



The Cash Management Account is issued by
Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714
BT Portfolio Services Limited holds the CMA on trust for you

HOW HEAVENLY PTY LTD ATF HB and AP
Superannuation Fund - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 120096680
Statement period: 1 Jan 2022 - 30 Jun 2022

HB and AP Superannuation Fund
Ms Heather Byrne
48 Highland Drive
BOWRAL NSW 2576

BT Cash Management Account bank statement

Account summary

Opening balance	+\$6,124.46
Total credits	+\$10,696.97
Total debits	-\$11,294.10
Closing balance	+\$5,527.33

Interest rate summary

Effective date	Interest rate
7 Apr 2020	0.01% p.a.
15 Jun 2022	0.10% p.a.

Transactions

Date	Description	Credit	Debit	Balance
1 Jan 2022	Opening balance			\$6,124.46
4 Jan 2022	Direct Credit from HB PERSONAL CONT Receipt no. 219169352	\$45.00		\$6,169.46
6 Jan 2022	Sell 30 Pexa Group Limited (PXA) @ \$20.42. Transaction fee \$12.50.	\$600.06		\$6,769.52

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Date	Description	Credit	Debit	Balance
6 Jan 2022	Sell 40 APA Group (Stapled Security) (APA) @ \$10.19. Transaction fee \$12.50.	\$395.10		\$7,164.62
6 Jan 2022	Administration fee for the period 01/12/2021 to 31/12/2021		\$0.10	\$7,164.52
11 Jan 2022	Direct Credit from HB PERSONAL CONT Receipt no. 221354239	\$45.00		\$7,209.52
14 Jan 2022	Sell 100 Insurance Australia Group Limited (IAG) @ \$4.36. Transaction fee \$12.50.	\$423.50		\$7,633.02
14 Jan 2022	Sell 40 BHP Group Limited (BHP) @ \$44.92. Transaction fee \$12.50.	\$1,784.30		\$9,417.32
14 Jan 2022	Sell 50 TPG Telecom Limited (TPG) @ \$6.21. Transaction fee \$12.50.	\$298.00		\$9,715.32
14 Jan 2022	Sell 123 Origin Energy Limited (ORG) @ \$5.56. Transaction fee \$12.50.	\$670.77		\$10,386.09
14 Jan 2022	Buy 50 Lendlease Group (Stapled Security) (LLC) @ \$10.56. Transaction fee \$12.50.		\$540.50	\$9,845.59
14 Jan 2022	Buy 200 Mirvac Group (Stapled Security) (MGR) @ \$2.82. Transaction fee \$12.50.		\$576.50	\$9,269.09
14 Jan 2022	Buy 100 Bank of Queensland Limited (BOQ) @ \$8.23. Transaction fee \$12.50.		\$835.50	\$8,433.59
18 Jan 2022	Direct Credit from HB PERSONAL CONT Receipt no. 223981330	\$45.00		\$8,478.59
25 Jan 2022	Sell 2,000 Strike Energy Limited (STX) @ \$0.24. Transaction fee \$12.50.	\$472.50		\$8,951.09
25 Jan 2022	Buy 100 Transurban Group (Stapled Security) (TCL) @ \$12.86. Transaction fee \$12.50.		\$1,298.50	\$7,652.59
25 Jan 2022	Buy 20 Washington H Soul Pattinson & Company Limited (SOL) @ \$27.78. Transaction fee \$12.50.		\$568.00	\$7,084.59
25 Jan 2022	Buy 1,500 Global Health Limited (GLH) @ \$0.39. Transaction fee \$12.50.		\$590.00	\$6,494.59
25 Jan 2022	Buy 200 Origin Energy Limited (ORG) @ \$5.74. Transaction fee \$12.50.		\$1,159.50	\$5,335.09
25 Jan 2022	Direct Credit from HB PERSONAL CONT Receipt no. 226962494	\$45.00		\$5,380.09
27 Jan 2022	Sell 250 Austal Limited (ASB) @ \$2.00. Transaction fee \$12.50.	\$487.50		\$5,867.59

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Date	Description	Credit	Debit	Balance
28 Jan 2022	Sell 500 Service Stream Limited (SSM) @ \$0.77. Transaction fee \$12.50.	\$373.75		\$6,241.34
31 Jan 2022	Interest payment for Cash Management Account	\$0.07		\$6,241.41
31 Jan 2022	Sell 235.830480 Pandal Wholesale Plus Global Emerging Markets (BTA0550AU) @ \$1.1828. Transaction fee \$0.00.	\$278.94		\$6,520.35
1 Feb 2022	Direct Credit from HB PERSONAL CONT Receipt no. 228631718	\$45.00		\$6,565.35
2 Feb 2022	Sell 35 Appen Limited (APX) @ \$9.69. Transaction fee \$12.50.	\$326.65		\$6,892.00
2 Feb 2022	Sell 20 Ansell Limited (ANN) @ \$27.53. Transaction fee \$12.50.	\$538.09		\$7,430.09
3 Feb 2022	Administration fee for the period 01/01/2022 to 31/01/2022		\$0.10	\$7,429.99
7 Feb 2022	Buy 20 Westpac Banking Corporation (WBC) @ \$21.00. Transaction fee \$12.50.		\$432.50	\$6,997.49
8 Feb 2022	Direct Credit from HB PERSONAL CONT Receipt no. 230335862	\$45.00		\$7,042.49
9 Feb 2022	Buy 5 Macquarie Group Limited (MQG) @ \$192.50. Transaction fee \$12.50.		\$974.98	\$6,067.51
15 Feb 2022	Direct Credit from HB PERSONAL CONT Receipt no. 232011951	\$45.00		\$6,112.51
22 Feb 2022	Direct Credit from HB PERSONAL CONT Receipt no. 233733264	\$50.00		\$6,162.51
22 Feb 2022	Dividend reinvestment plan 70 Transurban Group (Stapled Security) (TCL) @ \$13.2912	\$10.50		\$6,173.01
28 Feb 2022	Interest payment for Cash Management Account	\$0.04		\$6,173.05
1 Mar 2022	Direct Credit from HB PERSONAL CONT Receipt no. 235786677	\$50.00		\$6,223.05
4 Mar 2022	Administration fee for the period 01/02/2022 to 28/02/2022		\$0.04	\$6,223.01

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Date	Description	Credit	Debit	Balance
8 Mar 2022	Direct Credit from HB PERSONAL CONT Receipt no. 238204932	\$50.00		\$6,273.01
11 Mar 2022	Dividend 200 Whitehaven Coal Limited (WHC) @ \$0.08	\$16.00		\$6,289.01
15 Mar 2022	Direct Credit from HB PERSONAL CONT Receipt no. 239937832	\$50.00		\$6,339.01
16 Mar 2022	Dividend 100 Lendlease Group (Stapled Security) (LLC) @ \$0.050223	\$5.02		\$6,344.03
17 Mar 2022	Dividend 40 APA Group (Stapled Security) (APA) @ \$0.25	\$10.00		\$6,354.03
17 Mar 2022	Reversal Dividend 40 APA Group (Stapled Security) (APA) @ \$0.25		\$10.00	\$6,344.03
17 Mar 2022	Dividend 40 APA Group (Stapled Security) (APA) @ \$0.1431	\$5.72		\$6,349.75
17 Mar 2022	Return of capital 40 APA Group (Stapled Security) (APA) @ \$0.1069	\$4.28		\$6,354.03
22 Mar 2022	Direct Credit from HB PERSONAL CONT Receipt no. 241555012	\$50.00		\$6,404.03
24 Mar 2022	Dividend 102 Bega Cheese Limited (BGA) @ \$0.055	\$5.61		\$6,409.64
25 Mar 2022	Buy 1,000 Imugene Limited (IMU) @ \$0.27. Transaction fee \$12.50.		\$282.50	\$6,127.14
25 Mar 2022	Buy 3,500 Creso Pharma Limited (CPH) @ \$0.06. Transaction fee \$12.50.		\$226.00	\$5,901.14
25 Mar 2022	Buy 500 Critical Resources Limited (CRR) @ \$0.08. Transaction fee \$12.50.		\$50.50	\$5,850.64
25 Mar 2022	Buy 200 Zip Co Limited (Z1P) @ \$1.61. Transaction fee \$12.50.		\$333.50	\$5,517.14
25 Mar 2022	Sell 2,456 Global Health Limited (GLH) @ \$0.29. Transaction fee \$12.50.	\$687.46		\$6,204.60
25 Mar 2022	Dividend reinvestment plan 300 Origin Energy Limited (ORG) @ \$5.84	\$2.46		\$6,207.06
28 Mar 2022	Sell 121.05069 Magellan Wholesale Plus Global Fund (BTA0565AU) @ \$1.5467. Transaction fee \$0.00.	\$187.23		\$6,394.29

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Date	Description	Credit	Debit	Balance
29 Mar 2022	Direct Credit from HB PERSONAL CONT Receipt no. 243204526	\$50.00		\$6,444.29
30 Mar 2022	Dividend reinvestment plan 20 Commonwealth Bank of Australia (CBA) @ \$97.95	\$35.00		\$6,479.29
30 Mar 2022	Dividend 200 Aurizon Holdings Limited (AZJ) @ \$0.105	\$21.00		\$6,500.29
30 Mar 2022	Dividend 100 AGL Energy Limited (AGL) @ \$0.16	\$16.00		\$6,516.29
31 Mar 2022	Dividend 20 Newcrest Mining Limited (NCM) @ \$0.104428	\$2.09		\$6,518.38
31 Mar 2022	Dividend 100 Bendigo and Adelaide Bank Limited (BEN) @ \$0.265	\$26.50		\$6,544.88
31 Mar 2022	Interest payment for Cash Management Account	\$0.06		\$6,544.94
1 Apr 2022	Dividend 50 Treasury Wine Estates Limited (TWE) @ \$0.15	\$7.50		\$6,552.44
5 Apr 2022	Administration fee for the period 01/03/2022 to 31/03/2022		\$0.03	\$6,552.41
5 Apr 2022	Direct Credit from HB PERSONAL CONT Receipt no. 245665305	\$50.00		\$6,602.41
6 Apr 2022	Dividend 6 CSL Limited (CSL) @ \$1.422903	\$8.54		\$6,610.95
12 Apr 2022	Direct Credit from HB PERSONAL CONT Receipt no. 248084253	\$50.00		\$6,660.95
14 Apr 2022	Dividend 80 Brambles Limited (BXB) @ \$0.1506	\$12.05		\$6,673.00
19 Apr 2022	Direct Credit from HB PERSONAL CONT Receipt no. 250342233	\$50.00		\$6,723.00
26 Apr 2022	Direct Credit from HB PERSONAL CONT Receipt no. 252572850	\$50.00		\$6,773.00
30 Apr 2022	Interest payment for Cash Management Account	\$0.05		\$6,773.05
3 May 2022	Direct Credit from HB PERSONAL CONT Receipt no. 254177055	\$50.00		\$6,823.05

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Date	Description	Credit	Debit	Balance
10 May 2022	Sell 200 Whitehaven Coal Limited (WHC) @ \$4.95. Transaction fee \$12.50.	\$977.50		\$7,800.55
10 May 2022	Direct Credit from HB PERSONAL CONT Receipt no. 255992788	\$50.00		\$7,850.55
13 May 2022	Dividend 50 Washington H Soul Pattinson & Company Limited (SOL) @ \$0.29	\$14.50		\$7,865.05
17 May 2022	Direct Credit from HEATHER BYRNE , personal Receipt no. 257668089	\$100.00		\$7,965.05
17 May 2022	Direct Credit from HB PERSONAL CONT Receipt no. 257869593	\$50.00		\$8,015.05
24 May 2022	Direct Credit from HB PERSONAL CONT Receipt no. 259505148	\$50.00		\$8,065.05
26 May 2022	Dividend 100 Bank of Queensland Limited (BOQ) @ \$0.22	\$22.00		\$8,087.05
31 May 2022	Direct Credit from HB PERSONAL CONT Receipt no. 261204414	\$50.00		\$8,137.05
31 May 2022	Interest payment for Cash Management Account	\$0.07		\$8,137.12
7 Jun 2022	Direct Credit from HB PERSONAL CONT Receipt no. 263591969	\$50.00		\$8,187.12
14 Jun 2022	Direct Credit from HB PERSONAL CONT Receipt no. 265183812	\$50.00		\$8,237.12
21 Jun 2022	Buy 5 Commonwealth Bank of Australia (CBA) @ \$88.15. Transaction fee \$12.50.		\$453.25	\$7,783.87
21 Jun 2022	Sell 200 Zip Co Limited (ZIP) @ \$0.52. Transaction fee \$12.50.	\$91.50		\$7,875.37
21 Jun 2022	Direct Credit from HB PERSONAL CONT Receipt no. 267348122	\$50.00		\$7,925.37
24 Jun 2022	Buy 5 Macquarie Group Limited (MQG) @ \$163.09. Transaction fee \$12.50.		\$827.95	\$7,097.42
24 Jun 2022	Buy 20 ANZ Banking Grp Ltd (ANZ) @ \$21.87. Transaction fee \$12.50.		\$449.90	\$6,647.52

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Date	Description	Credit	Debit	Balance
24 Jun 2022	Dividend 170 Westpac Banking Corporation (WBC) @ \$0.61	\$103.70		\$6,751.22
28 Jun 2022	Direct Credit from HB PERSONAL CONT Receipt no. 269763694	\$50.00		\$6,801.22
28 Jun 2022	Direct Credit from HEATHER BYRNE Receipt no. 269901880	\$410.00		\$7,211.22
30 Jun 2022	Buy 300 Regis Resources Limited (RRL) @ \$1.44. Transaction fee \$12.50.		\$445.25	\$6,765.97
30 Jun 2022	Buy 100 CSR Limited (CSR) @ \$4.26. Transaction fee \$12.50.		\$438.50	\$6,327.47
30 Jun 2022	Buy 200 Stockland (Stapled Security) (SGP) @ \$3.94. Transaction fee \$12.50.		\$800.50	\$5,526.97
30 Jun 2022	Interest payment for Cash Management Account	\$0.36		\$5,527.33

Closing balance as at 30 Jun 2022

\$5,527.33

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Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Panorama Support on 1300 881 716 from Australia or +61 8 8377 9021 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

Due to the late timing of deposits or as a result of your account undergoing administrative amendments, the closing balance provided on the statement for this period may differ to the opening balance, which will be provided in the statement for the next period. To access the prevailing value of your account at any time, please log onto [Panorama.com.au](https://www.panorama.com.au).

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 881 716.

Please check all entries on this statement and promptly inform us of any possible error or unauthorised transactions.

Complaints

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If you have a complaint, contact our dedicated Customer Solutions team on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time) or write to us at GPO Box 2675, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

For more information

 1300 881 716

 support@panorama.com.au