangell <david@prctax.com.au>
Date: 23 January 2025 at 12:03:27 pm AEST
To: Holly Osborne <hollyteganosborne@hotmail.com>
Cc: honda.r@hotmail.com, Garth Osborne <go56@bigpond.com>
Subject: Deed

Hi Trustees

The Trust Deed is attached.

I am advised that the Fund is not able to pay its recent ATO bill as Rhonda is unable to meet Garth at the bank.
The fund has a perfect record at the ATO, and is would be disappointing to have that undone.

The future payment of rates and water and insurance is obviously quite important.
The Trustees need to devise a workable solution so the fund assets are not put at risk.

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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Subject: Fwd: Ultra Super Fund meeting
Date: Sunday, 5 October 2025 at 12:33:04 PM Australian Eastern Standard Time
From: H O on behalf of Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: hollydahm@proton.me <hollydahm@proton.me>
Attachments: mime-attachment.ics

Sent from my iPhone

Begin forwarded message:

From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Date: 29 January 2025 at 4:23:17 pm AEST
To: holly.dahm@treasury.qld.gov.au
Subject: FW: Ultra Super Fund meeting

From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Sent: Tuesday, 28 January 2025 6:25:37 AM (UTC+10:00) Brisbane
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>; hollyteganosborne@hotmail.com <hollyteganosborne@hotmail.com>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>; McLane Edinger <McLane.Edinger@hallandwilcox.com.au>
Subject: Ultra Super Fund meeting
When: Thursday, 30 January 2025 3:30 PM-4:30 PM.
Where: Microsoft Teams Meeting

Microsoft Teams Need help?

Join the meeting now

Meeting ID: 430 540 250 621
Passcode: 7Z4nc7UL

Dial in by phone

+61 2 7208 4737,,580999969# Australia, Sydney
Find a local number
Phone conference ID: 580 999 969#

For organizers: Meeting options | Reset dial-in PIN

Subject: RE: Immediate Compliance Required: Provision of Documentation and Legal Obligations [HW-ACTIVE.FID5037940]
Date: Saturday, 22 March 2025 at 12:02:02 AM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

Hi Holly

Thank you for compiling this information for ongoing ease of reference.

We are finalising our review of the provided documentation and will reach out to discuss. A basis for requesting the same document from different sources is to detect any inconsistencies as you also recognise. We look forward to discussing these with you.

Regards

Christie Gardiner | Associate

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

Hall&Wilcox
smarter law

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Friday, 21 March 2025 10:04 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Subject: Fwd: Immediate Compliance Required: Provision of Documentation and Legal Obligations

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

<image001.png>
Like our facebook page to get up to date Tax Information

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



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

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Subject: RE: Ultra Super Fund - Suncorp statements and cheque butts [HW-ACTIVE.FID5037940]
Date: Tuesday, 18 March 2025 at 10:19:08 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

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

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smarter law

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

• 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.

• 25/09/24 - Santos Dividend listed - $3,037.71

• 19/09/24 - Garth transferred $20,000 to National Australia Bank - BSB 084-209 Account 6221290776 titled as SUPER DRAW. This is the only instance referenced in ALL Suncorp statements from 2007 to date of a withdrawal titled as SUPER DRAW.

• 01/06/24 - Garth Osborne withdrawal by transfer $20,000 (four occasions on 29, 30, 31 May & 1 June 2024).

• 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.

• 02/07/19 - OSKO PAYMENTS commenced. Prior to this, concerns relating to validity of the funds classified as rental payments regarding transactions with 'Transfer of Credits', cash deposits, and Direct credit. (Transfer of credit - payee and payer can be the same person).

• 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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Subject: RE: Corro [HW-ACTIVE.FID5037940]
Date: Friday, 21 March 2025 at 8:57:30 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
Category: H & W
Attachments: RE: Ultra Super Fund [HW-ACTIVE.FID5037940].eml

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

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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

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Subject: FW: Confirmation of Payment Approvals [HW-ACTIVE.FID5037940]
Date: Thursday, 20 March 2025 at 2:03:18 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
CC: Riki Dahm <rikidahm84@gmail.com>
Attachments: Bank 19-3.PNG, image001.png, Invoice - ATO Income Tax Bill - 7 January 2025.pdf

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

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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

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

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Subject: RE: Laurie Carwardine 2016 & 2023 ASIC compliance issues [HW-ACTIVE.FID5037940]
Date: Thursday, 20 March 2025 at 1:24:27 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
CC: Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Category: H & W
Attachments: image001.png

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

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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: Re: Ultra Super Fund - confirmation of instructions [HW-ACTIVE.FID5037942]
Date: Wednesday, 19 March 2025 at 9:43:04 AM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
CC: honda.r@hotmail.com <honda.r@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: gbcayd9aoeinats4img_czQVOvn09OjXFlBWv1.png

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

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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
>
> I hope you are well.
>
> Can you please call me at a convenient time to confirm your instructions in relation to further communication between your attorneys and our firm?
>
> 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: Re: Ultra Super Fund - confirmation of instructions [HW-ACTIVE.FID5037942]
Date: Wednesday, 19 March 2025 at 9:43:03 AM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
CC: honda.r@hotmail.com <honda.r@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: gbcayd9aoeinats4img_czQVOvn09OjXFlBWv1.png

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

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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
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What was the request?
Sent from my iPhone

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> Good morning Rhonda
>
> I hope you are well.
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> Can you please call me at a convenient time to confirm your instructions in relation to further communication between your attorneys and our firm?
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> Regards
>
> **Christie Gardiner |** Associate
>
> T +61 7 3231 7798 | F +61 7 3231 7799
> Christie.Gardiner@hallandwilcox.com.au
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Subject: Ultra Super Fund - confirmation of instructions [HW-ACTIVE.FID5037942]
Date: Wednesday, 19 March 2025 at 9:06:18 AM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: honda.r@hotmail.com <honda.r@hotmail.com>
CC: Holly Osborne <hollyteganosborne@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

Good morning Rhonda

I hope you are well.

Can you please call me at a convenient time to confirm your instructions in relation to further communication between your attorneys and our firm?

Regards

Christie Gardiner | Associate

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Christie.Gardiner@hallandwilcox.com.au

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Subject: Ultra Super Fund - confirmation of instructions [HW-ACTIVE.FID5037942]
Date: Wednesday, 19 March 2025 at 9:06:17 AM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: honda.r@hotmail.com <honda.r@hotmail.com>
CC: Holly Osborne <hollyteganosborne@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

Good morning Rhonda

I hope you are well.

Can you please call me at a convenient time to confirm your instructions in relation to further communication between your attorneys and our firm?

Regards

Christie Gardiner | Associate

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Christie.Gardiner@hallandwilcox.com.au

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Subject: Ultra Super Fund - Suncorp statements and cheque butts [HW-ACTIVE.FID5037940]
Date: Tuesday, 18 March 2025 at 11:53:03 AM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

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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Subject: Ultra Super Fund - matter update [HW-ACTIVE.FID5037940]
Date: Monday, 17 March 2025 at 10:50:00 AM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
CC: Riki Dahm <rikidahm84@gmail.com>, Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Category: H & W
Attachments: image001.png

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

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



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Subject: RE: Original Enduring Power of Attorney - R Knyvett [HW-ACTIVE.FID5037940]
Date: Friday, 14 March 2025 at 8:54:07 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

Thanks for confirming Holly – happy to store this with Rhonda's EPA whenever you drop it in.

Christie Gardiner | Associate

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

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From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Friday, 14 March 2025 8:52 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]

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

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Subject: RE: Original Enduring Power of Attorney - R Knyvett [HW-ACTIVE.FID5037940]
Date: Friday, 14 March 2025 at 8:49:12 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

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

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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

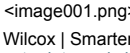
Sent from my iPhone

> 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



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Subject: Re: Original Enduring Power of Attorney - R Knyvett [HW-ACTIVE.FID5037940]
Date: Friday, 14 March 2025 at 6:23:29 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: Image.png

Hi Holly

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Let me know if you need a certified copy.

Regards

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Christie.Gardiner@hallandwilcox.com.au

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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]

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Let me know when you get a chance.

Thanks,

Holly

Sent from my iPhone

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> Sent from my iPhone
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> > 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: Fw: Ultra Super Fund - Outstanding Matters [MCW-ACTIVE.FID2659967] [HW-ACTIVE.FID5038067]
Date: Friday, 14 March 2025 at 6:12:58 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
CC: Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Category: H & W
Attachments: image001.png, image002.png, Image.png, You've been sent large files.eml

Hi Holly

Please see the below correspondence and documents received from McInnes Wilson this evening.

We look forward to discussing this with you next week once we've had a chance to consider them.

Enjoy your weekend.

Regards

Christie Gardiner | Associate

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

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From: Emily Ryan <ERyan@mcw.com.au>
Sent: Friday, March 14, 2025 4:50 pm
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Cc: Chris Davis <CDavis@mcw.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Subject: RE: Ultra Super Fund - Outstanding Matters [MCW-ACTIVE.FID2659967] [HW-ACTIVE.FID5038067]

I'm using Mimecast to share large files with you. Please see the attached instructions.

I'm using Mimecast to share large files with you. Please see the attached instructions.

Hi Christie,

Please see **attached** our correspondence.

I note that due to the size of the attached correspondence and enclosures, the documents are attached using Mimecast.

Kind regards,

Emily Ryan
Associate

McInnesWilson
LAWYERS

T +61 7 3014 6581
eryan@mcw.com.au
Brisbane | Level 23, Central Plaza, 345 Queen Street QLD 4000

mcw.com.au

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From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Sent: Wednesday, 12 March 2025 5:09 PM
To: Emily Ryan <ERyan@mcw.com.au>
Cc: Chris Davis <CDavis@mcw.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Subject: RE: Ultra Super Fund - Outstanding Matters [MCW-ACTIVE.FID2659967] [HW-ACTIVE.FID5038067]

Dear Emily

Please see our correspondence **attached**.

Kind regards

Christie Gardiner | Associate

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

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From: Emily Ryan <ERyan@mcw.com.au>
Sent: Monday, 10 March 2025 8:46 AM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Cc: Chris Davis <CDavis@mcw.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Subject: RE: Ultra Super Fund - Outstanding Matters [MCW-ACTIVE.FID2659967]

Hi Christie,

As a matter affecting the tax and regulatory status for the Ultra Super Fund (**Fund**), we have been instructed that another compliance matter that is outstanding is the finalisation and lodgement of the 2023/2024 financial year tax returns.

Noting your client's desire to change auditor and accountant, would you please obtain further instructions from your client in this regard to enable this compliance matter to be actioned.

We also look forward to receiving your response to my below emails in respect of the Fund.

Kind regards

Emily

Emily Ryan
Associate

T +61 7 3014 6581
eryan@mcw.com.au
Brisbane | Level 23, Central Plaza, 345 Queen Street QLD 4000

mcw.com.au

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From: Emily Ryan
Sent: Friday, 7 March 2025 12:40 PM
To: Christie.Gardiner@hallandwilcox.com.au
Cc: Chris Davis <CDavis@mcw.com.au>; Laura.Hanrahan@hallandwilcox.com.au
Subject: RE: Ultra Super Fund - Outstanding Matters [MCW-ACTIVE.FID2659967]

Hi Christie,

I refer to my below email in relation to the Ultra Super Fund (**Fund**).

We have spoken with our client and below are some further points following on from my email yesterday:

1. In relation to the payment of the outstanding invoices, please provide us with an update as soon as possible. Our client is ready and willing to attend to payment of these invoices once any restriction imposed by Suncorp Bank has been lifted. Our client would like to attend to payment of these invoices as soon as possible to reduce any interest or additional charges imposed in respect of these invoices.

2. In respect of the information you have requested in your correspondence dated 21 February 2025, we have received instructions from our client that it may be easier for him to provide the information requested. To minimise professional costs and delays, our client has agreed to collate the documents and information himself and provide the information to us to send to you. This is to ensure the parties don't themselves incur the professional costs of engaging the accountant or auditor of the Fund to collate and provide the requested documentation.

3. In relation to the accountant and auditor for the Fund, we look forward to receiving your response to the question in my below email as to why your client why a change of accountant and auditor is considered necessary.

4. Our client has instructed us that he is unaware of any "dispute" in relation to the Fund. We look forward to receiving your response to our question in this regard in my below email.

Further, we were cc'd into an email Holly sent to the Queensland Police on Wednesday 5 March 2025 where she made a complaint against our client and Ms Ann Anthonisz. We emailed Holly to confirm whether she has engaged representation in respect of this complaint and have not yet heard from her. Please confirm whether you have instructions from your client in respect of this complaint.

If you have any questions, please do not hesitate to contact me.

Kind regards

Emily

Emily Ryan
Associate

T +61 7 3014 6581
eryan@mcw.com.au
Brisbane | Level 23, Central Plaza, 345 Queen Street QLD 4000

mcw.com.au

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From: Emily Ryan <ERyan@mcw.com.au>
Sent: Thursday, 6 March 2025 2:20 PM
To: Christie.Gardiner@hallandwilcox.com.au
Cc: Chris Davis <CDavis@mcw.com.au>; Laura.Hanrahan@hallandwilcox.com.au
Subject: Ultra Super Fund - Outstanding Matters [MCW-ACTIVE.FID2659967]

Hi Christie,

I refer to your recent correspondence with Chris Davis of our office in relation to the Ultra Super Fund (**Fund**).

I confirm we have reminded our client that he should not be corresponding directly with your office.

To some more substantive issues:

1. In relation to the payment of the outstanding invoices, we understand that our client has attempted to attend to payment of the outstanding invoices in respect of the Fund, as contemplated and agreed to in our recent correspondence, and he has been advised by Suncorp Bank that there are no accounts available to transfer from. We understand that there may be some form of restriction or block imposed on the account. Please confirm whether your client has imposed any restriction or block on any bank accounts for the Fund and, if so, what steps your client proposes to take to ensure the outstanding invoices can be paid in a timely manner.

2. In respect of the information requested in respect of the Fund, please confirm whether the accountants or auditors for the Fund have provided you with any of the information requested. We are seeking further instructions from our client in this regard.

3. What is the basis for your client requesting a change of accountant and auditor for the 2023/2024 FY? What is the concern, problem or dispute with the services delivered by the accountant or the auditor?

4. Further to the last point, your correspondence title uses the term “dispute”. At this stage, we are unaware of any dispute, as the key issue we have approached Holly and your firm appears to be how the fund should properly and efficiently operate (like our client trying to properly pay bills relating to the fund) with Rhonda’s as a co-trustee. Please advise if there is a dispute, and if there has I don’t think this has been communicated to us yet.

Kind regards



Emily Ryan
Associate

T +61 7 3014 6581
eryan@mcw.com.au
Brisbane | Level 23, Central Plaza, 345 Queen Street QLD 4000

mcw.com.au

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Subject: Re: Response...
Date: Friday, 14 March 2025 at 6:06:58 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
Category: H & W
Attachments: Image.png

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

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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?

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Subject: Original Enduring Power of Attorney - R Knyvett [HW-ACTIVE.FID5037940]
Date: Friday, 14 March 2025 at 2:19:05 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

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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Subject: RE: Signed Power of Attorney – Effective 13 March 2025 [HW-ACTIVE.FID5037940]
Date: Thursday, 13 March 2025 at 9:50:42 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
Category: H & W
Attachments: image001.png

You are most welcome – I hope everything goes well the QCAT matter, and Rhonda's upcoming procedure.

Christie Gardiner | Associate

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

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From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Thursday, 13 March 2025 9:25 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Subject: Re: Signed Power of Attorney – Effective 13 March 2025 [HW-ACTIVE.FID5037940]

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: RE: Signed Power of Attorney – Effective 13 March 2025 [HW-ACTIVE.FID5037940]
Date: Thursday, 13 March 2025 at 9:04:07 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
CC: Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

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Regards

Christie Gardiner | Associate

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Christie.Gardiner@hallandwilcox.com.au

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Sent: Thursday, 13 March 2025 8:42 PM
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Cc: Riki Dahm <rikidahm84@gmail.com>
Subject: Signed Power of Attorney – Effective 13 March 2025

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Holly Dahm

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Subject: RE: Ultra Super Fund [HW-ACTIVE.FID5037940]
Date: Wednesday, 12 March 2025 at 5:18:14 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>
CC: Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png

Thanks Holly, and yes we can remove Rhonda from further emails.

Christie Gardiner | Associate

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

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From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Wednesday, 12 March 2025 5:15 PM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
Cc: Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>; Riki Dahm <rikidahm84@gmail.com>
Subject: Re: Ultra Super Fund [HW-ACTIVE.FID5037940]

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.

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Christie.Gardiner@hallandwilcox.com.au

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Cc: honda.r@hotmail.com; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>; Riki Dahm <rikidahm84@gmail.com>
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Category: H & W
Attachments: image001.png, Letter to McInnes Wilson Lawyers - Ultra Super Fund.pdf

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From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: honda.r@hotmail.com <honda.r@hotmail.com>, Holly Osborne <hollyteganosborne@hotmail.com>
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Category: H & W
Attachments: image001.png, Authority of Rhonda Knyvett - Riki Dahm.pdf, R Knyvett - Enduring power of Attorney.pdf

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.

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> Our privacy policy can be reviewed at our website: http://www.hallandwilcox.com.au/privacy/
> <mime-attachment>

Subject: Ultra Super Fund [HW-ACTIVE.FID5037940]
Date: Wednesday, 12 March 2025 at 12:21:47 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: honda.r@hotmail.com <honda.r@hotmail.com>
CC: Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>, Holly Osborne <hollyteganosborne@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png, RE: Ultra Super Fund - Outstanding Matters [MCW-ACTIVE.FID2659967].eml, Letter to McInnes Wilson Lawyers - Ultra Super Fund.docx

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



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Date: Wednesday, 12 March 2025 at 12:21:38 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: honda.r@hotmail.com <honda.r@hotmail.com>
CC: Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>, Holly Osborne <hollyteganosborne@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
Category: H & W
Attachments: image001.png, RE: Ultra Super Fund - Outstanding Matters [MCW-ACTIVE.FID2659967].eml, Letter to McInnes Wilson Lawyers - Ultra Super Fund.docx

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Subject: RE: Complaint - serious criminal offences [MCW-ACTIVE.FID2659967] [HW-ACTIVE.FID5037940]
Date: Wednesday, 12 March 2025 at 10:47:31 AM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
To: Holly Osborne <hollyteganosborne@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
CC: Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Category: GARTH WILFRED OSBORNE
Attachments: image001.png

Hi Holly

Thanks for your email. As previously mentioned, we cannot take carriage of your QPS complaint or take any further steps to communicate with McInnes Wilson regarding this, as our law firm does not do criminal law work and we are not criminal lawyers. In the interests of closing it out, you may consider forwarding the email you received from Prosecutions which suggests the complaint was not correctly commenced, in which case there would be nothing to withdraw. We are not, however, in a position to confirm whether or not the complaint was in fact filed correctly or not, and whether there is in fact anything to withdraw.

As discussed with you yesterday, we are about to forward to you our draft letter to McInnes Wilson and the correspondence from McInnes Wilson for your review and further instructions. Although Chris indicates he has politely asked us for certain information, he has not provided us with any of the information we have requested. We need to keep focused on obtaining all the relevant information and not giving Garth any reasons to get distracted and keep delaying the information. For this reason the response to McInnes Wilson is kept short and focused.

Regards

Christie Gardiner | Associate

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

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From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Wednesday, 12 March 2025 9:11 AM
To: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>; Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>
Subject: Fw: Complaint - serious criminal offences [HW-ACTIVE.FID5037940] [MCW-ACTIVE.FID2659967]

Hi Christie

I have provided my response to Chris, as you can see below, confirming that the complaint has been withdrawn. However, he is now using this as leverage to discuss the SMSF matter.

I will not be responding further. Can you please address this and take carriage of it.

Let me know if you require anything further from me.

Holly

From: Chris Davis <CDavis@mcw.com.au>
Sent: Wednesday, 12 March 2025 8:45 AM
To: Holly Osborne <hollyteganosborne@hotmail.com>
Subject: RE: Complaint - serious criminal offences [HW-ACTIVE.FID5037940] [MCW-ACTIVE.FID2659967]

Thanks Holly for this.

You say the complaint has been withdrawn but you didn't provide evidence of that. Then you say my client has to contact the Queensland Police Service. Why?

That is not how this works. If you say you withdrew the complaint, then you should provide evidence of that. The person who you made allegations against should not waste police or Queensland taxpayer time to ask to receive copies of correspondence that you have sent, or records of telephone conversations you have had with police.

It might be simplest and clearest for all if all matters of complaint you may or may not have against my client is channelled through your lawyers at Hall & Wilcox. In this respect we are yet to receive any notice from your lawyers about any complaints regarding the super fund. We have politely asked a number of times for this to be provided but we have not received anything.

Kind regards

Chris

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Tuesday, 11 March 2025 8:45 PM
To: Chris Davis <CDavis@mcw.com.au>
Subject: Re: Complaint - serious criminal offences [MCW-ACTIVE.FID2659967] [HW-ACTIVE.FID5037940]

Dear Chris

I hereby confirm the that the complaint has been withdrawn. For any further enquiries, please contact the Queensland Police Service.

Kind regards

Holly

From: Chris Davis <CDavis@mcw.com.au>
Date: 10 March 2025 at 8:28:04 am AEST
To: Holly Osborne <hollyteganosborne@hotmail.com>
Cc: go56@bigpond.com, ann.z.shopz@gmail.com, Emily Ryan <ERyan@mcw.com.au>

Subject: RE: Complaint - serious criminal offences [MCW-ACTIVE.FID2659967]

Holly

Did you respond to my email below?

Hall & Wilcox have advised me that you have not instructed them on criminal matters.

Despite that, Hall & Wilcox do say that you have withdrawn the complaint. If so would you please confirm that you have and provide evidence of that?

Kind regards

Chris

From: Chris Davis
Sent: Thursday, 6 March 2025 12:54 PM
To: Holly Osborne <hollyteganosborne@hotmail.com>
Cc: go56@bigpond.com; ann.z.shopz@gmail.com
Subject: RE: Complaint - serious criminal offences [MCW-ACTIVE.FID2659967]

Hello Holly

Would you please let me know if you and Rhonda are represented by lawyers in the complaint matter referred to below? If so please do provide details.

Kind regards

Chris

Chris Davis
Principal

T +61 7 3014 6530
cdavis@mcw.com.au
Brisbane | Level 23, Central Plaza, 345 Queen Street QLD 4000

mcw.com.au

Privacy Policy | EFT Transfers

From: Holly Osborne <hollyteganosborne@hotmail.com>
Sent: Wednesday, 5 March 2025 10:57 PM
To: Prosecutions.Sandgate@police.qld.gov.au
Cc: Chris Davis <CDavis@mcw.com.au>; go56@bigpond.com; ann.z.shopz@gmail.com
Subject: Complaint - serious criminal offences
Importance: High

Dear Sir/Madam,

I am writing to formally lodge a complaint against Mr Garth Wilfred Osborne and Ms Ann Anthonisz for actions that I believe constitute serious criminal offences, including but not limited to fraud, false declaration, and attempting to pervert the course of justice in a current Queensland Civil and Administrative Tribunal (QCAT) proceeding set for hearing on 28 March 2025 at Sandgate Magistrates Court.

I am the Enduring Power of Attorney on behalf of Ms Rhonda Ann Knyvett, the Applicant in QCAT proceedings involving the Respondents Mr Osborne and Ms Anthonisz. During these proceedings, the Respondents submitted and served the following documents on 27 February 2025, and for a second time on 28 February 2025, serving an additional statement (4).

1. A bank statement from his Mr Osborne's personal NAB bank account
2. A cheque stub
3. An affidavit certified before a Justice of the Peace
4. A statement lodged with QCAT.

In these documents, Mr Osborne declared that a $10,000 cheque issued to Ms Knyvett was a gift. Mr Osborne and Ms Knyvett are co trustee's of a Self-Managed Superannuation Fund (SMSF). The SMSF financial operating statement for financial year ending 30 June 2023 records the $10,000 payment as a superannuation payment made to Ms Knyvett on page 5. The cheque cannot be a gift as it was recorded in the SMSF operating statement, and reported to Australian Tax Office in the SMSF annual tax lodgement.

Based on the available information, it is my interpretation that the Respondents, Mr Osborne and Ms Anthonisz, have allegedly engaged in conduct that may constitute serious offences, including but not limited to fraud, false declaration, and attempting to pervert the course of justice.

It appears that Mr Osborne knowingly misrepresented the nature of a $10,000 cheque payment, intentionally making a false declaration to a Justice of the Peace (JP). The document was certified, and the Respondents submitted the document to the QCAT as part of proceedings in Case No. Q1499-25, a residential tenancy dispute concerning a periodic lease. This false declaration was also served on the Applicant, Ms Knyvett, presented as evidence before QCAT.

Mr Osborne swore an affidavit before a JP, despite allegedly knowing the contents to be false, and subsequently submitted this affidavit to QCAT in an apparent attempt to mislead the Tribunal to secure a more favourable outcome. This affidavit appears to have been designed to falsely recharacterise the cheque payment made to Ms Knyvett, with the apparent objective of concealing the true nature of the transaction.

While the misleading information was served on behalf of both Respondents, Mr Osborne and Ms Anthonisz, it remains a key consideration whether Ms Anthonisz was aware that the statement was false. Based on the circumstances, it appears Ms Anthonisz stood to benefit from the misrepresentation, and if it is established that she had knowledge of the false statement and did not dispute its accuracy, she may be complicit in the deceptive conduct.

In Queensland law, accessorial liability may arise if an individual:

1. Knowingly aids, abets, counsels, or procures the commission of an offence; or
2. Intentionally participates in an act designed to mislead a legal process for personal gain.

The actions undertaken appear to be a deliberate attempt to pervert the course of justice by submitting false information to a legal authority, with the

Respondents seemingly seeking to gain an advantage in a tenancy dispute. Given the seriousness of these allegations, this information is submitted in good faith for consideration by the relevant authorities, to determine whether criminal charges should be pursued against either or both Respondents.

Supporting evidence

1. All documentation lodged with the QCAT and served to the Applicant on 27 February 2025 and 28 February 2025
2. SMSF financial operating statement FY23

Contempt Application

Please be advised that I am in the process of preparing submissions and will lodge a complaint of contempt against the Respondents with the QCAT.

Request

Given the seriousness of the allegations against The Respondents, I respectfully request the issuance of a complaint number for this report and to be notified of public developments, such as charges or convictions.

As the evidence pertaining to these allegations remains preserved and cannot be altered, I have included Mr Osborne, Ms Anthonisz, and Mr Osborne's SMSF legal representative, Mr Davis, in this correspondence, ensuring the Respondents have the opportunity to proactively engage with enquiries initiated by the Queensland Police Service regarding this complaint. To assist with enquiries, the Respondents contact information is provided below. Should you require any additional information, please do not hesitate to contact me via phone at 0401 219 842 or by email.

Thank you for your attention to this serious matter.

Kind regards,

Holly Dahm

Enduring power of attorney

On behalf of Rhonda Ann Knyvett

CONTACT INFORMATION

Garth Wilfred Osborne
0407755084
Go56@bigpond.com.au
18 Magnetic Street
Boondall 4018
PO BOX 321
Taigum 4018

Ann Anthonisz
0401 072 389
ann.z.shopz@gmail.com
18 Magnetic Street
Boondall 4018
PO BOX 321
Taigum 4018

SMSF Legal Representation
Chris Davis
McInnes Wilson Lawyers
3014 6530
cdavis@mcw.com.au
Level 23, Central Plaza,
345 Queen Street

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Subject: RE: EPOA dated 9.03.2025 - Rhonda Ann Knyvett [HW-ACTIVE.FID5037940]
Date: Tuesday, 11 March 2025 at 2:25:04 PM Australian Eastern Standard Time
From: Christie Gardiner <Christie.Gardiner@hallandwilcox.com.au>
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>
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

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

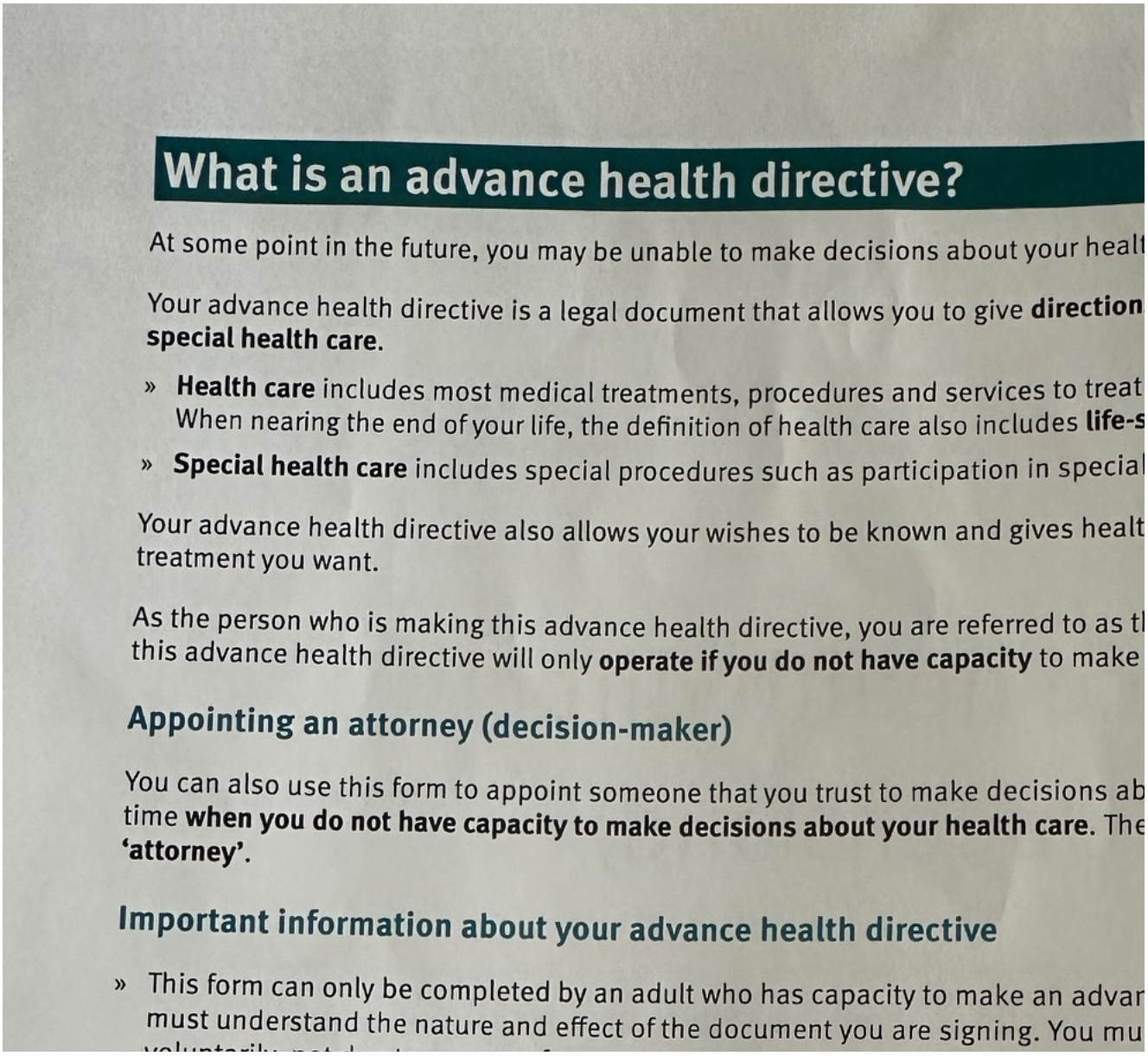
Christie Gardiner | Associate

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

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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



What is an advance health directive?

At some point in the future, you may be unable to make decisions about your healt

Your advance health directive is a legal document that allows you to give **direction special health care.**

» **Health care** includes most medical treatments, procedures and services to treat When nearing the end of your life, the definition of health care also includes **life-s**

» **Special health care** includes special procedures such as participation in special

Your advance health directive also allows your wishes to be known and gives healt treatment you want.

As the person who is making this advance health directive, you are referred to as t this advance health directive will only **operate if you do not have capacity** to make

Appointing an attorney (decision-maker)

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

Important information about your advance health directive

» This form can only be completed by an adult who has capacity to make an advar 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 p declarations, lawyer or notary public).

» If an interpreter is required to interpret or translate this document, they should c 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 hea

» 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 service

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 attorr
health matters.

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

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

Forms and explanatory guides are available at www.qld.gov.au/guardia

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 QL Sta
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 PREFERENC

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

You are not giving

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

The joy of being closer to my family.
To live without pain as much as possible.

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.

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 comm

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 n

(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 directio

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 alive 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 u 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, you

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 c 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 proposed 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 prolonging

OR

Option 2

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

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 cons providers and the people I have listed in section 3.

OR

See next page for option 4.

DIRECTIONS ABOUT BLOOD TRANSFUSIONS

A blood transfusion 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 transfusion:

(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 ty consent to or refuse, e.g. I consent to a transfusion of blooc

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 directi
- At the time of making this advance health directive the princ the capacity to make this advance health directive. The prin
  - understand the nature and effect of this advance health
  - be capable of making this advance health directive freel
- I am not:
  - the person witnessing this advance health directive
  - the person signing this advance health directive for the p
  - an attorney of the principal
  - a relation of the principal or relation of an attorney of the
  - a beneficiary under the principal's will.

Doctor's name	Dr. Shaheed Moideen smart	
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		
Doctor's signature:		

DR.

Option 4

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

(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 treat circumstances *(You mu 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 ve life under any circumstances.
Kidney failure	I would only want renal dialysis if cons the benefit outweighs the burden on m

☐ 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 ca
your attorney(s) can make decisions (e.g. jointly, severally, by a majority, successively or alt
terms on your attorney(s)' decision-making power or provide instructions on how your attor

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

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

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

- 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.

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 more

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

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 decision

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 al

OR

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

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 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.

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

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

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

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:

- 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

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 i
  - the nature and likely effects of each direction in this advance he
  - that a direction operates only while I do not have capacity for th covered by the direction
  - that I may revoke a direction at any time I have the capacity to m the health matter covered by the direction
  - that at any time I do not have capacity to revoke a direction, I wi effectively oversee the implementation of the direction.

AND

- I understand that if I am appointing an attorney(s) for health matte
  - I may specify or limit my attorney(s)' power and instruct my atto exercise of the power
  - the power given to my attorney(s) begins when I lose capacity t health matters
  - once my attorney(s)' power begins, my attorney(s) will have ful power to make decisions about, health matters subject to any t 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 giving
  - the power I am giving to my attorney(s) continues even if I do n make decisions about health matters
  - if I am not capable of revoking this advance health directive, I oversee the use of the power given to my attorney(s) for health

attorney

» a paid carer or health provider for you (i.e. your health provider)

» a beneficiary under your will.

ONLY SIGN THIS PART IN FRONT OF AN ELIGIBLE WITNESS

Principal's signature: _____ **D**

Witness's signature: _____ **D**

(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 thi health directive

» I am not an attorney of t

Name			
Address			
Suburb		State	Postcode

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

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.

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

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)

☐ commissioner for declarations

☐ lawyer

☐ notary public.

» I am not:

» the person signing the document for the principal

» an attorney of the principal