

# Tax Card 2024-25



# Australian Individual Rates & Medicare Levy

Tax Card 2024-25

## Resident & Non-Resident Tax Rates

RESIDENT		2023-24	
2024-25			
INCOME \$	TAX PAYABLE \$ (EXC. MEDICARE)	INCOME \$	TAX PAYABLE \$ (EX. MEDICARE)
0 – 18,200	Nil	0 – 18,200	Nil
18,201 – 45,000	Nil + 16% of excess over 18,200	18,201 – 45,000	Nil + 19% of excess over 18,200
45,001 – 135,000	4,288 + 30% of excess over 45,000	45,001 – 120,000	5,092 + 32.5% of excess over 45,000
135,001 – 190,000	31,288 + 37% of excess over 135,000	120,001 – 180,000	29,467 + 37% of excess over 120,000
190,001 +	51,638 + 45% of excess over 190,000	180,001 +	51,667 + 45% of excess over 180,000
NON-RESIDENT			
0 - 135,000	30%	0 - 120,000	32.5%
135,001 - 190,000	40,500 + 37% of excess over \$135,000	120,001 - 180,000	39,000 + 37% of excess over 120,000
190,001 +	60,850 + 45% of excess over 190,000	180,001 +	61,200 + 45% of excess over 180,000

## Working Holiday Maker

2024-25		2023-24	
0 - 45,000	15%	0 - 45,000	15%
45,001 - 135,000	6,750 + 30% of excess over 45,000	45,001 - 120,000	6,750 + 32.5% of excess over 45,000
135,000 - 190,000	33,750 + 37% of excess over 135,000	120,000 - 180,000	31,125 plus 37% of excess over 120,000
190,001 +	54,100 + 45% of excess over 190,000	180,001 +	53,325 plus 45% of excess over 180,000

Working holiday makers may be taxed on the basis as a resident if they are from a non-discrimination article (NDA) country and an Australian resident for tax purposes.



VIEW PRIOR YEAR RATES:  
MEDICARE LEVY SURCHARGE  
<https://www.ato.gov.au/individuals-and-families/medicare-and-private-health-insurance/medicare-levy-surcharge/medicare-levy-surcharge-income-thresholds-and-rates>



VIEW PRIOR YEAR RATES:  
RESIDENT TAX RATES  
<https://www.ato.gov.au/tax-rates-and-codes/tax-rates-australian-residents>



VIEW PRIOR YEAR RATES:  
NON-RESIDENT TAX RATES  
<https://www.ato.gov.au/tax-rates-and-codes/tax-rates-foreign-residents>

## Medicare Levy 2024-25 Thresholds

TAXPAYER	NO LEVY IF INCOME DOES NOT EXCEED \$	TAXPAYER	NO LEVY IF INCOME DOES NOT EXCEED \$
Individual	26,000	Senior and pensioner	(Family Income)
Member of a family with	(Family Income)	Senior Australian - no spouse and 0 dependent	41,089
0 dependant	43,846	Senior Australian w/spouse and 0 dependent	57,198
Each additional dependent	4,027	Each additional dependent	4,027

## Medicare Levy Surcharge

	2024-25			
	\$	TIER 1 \$	TIER 2 \$	TIER 3 \$
Singles	0 - 97,000	97,001 - 113,000	113,001 - 151,000	151,001+
Families	\$194,000 or less	\$194,001 – \$226,000	\$226,001 – \$302,000	\$302,001 or more
Levy Surcharge	0.0%	1.0%	1.25%	1.5%

Foreign resident taxpayers and working holiday makers do not pay the Medicare levy, however, if you are a working holiday maker, come from a NDA country and are an Australian resident for tax purposes, you will be liable to pay the Medicare Levy.

## Rebates (Low income tax offset)

TAXABLE INCOME (TI) \$	REBATE
0-37,500	700
37,501-45,000	700 - [(TI - \$37,500) x 5%]
45,001-66,667	325 - [(TI - \$45,000) x 1.5%]
66,668+	Nil

## Health Insurance Income Thresholds & Rebates 2024-25

2024-25	BASE TIER \$	TIER 1 \$	TIER 2 \$	TIER 3 \$
Singles	0 - 97,000	97,001 - 113,000	113,001 - 151,000	151,001 +
Families*	0 - 194,000	194,001 - 226,000	226,001 - 302,000	302,001 +
2023-24				
Singles	0 - 93,000	93,001 - 108,000	108,001 - 144,000	144,001 +
Families*	0 - 186,000	186,001 - 216,000	216,001 - 288,000	288,001 +
HEALTH INSURANCE TAX REBATE				
Aged under 65**	24.608%	16.405%	8.202%	0%
Aged 65-69**	28.710%	20.507%	12.303%	0%
Aged 70 or over**	32.812%	24.608%	16.405%	0%



**VIEW PRIOR YEAR RATES:  
HEALTH INSURANCE INCOME THRESHOLDS  
& REBATES**

<https://www.ato.gov.au/individuals-and-families/medicare-and-private-health-insurance/private-health-insurance-rebate/income-thresholds-and-rates-for-the-private-health-insurance-rebate#ato-Prioryearrebaterrates>

\*Family income threshold increases by \$1500 for each Medicare Levy Surcharge dependent child after their first child.

\*\*The rebate percentage figures apply from 1 April 2023.

\*\*\* The thresholds are indexed and will apply until 30 June 2025, but the rebate percentages may change.

## Termination & Pensions

### Genuine Redundancy / Early Retirement

	BASE LIMIT	FOR EACH COMPLETE YEAR OF SERVICE
2024-25	\$12,524	\$6,264
2023-24	\$11,985	\$5,994
2022-23	\$11,591	\$5,797



**VIEW PRIOR YEAR RATES:**

<https://www.ato.gov.au/tax-rates-and-codes/key-superannuation-rates-and-thresholds/employment-termination-payments>

### Early Termination Payments

COMPONENT	TAX PAYABLE (INCLUDING MEDICARE)
Tax free <sup>1</sup>	Nil
Taxable <sup>2</sup> if under preservation age	First \$245,000 taxed at 32% <sup>3</sup> and excess taxed at 47% <sup>4,5</sup> . Lifetime cap.
Taxable if preservation age and over	First \$245,000 taxed at 17% <sup>3</sup> and excess taxed at 47% <sup>4,5</sup> . Lifetime cap.

- Includes the pre-July 1983 segment and invalidity segment
- Payment must be received within 12 months of taxpayer's termination of employment. Cannot be rolled over to a superannuation fund.
- Preservation age of 55 phasing to age 60 for those born after 1 July 1960.
- Table includes Medicare levy.
- A whole of income cap of \$180,000 can also be applied to certain ETPs and reduce thresholds.

### Pensions & Annuities - % Factors 2023-24 onwards

AGE OF BENEFICIARY	0-64	65-74	75-79	80-84	85-89	90-94	95+
Standard percentage factor <sup>1,2</sup>	4%	5%	6%	7%	9%	11%	14%

- Pensions commenced under a transition to retirement income stream (age 55+) cannot withdraw more than 10% of the account balance in any one year. The tax-free segment is tax-free regardless of age of pensioner. Taxable component is tax-free from age 60, if paid from a taxed source (a 15% rebate applies for those aged 55-59).
- Pension factors have been reduced by 50% in FY 2023 as part of Government's Covid-19 response is expired on 30 June 2023, and have been reverted back to normal rate in FY24



**VIEW PRIOR YEAR RATES:**

<https://www.ato.gov.au/tax-rates-and-codes/key-superannuation-rates-and-thresholds/payments-from-super#ato-Superannuationpensionsandannuities>

# Superannuation

Tax Card 2024-25

## Div 293 Additional Contributions Tax

SUMMARY
Members with Adjusted Taxable Income (ATI) over \$250,000 will pay an additional 15% tax on their concessional contributions (CCs). For Division 293 Purposes, ATI broadly includes:
<ul style="list-style-type: none"> <li>• Taxable income,</li> <li>• Reportable fringe benefits,</li> <li>• Total net investment losses, and</li> <li>• Low tax contributions (generally a member's non-excessive CCs).</li> </ul>
Where a member has Excessive CCs, these are included in their taxable income. Excessive CCs will not be subject to Division 293 tax.

## Spouse Rebate Contributions

SPOUSE ASSESSABLE INCOME AND REPORTABLE FRINGE BENEFITS (SAI'S) <sup>3</sup> \$	MAX REBATABLE CONTRIBUTIONS (MRC) \$	MAX REBATE <sup>1</sup> \$
0 - 37,000	3,000	540 <sup>2</sup>
37,000 - 39,999	3,000 - [SAI - 37,000]	MRC x 18% <sup>2</sup>
40,000+	Nil	Nil

## Superannuation Guarantee Support Levels

YEAR	PRESCRIBED
2024-25	11.5%
2025-26	12%
2026-27	12%
2027-28	12%

## Small Business CGT Caps

YEAR	CGT CAP
2024/25	\$1,780m
2023/24	\$1.705m
2022/23	\$1.650m
2021/22	\$1.615m
2020/21	\$1.565m

## Tax of Superannuation Benefits

AGE OF RECIPIENT	Payments from taxed fund <sup>1</sup>		Payments from untaxed fund <sup>1</sup>	
	LUMP SUM	INCOME STREAM	LUMP SUM	INCOME STREAM
60+	Tax Free <sup>2,3</sup>	Tax-free <sup>2,3</sup>	15% - \$0 - \$1.780m <sup>3</sup> 45% - \$1.780m+	Tax at marginal rate but eligible for a 10% tax offset
55 <sup>5</sup> -59	0% - \$0 - \$235,000 15% - \$235,001	Taxed at marginal rates but eligible for 15% tax offset	5% - \$0 - \$235,000 30% - \$235,000 - \$1.780m 45% - \$1.780m+	Taxed at marginal rates with no tax offset
0-54 <sup>5</sup>	20%	Taxed at marginal rates with no 15% tax offset <sup>5,6</sup>	30% - \$0 - \$1.780m 45% - \$1.780m+	Taxed at marginal rates with no tax offset

1. Separate tax treatment applies for lump sums paid from an untaxed source depending on the lump sum amount and recipient's age.
2. Non-assessable, non-exempt income (i.e. not counted in working out tax payable on taxpayer's other assessable income).
3. Untaxed plan cap amount (2023-24 - \$1.705m)
4. Table excludes Medicare levy.
5. Preservation age of 55 phasing to age 60 for those born after 1 July 1960.
6. Tax offset 15% available if a disability super benefit or death benefit income stream.

### Government Contributions

2024-25 Income year		2023-24 Income year	
ADJ. TAXABLE INCOME (AI) <sup>1</sup>	MAX GOVT CO-CONTRIBUTION <sup>2</sup> \$	ADJ. TAXABLE INCOME (AI) <sup>1</sup>	MAX GOVT CO-CONTRIBUTION <sup>2</sup> \$
0 - 45,400	500	0 - 43,445	500
45,400 - 60,400	500 - ([AI - 45,400] x 0.03333)	43,445 - 58,445	500 - ([AI - 43,445] x 0.03333)
60,400 +	Nil	58,445 +	Nil

### Contribution Eligibility

CONTRIBUTION TYPE	WORK TEST REQUIRED? (FOR MEMBERS AGED 67+)	MAXIMUM AGE LIMIT <sup>1</sup>
<b>Employer Contributions</b>		
Mandated (SG, industrial award, etc)	No	None
Non-Mandated (Salary sacrifice)	No	75
<b>Member Contributions<sup>2</sup></b>		
Deductible contributions	Yes	75
Non-deductible contributions	No	75
<b>Other Contributions</b>		
Spouse contributions	No	75
Downsizer contributions <sup>3</sup>	No	None
COVID-19 re-contribution amounts	No	75
CGT small business contribution	No	75

1. Except for downsizer and mandated employer contributions, contributions can only be accepted by a super fund where they are received on or before 28 days following the end of the month in which the member turns 75.
2. Members aged 67 to 74 will only need to meet a work test if they wish to claim a tax deduction for their personal super contributions. To meet this work test, a member must be gainfully employed for at least 40 hours over a consecutive 30-day period, anytime during the relevant financial year. A work test exemption for recent retirees allows members aged 67 to 74, with a TSB below \$300,000, to claim a tax deduction for personal super contributions made within 12 months from the end of the financial year in which they last met the work test.
3. Since 1 January 2023, downsizer contributions can be made from the age of 55.

### Individual Contributions

2024-25 Income Year		
TYPE OF CONTRIBUTION	ANNUAL CAP - PER PERSON (\$)	EXCESS CONTRIBUTIONS TAX
Concessional	30,000 <sup>1</sup>	N/A <sup>2</sup>
Non-Concessional	120,000	47% <sup>3</sup>
Non-Concessional bring forward provision	360,000 <sup>5</sup>	-
TFN not quoted <sup>4</sup>	N/A	47% <sup>3</sup>

**Contributions above the annual contributions caps will be subject to excess contributions tax levied on the individual.**

1. From 2018-2019, if your total super balance is less than \$500,000 at the end of 30 June of the previous financial year, you may be able to increase your concessional contributions cap. To increase your cap you must have unused concessional contributions cap amounts for one or more of the previous 5 years (but not before 2018-19), and make concessional contributions in the year over the general concessional contributions cap.
2. Excess concessional contributions are taxed at the taxpayers marginal rates.
3. Includes the 2% Medicare levy.
4. Where a member's TFN has not been quoted to a super fund by 30 June each year, this "no-TFN contributions income" is taxed at the outlined rate in the hands of receiving fund. A super fund must return non-concessional contributions within 30 days where the member has not quoted a TFN.
5. For the year commencing 1 July 2024 individuals under 75 may bring forward the non-concessional cap for the next 2 years (up to \$360,000), if their super balance is less than \$1.66m and they are not already in a bring forward arrangement.

### Downsizer Contributions

ELIGIBLE AGE FROM	AGE	MAXIMUM CONTRIBUTION (\$)
1 January 2023	>55	\$300,000
1 July 2022	>60	\$300,000
1 July 2018	>65	\$300,000

#### Eligibility requirements:

1. You have reached the eligible age (and there is no maximum age limit) at the time you make a downsizer contribution
2. Your home was owned by you or your spouse for 10 years or more before the sale – the ownership period is generally calculated from the date of settlement of purchase to the date of settlement of sale.
3. Your home is in Australia and is not a caravan, houseboat, or other mobile home.
4. The proceeds (capital gain or loss) from the sale of the home are either exempt or partially exempt from capital gains tax (CGT) under the main residence exemption, or the home would be entitled to the exemption if it was a CGT rather than a pre-CGT asset (acquired before 20 September 1985).
5. You make your downsizer contribution within 90 days of receiving the proceeds of sale (usually at the date of settlement).
6. You have not previously made a downsizer contribution to your super from the sale of another home or from the part sale of your home.
7. You provide your super fund with the Downsizer contribution into super form (NAT 75073) either before or at the time of making your downsizer contribution.

## Unincorporated Businesses

A small business income tax offset of 16% and capped at \$1,000 per year is available to unincorporated small business entities with an aggregated turnover of less than \$5 million.



## Depreciation

Tax Card 2024-25

### Building Write Off

TYPE	CONSTRUCTION COMMENCED AFTER	APPLICABLE YEARS	DEDUCTION RATE PER YR
You intend to use the building on completion to provide short-term accommodation to travellers in: Apartment buildings in which you own or lease at least 10 apartments; units or flats; hotels; motels; guest houses with at least 10 bedrooms.	21 August 1979	22 August 1979 to 21 August 1984	2.5%
		22 August 1984 to 15 September 1987	4%
		16 September 1987 to 26 February 1992 <sup>1</sup>	2.5%
		27 February 1992 onwards	4%
Building intended to be used on completion for non-residential purposes such as a shop or office.	19 July 1982	20 July 1982 to 21 August 1984	2.5%
		22 August 1984 to 15 September 1987	4%
		16 September 1987 onwards	2.5%
Any building intended to be used on completion for residential purposes or to produce income.	17 July 1985	18 July 1985 to 15 September 1987	4%
		16 September 1987 onwards – 2.5% <sup>1</sup>	2.5%
Structural improvements intended to be used on completion for residential purposes or to produce income.	26 February 1992	27 February 1992 onwards	2.5%
Environment protection earthworks intended to be used on completion for residential purposes or to produce income.	18 August 1992	18 August 1992 onwards	2.5%
Any capital works used to produce income, even if they were not intended to be used for that purpose. For pre-1 July 1997 works only, the capital works must have been intended for use for specified purposes at the time of completion.	30 June 1997	The capital works must actually be used in a deductible way in the income year in which the deduction is claimed (see above onwards rates details for each type of construction).	

2.5% means that you can claim deductions for 40 years and 4% means for 25 years.

1. Where the construction related to certain pre-16 September 1987 contracts, the rate is 4%.

## Uniform Capital Allowance System

PC METHOD			
Decline in value = asset's cost x	$\frac{\text{days held}}{365^2}$	x	$\frac{100\%}{\text{asset's effective life}}$
DV METHOD			
Decline in value = base value <sup>1</sup> x	$\frac{\text{days held}}{365^2}$	x	$\frac{200\%}{\text{asset's effective life}}$

- Apportionment is required in the year of acquisition or disposal and where the asset is also used for non-taxable purposes.
- Pooling for low cost/low value depreciating assets (i.e. cost/value <\$1,000) is 18.75% in the year of allocation and 37.5% p.a. thereafter.
- Pooling is also allowed for "in-house software" expenditure, but it is depreciated at a different rate to the low cost/low value pool.
- Immediate deduction for non-business taxpayer for assets costing \$300 or less.
- Certain assets are excluded from uniform capital allowance system, e.g. building and structural improvements, vehicles in which the cent per km method is used, some work related items where employer has reimbursed and depreciating asset which deduction were available under specific film provisions.

1. Base value is either the cost of the asset (in the first income year) or the opening adjustable value for that year (in later income years).

2."365" does not become "366" for a leap year.

## Car Depreciation Cost Limit

YEAR	LIMIT
2024-25	\$69,674
2023-24	\$68,108
2022-23	\$64,741

## Small Business Entities

- Small businesses with aggregated turnover <\$10 million will be able to immediately deduct the full cost of eligible assets costing less than \$20,000 that are acquired and first used or installed between 01 July 2023 – 30 June 2024.
- A Bill has been introduced into parliament to extend the above instant asset write-off to the 2024-25 income year
- Assets over \$20,000 can apply the small business simplified depreciation pool.
- If you use the simplified depreciation rules and the cost of the asset is more than the \$20,000 threshold, the asset must be placed into the small business pool.

### 1. Rate of deduction for the small business pool (on diminishing value basis) is:

- Opening pool balance at 30%
- Half pool rate (i.e.15%) for new acquisitions (in the first year).

### 2. Certain depreciating assets are excluded from the simplified depreciation rules, these include:

- Assets that are leased out
- Assets allocated to low value pool before opting into the simplified depreciation
- Horticultural plant
- Software allocated to software development pool
- Assets used in R & D
- Capital works



## Companies

### Company Tax Rate for Base Rate Entities

YEAR ENDED 30 JUNE	AGGREGATED TURNOVER <	COMPANY TAX RATE
2021-22 onwards	\$50m	25%
2020-21	\$50m	26%
2018-19 to 2019-20	\$50m	27.5%
2017-18	\$25m	27.5%

Base rate entities are companies that meet the turnover threshold and have base rate entity passive income of no more than 80% of total assessable income.

All other companies remain subject to the corporate tax rate of 30%.

Franking Credits can be 25.0% or 30%. A company must frank a dividend based on the current financial year tax rate, assuming its aggregated turnover and base rate entity passive income is the same as the previous financial year.

### Private Loans (Div 7A) Benchmark Interest Rate

YEAR ENDED 30 JUNE	INTEREST RATE %
2024-25	8.77%
2023-24	8.27%
2022-23	4.77%

## Fringe Benefits Tax

### FBT Rate

FBT YEAR	FBT RATE	TYPE 1 GROSS UP RATE - GST CREDIT AVAILABLE	TYPE 2 GROSS UP RATE - ALL OTHER
Year ending 31 March 2025	47%	2.0802	1.8868

### FBT Benchmark Interest Rate

FBT YEAR	RATE
Year ending 31 March 2025	8.77% per annum
Year ending 31 March 2024	7.77% per annum
Year ending 31 March 2023	4.52% per annum

### FBT Non-Car Statutory Rates per Km

FBT YEAR END	0-2500CC	OVER 2500CC	MOTORCYCLES
31 March 2025	66c	77c	19c
31 March 2024	62c	73c	18c
31 March 2023	58c	69c	17c
31 March 2022	56c	67c	17c

### FBT Car Statutory Fraction

For contracts entered into from 1 April 2014, the statutory fraction for valuing car benefits under the statutory formula method is 20%.

## Motor Vehicles

### Tax Card 2024-25

### Car Expenses (non-FBT)

YEAR	CENTS PER KM
2024-25	88
2023-24	85
2022-23	78
2021-22	72

### Motor Vehicle Expense Deductions

	CENTS PER KM/ BUSINESS USAGE	LOG BOOK METHOD
Eligibility Requirements	None	Car must be held
Expense base	Business km travelled x rate per above table	Total vehicle expenses x Business use percentage
Do you have to substantiate the expenses?	No (reasonable estimate of business km travelled)	Yes (written evidence of expenses)

- A maximum of 5,000km can be claimed using the cents per km method.
- A log book must be kept for a continuous 12 week period, and can be used for 5 years.
- Refer to table on previous page for the car depreciation cost limit.



## NZ Resident Individual Tax Rates 1 April 2024 to 31 March 2025

CURRENT THRESHOLD	NEW THRESHOLD 31 JULY 24	TAX RATE
0 - 14,000	0 - 15,600	10.5%
14,001 - 48,000	15,601 - 53,500	17.5%
48,001 - 70,000	53,501 - 78,100	30%
70,001 - 180,000	78,101 - 180,000	33%
180,001 upwards	180,001	39%

For the 2025 income year (1 April to 31 March 2025), because the change is part way through the year, the annual tax rates and thresholds are composites.

## NZ Resident Individual Tax Rates 1 April 2024 to 31 March 2025

TAXABLE INCOME \$	TAX RATE
0 - 14,000	10.5%
14,001 - 15,600	12.28%
15,601 - 48,000	17.5%
48,001 - 53,500	21.64%
53,501 - 70,000	30%
70,000 - 78,100	30.99%
78,101 - 180,000	33%
\$180,001 upwards	39%

## Employer Superannuation Contribution Tax (ESCT) Rates

ECST RATE THRESHOLD AMOUNT \$	ESCT FROM 1 APRIL
0 - 16,800	10.5%
16,801 - 57,600	17.5%
57,601 - 84,000	30%
84,001 - 216,000	33%
216,001 +	39%

## Corporate Tax

New Zealand has a flat corporate tax rate of 28%

## Trust Tax Rates

- Trustee income 33%
- Minor beneficiary (exemption may apply) 33%
- Beneficiary income (non-minor) is taxed at marginal rate
- Distribution from non-complying trusts 45%

## Goods and Services Tax

GST is levied at 15%. Entities have to register once turnover reaches NZD \$60,000.

## Stamp Duty

New Zealand does not have any stamp duty taxes.

## Property Tax

New Zealand has no capital gains tax, but may tax some real property transactions.

## Superannuation: Kiwisaver Scheme

Employers are required to contribute at least the equivalent of 3% of their employee's gross salary or wages as part of KiwiSaver contributions. KiwiSaver contributions are paid to Inland Revenue department along with PAYE payments for employees.

## FBT

Rate of fringe benefits tax for the year commencing 1 April 2021 is up to 63.93%. FBT returns can be filed quarterly with payment due 20th of the month following or 31st March annual return payment due 31st May.



We're a leading accounting association, established in 1991. Together, our member firms offer the kind of world-class advice and reach you would expect from the biggest companies, with the personal service only possible in smaller organisations. Our locations are in the key cities across Australia and New Zealand.

### DFK ANZ National Office

Level 9/1 William St  
Perth WA 6000

admin@dfkanz.com  
1300 DFK ANZ (1300 335 269)  
www.dfkanz.com

#### ADELAIDE

### DFK Gray Perry

T +61 8 8212 2366  
www.dfkadel.com

#### AUCKLAND

### DFK Oswin Griffiths Carlton

T +64 9 379 3890  
www.dfkogc.com

#### BRISBANE

### DFK Hirn Newey

T +61 7 3266 1488  
www.dfkhirnnewey.com.au

#### CAIRNS

### DFK Kidsons

T +61 7 4031 1390  
www.dfkkidsons.com.au

#### CANBERRA

### DFK Everalls

T +61 2 6232 4588  
www.dfkeveralls.com

#### GRIFFITH

### Nugents Group

T +61 2 6964 8855  
www.dfknugents.com.au

#### MELBOURNE

### DFK Kidsons

T +61 3 8899 6199  
www.dfkkidsons.com.au

#### MELBOURNE

### DFK Nugents

T +61 3 9693 5000  
www.dfknugents.com.au

#### MELBOURNE

### DFK Benjamin King Money

T +61 3 9804 0411  
www.dfkbkm.com.au

#### MELBOURNE

### DFK Collins

T +61 3 9654 0100  
www.dfcollins.com.au

#### PERTH

### DFK Gooding Partners

T +6 8 9327 1777  
www.dfkgoodingpartners.com.au

#### PERTH

### DFK PA Partners

T +61 8 9430 6333  
www.dfkpa.com.au

#### PARRAMATTA

### CIB Accountants and Advisors

T +61 2 4721 6000  
www.cibaccountants.com.au

#### SYDNEY

### DFK Laurence Varnay

T +61 2 9264 5400  
www.dfklv.com.au

#### SYDNEY

### CIB Accountants and Advisors

T +61 9 534 3111  
www.cibaccountants.com.au

