



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

Brent Schilling & Judith Schilling ATF
BRENJUDE SUPERANNUATION FUND - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 121403240
Statement period: 1 Jul 2022 - 31 Dec 2022

BRENJUDE SUPERANNUATION FUND
Mrs Judith Schilling
7 KIEV Court
LESMURDIE WA 6076

BT Cash Management Account bank statement

Account summary

Opening balance	+\$162,103.02
Total credits	+\$52,914.16
Total debits	-\$82,746.04
Closing balance	+\$132,271.14

Interest rate summary

Effective date	Interest rate
15 Jun 2022	0.10% p.a.
11 Jul 2022	0.60% p.a.
8 Aug 2022	1.10% p.a.
12 Sep 2022	1.60% p.a.
10 Oct 2022	1.85% p.a.
7 Nov 2022	2.10% p.a.
12 Dec 2022	2.35% p.a.

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Transactions

Date	Description	Credit	Debit	Balance
1 Jul 2022	Opening balance			\$162,103.02
1 Jul 2022	Dividend 435 Aristocrat Leisure Limited (ALL) @ \$0.26	\$113.10		\$162,216.12
1 Jul 2022	Dividend 1,255 ANZ Banking Grp Ltd (ANZ) @ \$0.72	\$903.60		\$163,119.72
4 Jul 2022	Sell 2,811 TABCORP Holdings Limited (TAH) @ \$1.06. Transaction fee \$0.00.	\$2,970.92		\$166,090.64
4 Jul 2022	Buy 675 Transurban Group (Stapled Security) (TCL) @ \$4.55.		\$3,074.35	\$163,016.29
4 Jul 2022	Reversal Buy 675 Transurban Group (Stapled Security) (TCL) @ \$4.55.	\$3,074.35		\$166,090.64
5 Jul 2022	Buy 675 The Lottery Corporation Limited (TLC) @ \$4.55.		\$3,074.35	\$163,016.29
5 Jul 2022	Administration fee for the period 01/06/2022 to 30/06/2022		\$167.67	\$162,848.62
5 Jul 2022	Custodial holdings option fee for the period 01/06/2022 to 30/06/2022		\$24.66	\$162,823.96
5 Jul 2022	Dividend 1,000 National Australia Bank Limited (NAB) @ \$0.73	\$730.00		\$163,553.96
7 Jul 2022	Advice fee for the period 01/06/2022 to 30/06/2022		\$514.76	\$163,039.20
12 Jul 2022	Dividend 2,580 SPDR 200 Resources ETF Units (OZR) @ \$1.615796	\$4,168.75		\$167,207.95
14 Jul 2022	Distribution 22,197.680000 Platinum International Fund (PLA0002AU) @ \$0.227539	\$5,050.84		\$172,258.79
18 Jul 2022	Dividend 580 Vanguard Australian Shares Index ETF (VAS) @ \$2.159532	\$1,252.53		\$173,511.32
18 Jul 2022	Dividend 1,815 Betashares Active Australian Hybrids Fund (Ma (HBRD) @ \$0.023981	\$43.53		\$173,554.85
18 Jul 2022	Distribution 9,953.9900 Lazard Global Small Cap Fund (LAZ0012AU) @ \$0.152062	\$1,513.62		\$175,068.47
21 Jul 2022	Distribution 53,880.72000000 Magellan Global Fund (MGE0001AU) @ \$0.051	\$2,747.92		\$177,816.39
31 Jul 2022	Interest payment for Cash Management Account	\$62.30		\$177,878.69

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Date	Description	Credit	Debit	Balance
3 Aug 2022	Administration fee for the period 01/07/2022 to 31/07/2022		\$173.26	\$177,705.43
3 Aug 2022	Custodial holdings option fee for the period 01/07/2022 to 31/07/2022		\$25.48	\$177,679.95
5 Aug 2022	Advice fee for the period 01/07/2022 to 31/07/2022		\$533.60	\$177,146.35
10 Aug 2022	Rights application 84 ANZ Banking Grp Ltd Pro-Rata Renounceable Acc (ANZR) @ \$18.90		\$1,587.60	\$175,558.75
16 Aug 2022	Dividend 1,815 Betashares Active Australian Hybrids Fund (Ma (HBRD) @ \$0.027381	\$49.70		\$175,608.45
16 Aug 2022	Redemption 1,565 Sierra Rutile Holdings Limited Share Sale Fac (SRXSSF) @ 0.330700	\$517.55		\$176,126.00
22 Aug 2022	Dividend 145 Challenger Limited Cn 3m Per Red T (CGFPB) @ \$0.95	\$137.75		\$176,263.75
25 Aug 2022	Buy 815 VanEck Aus Subordinated Debt ETF (SUBD) @ \$24.76.		\$20,179.32	\$156,084.43
25 Aug 2022	Buy 450 Vanguard Australian Fixed Interest Index ETF (VAF) @ \$44.93.		\$20,218.69	\$135,865.74
31 Aug 2022	Interest payment for Cash Management Account	\$138.13		\$136,003.87
5 Sep 2022	Administration fee for the period 01/08/2022 to 31/08/2022		\$173.26	\$135,830.61
5 Sep 2022	Custodial holdings option fee for the period 01/08/2022 to 31/08/2022		\$25.48	\$135,805.13
7 Sep 2022	Advice fee for the period 01/08/2022 to 31/08/2022		\$551.36	\$135,253.77
15 Sep 2022	Expense recovery - Legislative		\$76.00	\$135,177.77
15 Sep 2022	Dividend 145 Macquarie Group Ltd Capital Note 3-Bbsw+4.00% (MQGPC) @ \$1.2276	\$178.00		\$135,355.77
15 Sep 2022	Dividend 195 Comm Bank Perls XII Cap Note 3-BBSW+3.00% PER (CBAP) @ \$0.8302	\$161.89		\$135,517.66
16 Sep 2022	Dividend 815 VanEck Aus Subordinated Debt ETF (SUBD) @ \$0.06	\$48.90		\$135,566.56
16 Sep 2022	Dividend 1,815 Betashares Active Australian Hybrids Fund (Ma (HBRD) @ \$0.031331	\$56.86		\$135,623.42
19 Sep 2022	Dividend 100 National Australia Bank Capital Notes 3-Bbsw+ (NABPF) @ \$1.0454	\$104.54		\$135,727.96

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Date	Description	Credit	Debit	Balance
19 Sep 2022	Dividend 100 National Australia Bank Capital Notes 5-Bbsw+ (NABPH) @ \$0.9553	\$95.53		\$135,823.49
20 Sep 2022	Dividend 150 ANZ Banking Grp Ltd Ctg Pre 3M Per T (ANZPH) @ \$0.9944	\$149.16		\$135,972.65
20 Sep 2022	Interest 195 National Australia Bank Limited Cn 3M 09-28 Q (NABPE) @ \$1.0173	\$198.37		\$136,171.02
21 Sep 2022	Dividend 125 Rio Tinto Limited (RIO) @ \$3.837	\$479.63		\$136,650.65
21 Sep 2022	Dividend 1,393 Santos Limited (STO) @ \$0.109269	\$152.21		\$136,802.86
23 Sep 2022	Dividend 512 BHP Group Limited (BHP) @ \$2.551839	\$1,306.54		\$138,109.40
23 Sep 2022	Dividend 150 Westpac Cap Notes 5 3-Bbsw+3.20% Perp Non-Cum (WBCPH) @ \$0.8716	\$130.74		\$138,240.14
28 Sep 2022	Dividend 3,500 Coles Group Limited (COL) @ \$0.30	\$1,050.00		\$139,290.14
28 Sep 2022	Dividend 240 Ampol Limited (ALD) @ \$1.20	\$288.00		\$139,578.14
29 Sep 2022	Dividend 292 Commonwealth Bank of Australia (CBA) @ \$2.10	\$613.20		\$140,191.34
29 Sep 2022	Dividend 905 Northern Star Resources Ltd (NST) @ \$0.115	\$104.08		\$140,295.42
30 Sep 2022	Dividend 1,565 Iluka Resources Limited (ILU) @ \$0.25	\$391.25		\$140,686.67
30 Sep 2022	Interest payment for Cash Management Account	\$157.11		\$140,843.78
5 Oct 2022	Administration fee for the period 01/09/2022 to 30/09/2022		\$167.67	\$140,676.11
5 Oct 2022	Custodial holdings option fee for the period 01/09/2022 to 30/09/2022		\$24.66	\$140,651.45
6 Oct 2022	Dividend 7,000 Wesfarmers Limited (WES) @ \$1.00	\$7,000.00		\$147,651.45
6 Oct 2022	Dividend 92 Woodside Energy Group Ltd (WDS) @ \$1.599530	\$147.16		\$147,798.61
7 Oct 2022	Advice fee for the period 01/09/2022 to 30/09/2022		\$522.08	\$147,276.53
7 Oct 2022	Dividend 1,775 Reliance Worldwide Corporation Limited (RWC) @ \$0.071394	\$126.72		\$147,403.25

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Date	Description	Credit	Debit	Balance
7 Oct 2022	Reversal Dividend 1,775 Reliance Worldwide Corporation Limited (RWC) @ \$0.071394		\$126.72	\$147,276.53
7 Oct 2022	Dividend 4,350 Cleanaway Waste Management Limited (CWY) @ \$0.0245	\$106.58		\$147,383.11
7 Oct 2022	Dividend 1,775 Reliance Worldwide Corporation Limited (RWC) @ \$0.07139	\$126.72		\$147,509.83
14 Oct 2022	Payment to BRENJUDE SUPERANNUATION FUND transfer to Macq Receipt no. 313532292		\$20,000.00	\$127,509.83
18 Oct 2022	Dividend 1,815 Betashares Active Australian Hybrids Fund (Ma (HBRD) @ \$0.031397	\$56.99		\$127,566.82
18 Oct 2022	Dividend 815 VanEck Aus Subordinated Debt ETF (SUBD) @ \$0.065	\$52.98		\$127,619.80
18 Oct 2022	Dividend 450 Vanguard Australian Fixed Interest Index ETF (VAF) @ \$0.104733	\$47.13		\$127,666.93
18 Oct 2022	Dividend 580 Vanguard Australian Shares Index ETF (VAS) @ \$1.450578	\$841.33		\$128,508.26
31 Oct 2022	Interest payment for Cash Management Account	\$203.35		\$128,711.61
3 Nov 2022	Administration fee for the period 01/10/2022 to 31/10/2022		\$173.26	\$128,538.35
3 Nov 2022	Custodial holdings option fee for the period 01/10/2022 to 31/10/2022		\$25.48	\$128,512.87
7 Nov 2022	Advice fee for the period 01/10/2022 to 31/10/2022		\$533.40	\$127,979.47
16 Nov 2022	Dividend 1,815 Betashares Active Australian Hybrids Fund (Ma (HBRD) @ \$0.036406	\$66.08		\$128,045.55
16 Nov 2022	Dividend 815 VanEck Aus Subordinated Debt ETF (SUBD) @ \$0.07	\$57.05		\$128,102.60
22 Nov 2022	Dividend 145 Challenger Limited Cn 3m Per Red T (CGFPB) @ \$1.19	\$172.55		\$128,275.15
30 Nov 2022	Interest payment for Cash Management Account	\$215.15		\$128,490.30
5 Dec 2022	Administration fee for the period 01/11/2022 to 30/11/2022		\$167.67	\$128,322.63
5 Dec 2022	Custodial holdings option fee for the period 01/11/2022 to 30/11/2022		\$24.66	\$128,297.97
7 Dec 2022	Advice fee for the period 01/11/2022 to 30/11/2022		\$532.28	\$127,765.69

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Date	Description	Credit	Debit	Balance
12 Dec 2022	Buy 615 Vaneck Australian Corporate Bond Plus ETF (PLUS) @ \$16.34.		\$10,048.32	\$117,717.37
14 Dec 2022	Dividend 1,000 National Australia Bank Limited (NAB) @ \$0.78	\$780.00		\$118,497.37
15 Dec 2022	Dividend 145 Macquarie Group Ltd Capital Note 3-Bbsw+4.00% (MQGPC) @ \$1.4373	\$208.40		\$118,705.77
15 Dec 2022	Dividend 195 Comm Bank Perls XII Cap Note 3-BBSW+3.00% PER (CBAPI) @ \$1.0041	\$195.80		\$118,901.57
15 Dec 2022	Dividend 1,339 ANZ Banking Grp Ltd (ANZ) @ \$0.74	\$990.86		\$119,892.43
16 Dec 2022	Sell 615 Vaneck Australian Corporate Bond Plus ETF (PLUS) @ \$16.16. Transaction fee \$12.50.	\$9,925.90		\$129,818.33
16 Dec 2022	Dividend 435 Aristocrat Leisure Limited (ALL) @ \$0.26	\$113.10		\$129,931.43
16 Dec 2022	Dividend 815 VanEck Aus Subordinated Debt ETF (SUBD) @ \$0.085	\$69.28		\$130,000.71
16 Dec 2022	Dividend 1,815 Betashares Active Australian Hybrids Fund (Ma (HBRD) @ \$0.035521	\$64.47		\$130,065.18
19 Dec 2022	Dividend 100 National Australia Bank Capital Notes 5-Bbsw+ (NABPH) @ \$1.1066	\$110.66		\$130,175.84
19 Dec 2022	Dividend 100 National Australia Bank Capital Notes 3-Bbsw+ (NABPF) @ \$1.1939	\$119.39		\$130,295.23
20 Dec 2022	Dividend 150 ANZ Banking Grp Ltd Ctg Pre 3M Per T (ANZPH) @ \$1.1646	\$174.69		\$130,469.92
20 Dec 2022	Interest 195 National Australia Bank Limited Cn 3M 09-28 Q (NABPE) @ \$1.2648	\$246.64		\$130,716.56
20 Dec 2022	Dividend 1,795 Westpac Banking Corporation (WBC) @ \$0.64	\$1,148.80		\$131,865.36
22 Dec 2022	Dividend 150 Westpac Cap Notes 5 3-Bbsw+3.20% Perp Non-Cum (WBCPH) @ \$1.0654	\$159.81		\$132,025.17
31 Dec 2022	Interest payment for Cash Management Account	\$245.97		\$132,271.14

Closing balance as at 31 Dec 2022

\$132,271.14

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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

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

