7.3 Financial Instruments

Note 7.3A: Categories of Financial Instruments	Notes	2018 $'000	2017 $'000
Financial assets			
Loans and receivables			
Cash on hand or on deposit	3.1A	**48,618**	75,198
Overseas property special account cash held by the entity	3.1A	**3,096**	976
Goods and services receivable (gross)	3.1B	**72,510**	40,543
Advances receivable	3.1B	**14,694**	14,026
Cash held by outsiders	3.1B	**221**	203
Other receivables	3.1B	**1,015**	1,594
Total loans and receivables		**140,154**	132,540
Total financial assets		**140,154**	132,540
Financial liabilities			
Financial liabilities measured at amortised cost			
Trade creditors and accruals	3.3A	**84,767**	137,439
Other payables	3.3B	**269**	412
Total financial liabilities measured at amortised cost		**85,036**	137,851
Total financial liabilities		**85,036**	137,851

Accounting policy

Accounting policies for financial assets can be found in Note 3.1: Financial Assets. Accounting policies for financial liabilities can be found in Note 3.3: Payables.

Note 7.3B: Net Gains or Losses on Financial Assets	Notes	2018 $'000	2017 $'000
Loans and receivables			
Foreign exchange (loss)		**(3,760)**	(5,266)
Write-down of financial assets	1.1C	**(86)**	(89)
Movement in impairment allowance	1.1C	**(111)**	33
Net (loss) on loans and receivables		**(3,957)**	(5,322)
Net (loss) on financial assets		**(3,957)**	(5,322)

Note 7.3C: Net Gains or Losses on Financial Liabilities	Notes	2018 $'000	2017 $'000
Financial liabilities measured at amortised cost			
Foreign exchange gains		**9,306**	5,277
Net gains on financial liabilities measured at amortised cost		**9,306**	5,277
Net gains on financial liabilities		**9,306**	5,277