



HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
STATEMENT OF REGISTRABLE INTERESTS
44TH PARLIAMENT

Returning Members declare at p.2-6, interests as at the date of dissolution of the House in the 43rd Parliament (5 August 2013) AND at p.7 alterations since the date of dissolution

Newly elected Members declare at p.2-6, interests as at the date of election (7 September 2013) AND at p.7 alterations since the date of election

SURNAME (please print) Ripoll	
OTHER NAMES Bernard	
ELECTORAL DIVISION OXLEY	STATE QLD

Notes

- (1) It is suggested that the accompanying Explanatory Notes be read before the statement is completed.
- (2) The information which you are required to provide is contained in resolutions agreed to by the House of Representatives on 9 October 1984, a.m. as amended on 21 March 1985, 13 February 1986, 22 October 1986, 30 November 1988 and 9 November 1994 and 16 October 2003. It consists of the Member's registrable interests and the registrable interests of which the Member is aware (a) of the Member's spouse and (b) of any children who are wholly or mainly dependent on the Member for support. For the definition of "dependent children" see the introduction to the Explanatory Notes.
- (3) If there is insufficient space on this form for the information you are required to provide, you may attach additional pages for that purpose. Please date and initial each page of any attachment.
- (4) Forward the original, signed copy of all pages of this statement to the Registrar of Members' Interests, RG.39 Parliament House, Canberra ACT 2600.

1. Shareholdings in public and private companies (including holding companies) indicating the name of the company or companies

Name of company (including holding and subsidiary companies if applicable)	
Self	NONE
Spouse	<ul style="list-style-type: none"> • Share holding in ISN PTY Ltd (Formerly KSX) • Director in FFR PTY LTD - Private Company • Director in RITNEY PTY Ltd - Private Company
Dependent Children	NONE

2. Family and Business Trusts and Nominee Companies

(i) in which a beneficial interest is held, indicating the name of the trust, the nature of its operation and beneficial interest

	Name of Trust/nominee company	Nature of its operation	Beneficial interest
Self	Netflow Trust	Family Trust	shareholder
Spouse			
Dependent Children			

(ii) in which the Member, the Member's spouse, or a child who is wholly or mainly dependent on the Member for support, is a trustee (but not including a trustee of an estate where no beneficial interest is held by the Member, the Member's spouse or dependent children), indicating the name of the trust, the nature of its operation and the beneficiary of the trust

	Name of Trust/nominee company	Nature of its operation	Beneficial interest
Self	None		
Spouse			
Dependent Children			

3. Real estate, including the location (suburb or area only) and the purpose for which it is owned

	Location	Purpose for which owned
Self	Springfield Lakes Ipswich QLD	Residence
Spouse	"	"
Dependent Children	"	"

4. Registered Directorships of companies

	Name of company	Activities of company
Self	Western Corridor Community Fund	Not for profit charity
Spouse	<ul style="list-style-type: none"> FFR Developments Pty Ltd Ripney Pty Ltd 	<ul style="list-style-type: none"> Real estate investment Share investment
Dependent Children	None	

5. Partnerships indicating the nature of the interests and the activities of the partnership

	Name	Nature of interests	Activities of Partnership
Self	None		
Spouse	None		
Dependent Children	None		

6. Liabilities indicating the nature of the liability and the creditor concerned

	Nature of liability	Creditor
Self	<ul style="list-style-type: none"> • Family home • Personal loan • Motor Vehicle 	<ul style="list-style-type: none"> - NAB Homeside - NAB - WEST PAC
Spouse	"	"
Dependent Children	"	"

7. The nature of any bonds, debentures and like investments

	Type of investment	Body in which investment is held
Self	NONE	
Spouse	"	
Dependent Children	"	

8. Saving or investment accounts, indicating their nature and the name of the bank or other institutions concerned

	Nature of account	Name of bank/institution
Self	SAVINGS	<ul style="list-style-type: none"> • Bendigo Bank • NAB
Spouse	"	"
Dependent Children	"	"

9. The nature of any other assets (excluding household and personal effects) each valued at over \$7,500

Nature of any other assets	
Self	- NONE
Spouse	- SHARE IN LAND WITH FFR Pty Ltd
Dependent Children	- NONE

10. The nature of any other substantial sources of income

Nature of income	
Self	- NONE
Spouse	- Employment with UNION SHOPPER
Dependent Children	- PART TIME EMPLOYMENT

11. Gifts valued at more than \$750 received from official sources, or at more than \$300 where received from other than official sources provided that a gift received by a Member, the Member's spouse or dependent children from family members or personal friends in a purely personal capacity need not be registered unless the member judges that an appearance of conflict of interest may be seen to exist

Details of gifts	
Self	NONE
Spouse	4
Dependent Children	4

12. Any sponsored travel or hospitality received where the value of the sponsored travel or hospitality exceeds \$300

Details of travel/hospitality	
Self	AS DETAILED IN DECLARATIONS FROM TIME TO TIME.
Spouse	NONE
Dependent Children	NONE

13. Membership of any organisation where a conflict of interest with a Member's public duties could foreseeably arise or be seen to arise

Name of organisation	
Self	NONE
Spouse	"
Dependent Children	"

14. Any other interests where a conflict of interest with a member's public duties could foreseeably arise or be seen to arise

Nature of interests	
Self	NONE
Spouse	"
Dependent Children	"

NOTIFICATION OF ALTERATION(S) OF INTERESTS SINCE DISSOLUTION OR DATE OF ELECTION

Returning Members declare from the date of dissolution of the 43rd Parliament (5 August 2013)

Newly elected Members declare from the date of election (7 September 2013)

The following alteration(s) of interests have occurred:

ADDITION	<i>Details</i>
<i>Item</i>	<i>Details</i>
<ul style="list-style-type: none"> - attendance at the Melbourne Cup in Melbourne as guest of the VRC including hospitality - attendance at the Qld Roar Football match in Brisbane on the 3 NOV 2013 including hospitality with SBS. 	

DELETION	<i>Details</i>
<i>Item</i>	<i>Details</i>

	<p style="font-size: 24px; margin: 0;">21. 11. 13</p> <p style="margin: 0;">DATE</p>
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REGISTRY OF
12 DEC 2013
MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME (<i>please print</i>)	<i>Ripoll</i>		
OTHER NAMES	<i>Bernard Fernand</i>		
ELECTORAL DIVISION	OXLEY	STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
Attended a Queensland Roar Football Match on 22 nd November 2013	Hosted by SBS
Attended Day 2 of The First Commonwealth Bank Test Match on 22 nd November 2013	Hosted by The Chairman of Queensland Cricket, Mr Jim Holding

DELETION	
<i>Item</i>	<i>Details</i>

	<p>11.12.13</p> <p>DATE</p>
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Parliament of Australia
House of Representatives





E-MAILED
28/1/2014

REGISTRY OF
30 JAN 2014
MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME (<i>please print</i>)	<i>Ripoll</i>		
OTHER NAMES	<i>Bernard.F.</i>		
ELECTORAL DIVISION	<i>Oxley</i>	STATE	<i>QLD</i>

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
Attended the Carlton Mid One Day International Series in Sydney on 19 th January 2014	Hosted by: The Chairman of Cricket Australia, Mr Wally Edwards
Attended the Allan Border Medal Reception in Sydney on 20 th January 2014	Hosted by: Cricket Australia and the Australian Cricketers' Association
Attended the Final Stages of the Australian Tour Down Under in Adelaide from 23rd January to 27 th January 2014	Hosted by: Gavin Jackman, Executive Global Head of Orica Limited (Greenedge)

DELETION	
<i>Item</i>	<i>Details</i>

	<p><i>28.1.14</i></p> <p>DATE</p>
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REGISTRY OF
19 MAR 2014
MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME (please print)	RIPOLL		
OTHER NAMES	BERNARD		
ELECTORAL DIVISION	OXLEY	STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
Item	Details
• MEMBERSHIP	AUSTRALIAN WORKERS UNION

DELETION	
Item	Details
• MEMBERSHIP	TOGETHER UNION QLD

	18.3.14 DATE
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REGISTRY OF
14 MAY 2014
MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME <i>(please print)</i>	<i>Ripoll</i>		
OTHER NAMES	<i>Bernard Fernando</i>		
ELECTORAL DIVISION	OXLEY	STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
4 th May 2014 Attended the Hyundai A-League grand final game in Brisbane	Hosted by the Chairman Frank Lowy AC, CEO David Gallop and Board of Directors of Football Federation of Australia

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE	DATE <i>13.5.14</i>
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HOUSE OF REPRESENTATIVES

REGISTRY OF

24 JUL 2014

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME <i>(please print)</i>	Ripoll		
OTHER NAMES	Bernard.F.		
ELECTORAL DIVISION	Oxley	STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
New Patron of the Springfield Brumbies Basketball Club as of the 28 th June 2014	
New Vice Patron of the Ipswich Rifle Club as of April 2014	
	Hosted by: Terry Slaughter, Springfield Lakes IGA
Attended the 2014 State of Origin 3 rd Match in Brisbane QLD on 9 th July 2014	

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE	DATE 14.7.14
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REGISTRY OF

28 AUG 2014

HOUSE OF REPRESENTATIVES MEMBERS' INTERESTS

**REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT**

SURNAME <i>(please print)</i>	<i>Ripoll</i>		
OTHER NAMES	<i>Bernard Fernando</i>		
ELECTORAL DIVISION	OXLEY	STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
Attended the Qantas Wallabies v All Blacks Rugby Union Game in Sydney on the 16 th of August 2014	Hosted by: David Crombie (President) and Bill Pulver (CEO) of Australia Rugby Union and

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE	DATE <i>19.8.14</i>
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REGISTRY OF
27 SEP 2014
MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME <i>(please print)</i>	<i>Ripoll</i>		
OTHER NAMES	<i>Bernard Fernando</i>		
ELECTORAL DIVISION	OXLEY	STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
All Enclosures passes to the Ipswich Turf Club for 2014/2015.	Presented by Brett Kitching, General Manager and Secretary of the Ipswich Turf Club
13 th September 2014 attended the Golden Rose Race Day at Rose Hill Race Course in NSW	Hosted by the CEO of Special Olympics Australia, Ms Nicola Stokes

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE	<i>15.9.14</i>
DATE	



REGISTRY OF
03 DEC 2014
MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME <i>(please print)</i>	Ripoll
OTHER NAMES	Bernard Fernando
ELECTORAL DIVISION	OXLEY
STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
27 th of September attended the AFL Grand Final – Melbourne	Hosted by Mr Aron Whillans from National Australia Bank
Travel to Beijing and Shanghai from 10-17 October 2014, which included return airfares, accommodation and ground transport.	Sponsored by Kazaru Pty Ltd
4 th of November attended the Melbourne Cup Race Day.	Hosted by Elise Gare from Lion Pty Ltd

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE	<div style="font-size: 2em; color: blue; font-family: cursive;">26.11.14</div> DATE
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REGISTRY OF
03 DEC 2014
MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME <i>(please print)</i>	<i>Ripoll</i>		
OTHER NAMES	<i>Bernard Fernando</i>		
ELECTORAL DIVISION	OXLEY	STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
4 th November 2014, Received a gift of an Australian London 2012 Olympic Games Jacket	Gift presented by the Australian Olympic Committee Mr Mike Tancred

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE	DATE <i>26.11.14</i>
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REGISTRY OF
03 DEC 2014
MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME (<i>please print</i>)	<i>Ripoll</i>		
OTHER NAMES	<i>Bernard Fernando</i>		
ELECTORAL DIVISION	OXLEY	STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
19 th May 2014, Parliamentary Membership to the National Press Club	Sponsored by the National Press Club of Australia and NAB
7 th October 2014, PGA Australia Annual Honorary Membership	Presented by Mark Gibson, Chairman PGA of Australia

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE 	DATE <i>27.11.14</i>
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REGISTRY OF

25 FEB 2015

MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME (<i>please print</i>)	<i>Ripoll</i>		
OTHER NAMES	<i>Bernard Fernando</i>		
ELECTORAL DIVISION	OXLEY	STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
9 th February 2015 Received an Honorary Membership to the PGA Tour Australasia	Presented by Brian Thornburn, CEO of PGA Australia
21 st February 2015 Received 3 tickets to the ICC Cricket World Cup Match Australia v Bangladesh	Hosted by Cricket Australia and New Zealand Cricket
1 st March 2015 Received 3 tickets to the ICC Cricket World Cup Match Pakistan V Zimbabwe	Hosted by Cricket Australia and New Zealand Cricket

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE	DATE <i>18.2.15</i>
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REGISTRY OF

20 MAR 2015

HOUSE OF REPRESENTATIVES MEMBERS' INTERESTS

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME <i>(please print)</i>	<i>Ripoll</i>
OTHER NAMES	<i>Bernard Fernando</i>
ELECTORAL DIVISION	OXLEY
STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
Purchase of a New Home Mortgage	Mortgage with Suncorp Bank

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE	DATE
<i>[Signature]</i>	<i>19.3.15</i>



REGISTRY OF
12 MAY 2015
MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME <i>(please print)</i>	Ripoll
OTHER NAMES	Bernard Fernand
ELECTORAL DIVISION	OXLEY
STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
Travel to United Arab Emirates from 16-23 April 2015, which included return airfares, accommodation, meals and ground transport.	Hosted by the HH The Crown Prince of Abu Dhabi
1 st May 2015 Received(not used due to weather) 2 tickets to the NRL Anzac Test, Brisbane QLD and 2 nd of May 2015 received(not used due to weather) 2 tickets to the NRL Pacific Test in Robina, QLD	Hosted by David Smith, CEO of National Rugby League

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE	DATE <u>11.5.15</u>
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REGISTRY OF

09 JUL 2015

HOUSE OF REPRESENTATIVES

MEMBERS' INTERESTS

**REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT**

SURNAME (<i>please print</i>)	<i>Ripoll</i>		
OTHER NAMES	<i>Bernard Fernando</i>		
ELECTORAL DIVISION	OXLEY	STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
26 th June 2015, Received 2 tickets to a corporate box at the Broncos V's Newcastle NRL game in Brisbane.	Hosted by GEORGE KARAGIANNAKIS Head of Government Relations INSURANCE AUSTRALIA GROUP

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE	DATE <i>30.6.15</i>
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REGISTRY OF

27 JUL 2015

MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME (please print)	Ripoll		
OTHER NAMES	Bernard Fernando		
ELECTORAL DIVISION	OXLEY	STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
8 th July 2015, attended the 3 rd Game of the Rugby League State of Origin, in Brisbane	Hosted by the National Rugby League
18 th July 2015, attended the Qantas Wallabies V Springboks Rugby Union Match in Brisbane.	Hosted by Mr Bill Pulver, CEO of Australian Rugby Union.

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE	DATE 22.7.15
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REGISTRY OF

23 NOV 2015

MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME <i>(please print)</i>	Ripoll		
OTHER NAMES	Bernard Fernand		
ELECTORAL DIVISION	OXLEY	STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
Conference at Hamilton Island from 25-28th October 2015, which included return airfares, accommodation, meals and ground transport.	Hosted by Patron Financial Advice
7 th November 2015 – Received 2 tickets to the Cricket Commonwealth Bank Test Series – Day 3. (These tickets were not used)	Tickets presented by Queensland Cricket

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE	DATE 23.11.15.
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REGISTRY OF
01 DEC 2015
MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME <i>(please print)</i>	Ripoll		
OTHER NAMES	Bernard Fernand		
ELECTORAL DIVISION	OXLEY	STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
Established the Sabematem Trust, which I am the primary beneficiary.	

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE	DATE 1.12.15
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REGISTRY OF
10 FEB 2016
MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS
NOTIFICATION OF ALTERATION(S) OF INTERESTS
44TH PARLIAMENT

SURNAME <i>(please print)</i>	Ripoll		
OTHER NAMES	Bernard Fernando		
ELECTORAL DIVISION	OXLEY	STATE	QLD

I wish to alter my statement of registrable interests as follow:

ADDITION	
<i>Item</i>	<i>Details</i>
Two "All Enclosures" passes to the Ipswich Turf Club for 2015/2016 season.	Presented by Brett Kitching, General Manager and Secretary of the Ipswich Turf Club

DELETION	
<i>Item</i>	<i>Details</i>

SIGNATURE	DATE
	1.2.16.