



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

Massee Family Superannuation Fund -
SMSF
BT Panorama Investments Compact
BSB: 262-786
Account No.: 120267158
Statement: 1 Jul 2019 - 31 Dec 2019

Massee Family Superannuation Fund
Mr Roy Massee
66 Hanbury Street
BUNDABERG NORTH QLD 4670

BT Cash Management Account bank statement

Account summary

Opening balance	+\$10,576.07
Total credits	+\$26,810.88
Total debits	-\$12,533.85
Closing balance	+\$24,853.10

Interest rate summary

Effective date	Interest rate
8 Nov 2018	0.50% p.a.
4 Oct 2019	0.25% p.a.

Transactions

Date	Description	Credit	Debit	Balance
1 Jul 2019	Opening balance			\$10,576.07
2 Jul 2019	Administration fee for the period 01/06/2019 to 30/06/2019		\$30.27	\$10,545.80
3 Jul 2019	Ongoing advice fee for the period 01/06/2019 to 30/06/2019		\$271.23	\$10,274.57
11 Jul 2019	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$917.59		\$11,192.16

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Please check that entries listed on this statement are correct. Westpac Banking Corporation (Westpac) is the issuer of the Cash Management Account. Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.



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Date	Description	Credit	Debit	Balance
12 Jul 2019	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$150.59		\$11,342.75
31 Jul 2019	Interest payment for Cash Management Account	\$4.66		\$11,347.41
2 Aug 2019	Administration fee for the period 01/07/2019 to 31/07/2019		\$31.57	\$11,315.84
2 Aug 2019	Ongoing advice fee for the period 01/07/2019 to 31/07/2019		\$280.27	\$11,035.57
13 Aug 2019	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$4.69		\$11,040.26
31 Aug 2019	Interest payment for Cash Management Account	\$4.69		\$11,044.95
3 Sep 2019	Administration fee for the period 01/08/2019 to 31/08/2019		\$31.38	\$11,013.57
3 Sep 2019	Ongoing advice fee for the period 01/08/2019 to 31/08/2019		\$280.27	\$10,733.30
13 Sep 2019	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$4.61		\$10,737.91
19 Sep 2019	Expense recovery - Legislative		\$13.03	\$10,724.88
30 Sep 2019	Interest payment for Cash Management Account	\$4.42		\$10,729.30
2 Oct 2019	Administration fee for the period 01/09/2019 to 30/09/2019		\$30.57	\$10,698.73
2 Oct 2019	Ongoing advice fee for the period 01/09/2019 to 30/09/2019		\$271.23	\$10,427.50
22 Oct 2019	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$698.12		\$11,125.62
25 Oct 2019	Direct Debit Deposit from Massee Super Investments PTY LTD Implementation Receipt no. 64891033	\$25,000.00		\$36,125.62
31 Oct 2019	Interest payment for Cash Management Account	\$3.58		\$36,129.20
2 Nov 2019	Administration fee for the period 01/10/2019 to 31/10/2019		\$32.27	\$36,096.93

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Date	Description	Credit	Debit	Balance
2 Nov 2019	Ongoing advice fee for the period 01/10/2019 to 31/10/2019		\$280.27	\$35,816.66
13 Nov 2019	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$2.51		\$35,819.17
22 Nov 2019	Insurance premium - Term life		\$10,677.25	\$25,141.92
30 Nov 2019	Interest payment for Cash Management Account	\$6.78		\$25,148.70
3 Dec 2019	Administration fee for the period 01/11/2019 to 30/11/2019		\$33.01	\$25,115.69
3 Dec 2019	Ongoing advice fee for the period 01/11/2019 to 30/11/2019		\$271.23	\$24,844.46
13 Dec 2019	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$3.36		\$24,847.82
31 Dec 2019	Interest payment for Cash Management Account	\$5.28		\$24,853.10

Closing balance as at 31 Dec 2019

\$24,853.10

Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 is the issuer of the Cash Management Account.

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.

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.