



# Schedule of fees

## Superannuation borrowing package ("instalment warrant loans")

[www.harwoodandrews.com.au](http://www.harwoodandrews.com.au)

### ► Premium package

**\$3,850.00 (inclusive of GST)**

Includes oral advice in relation to the establishment and structure of a borrowing package, including oral advice in relation to:

- the structuring of the property contracts – eg who should be the purchaser, what should be done if the custodian has not signed the contract and who should pay the deposit;
- the structure of the borrowing arrangement; and
- tax and stamp duty related issues such as consequences of the establishment and vesting of the bare trust and GST and income tax return obligations.

Includes the following documents:

- deed of acknowledgement and deed of directions;
- minutes of meetings of all relevant parties;
- product disclosure statement and loan and security documentation for related party lenders;
- review of and report on the lender's loan documentation for unrelated lenders;
- compliance letter; and
- statutory declaration for stamp duty exemption and arranging for the stamping of the deed of acknowledgement (Victoria only).

Does not include:

- transaction documents for the purchase of the property/asset – eg conveyancing documents;
- any meetings with us;
- the incorporation of any companies; or
- any additional legal advice.

### ► Document only package – external lender

**\$1,490.00 (inclusive of GST)**

This package will include the following documents:

- deed of acknowledgement and deed of directions; and
- minutes of meetings of all relevant parties.

Does not include:

- any advice – but if requested advice can be provided at a negotiated cost;
- the preparation of a statutory declaration for stamp duty exemption and arranging for the deed of acknowledgement to be stamped;
- preparation or review of loan and security documentation;
- transaction documents for the purchase of the property/asset – eg conveyancing documents;
- any meetings with us; or
- the incorporation of any companies.

▶ **Document only package – related party lender**

**\$1,950.00 (inclusive of GST)**

Includes the following documents:

- ▶ deed of acknowledgement and deed of directions;
- ▶ minutes of meetings of all relevant parties;
- ▶ loan documentation; and
- ▶ security documentation.

Does not include:

- ▶ any advice - but if requested advice can be provided at a negotiated cost;
- ▶ the preparation of a statutory declaration for stamp duty exemption and arranging for the deed of acknowledgement to be stamped;
- ▶ transaction documents for the purchase of the property/asset – eg conveyancing documents;
- ▶ any meetings; or
- ▶ the incorporation of any companies.

▶ **Stamping of the deed of acknowledgement (document only packages)**

**\$500.00 (inclusive of GST)**

Includes the following:

- ▶ preparation of statutory declaration for stamp duty exemption for the execution of the deed of acknowledgement;
- ▶ attending to the stamping of the deed of acknowledgement.

Stamping of the deed of acknowledgement is included in the premium package but not the document only packages.

Our superannuation team includes:

**ROB JEREMIAH**

Principal

03 9611 0103

[rjeremiah@harwoodandrews.com.au](mailto:rjeremiah@harwoodandrews.com.au)

Accredited Specialist in Tax Law and Business Law

Director of the Small Independent Superannuation

Fund Association (SISFA)

Member of the Superannuation Technical Sub-group of  
the National Tax Liaison Group

**NAOMI PAVLAKIS**

Associate

03 9611 0172

[npavlakis@harwoodandrews.com.au](mailto:npavlakis@harwoodandrews.com.au)

**JOANNA MONAHAN**

Principal

03 5226 8521

[jmonahan@harwoodandrews.com.au](mailto:jmonahan@harwoodandrews.com.au)

Accredited Specialist in Tax Law

**CLAIRE MALONE**

Associate

03 9611 0101

[cmalone@harwoodandrews.com.au](mailto:cmalone@harwoodandrews.com.au)