

STATEMENT PERIOD FROM 15 Jun 2018 TO 16 Jul 2018

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 MR IAN POULTON & MS KAY EDWARDS
 ATF GAUDIUM ET AMOR ACCOUNT
 90 ANNANDALE STREET
 ANNANDALE NSW 2038

BRANCH: SYDNEY 342011

Your Portfolio at a Glance

CUSTOMER NUMBER	011-222122
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	29,918.04
Your Investment	0.00
Your Loans	0.00
Net position	29,918.04



DREAMS

BECOME A REALITY
 WITH A FIXED RATE
HSBC PERSONAL LOAN

from	9.50% p.a.*	from	10.06% p.a.
	HSBC Personal Loan Fixed Rate		Comparison Rate

The comparison rate is based on an unsecured loan of \$30,000 over the term of 5 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

Interest rates range from 9.50% p.a. to 15.99% p.a.*

Apply today.

Visit hsbc.com.au/personal-loans

Call 1300 308 280

Important information Credit provided by HSBC Bank Australia Limited ABN 48 006 434 162. AFSL/Australian Credit Licence 232595. Terms, conditions, fees, charges and lending criteria apply. \$150 establishment fee and \$5 monthly account keeping fee apply. *Rate is applicable to new applications received from 8 December 2017 and subject to change.

- Important Information**
- Please check all entries on the statements and promptly advise your bank if you have any queries or notice any apparent errors or possible unauthorised transactions.
 - Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.
 - The account will be debited if cheques are subsequently returned.
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 - HSBC Bank Australia Limited has a dispute resolution mechanism which covers complaints by customers. Details of how to access this mechanism can be obtained by referring to the PDS or by calling Customer Relations on 1300 308 808 or if you are calling from overseas +61 2 9005 8187.

Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	342011	222122-412		29,918.04	29,918.04
TOTAL DEPOSITS						29,918.04

Details of your Accounts

DAY TO DAY ACCOUNT	BSB No. 342011	Account 222122-412	Currency AUD	Balance 29,918.04
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
15 Jun	BALANCE BROUGHT FORWARD			29,918.04
16 Jul	CLOSING BALANCE			29,918.04
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

END OF STATEMENT

STATEMENT PERIOD FROM 16 Jul 2018 TO 16 Aug 2018

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 MR IAN POULTON & MS KAY EDWARDS
 ATF GAUDIUM ET AMOR ACCOUNT
 90 ANNANDALE STREET
 ANNANDALE NSW 2038

BRANCH: SYDNEY 342011

Your Portfolio at a Glance

CUSTOMER NUMBER	011-222122
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	31,629.27
Your Investment	0.00
Your Loans	0.00
Net position	31,629.27



DREAMS

BECOME A REALITY
 WITH A FIXED RATE
HSBC PERSONAL LOAN

from	from
9.50% p.a.*	10.06% p.a.
HSBC Personal Loan Fixed Rate	Comparison Rate

The comparison rate is based on an unsecured loan of \$30,000 over the term of 5 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

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Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	342011	222122-412		31,629.27	31,629.27
TOTAL DEPOSITS						31,629.27

Details of your Accounts

DAY TO DAY ACCOUNT	BSB No. 342011	Account 222122-412	Currency AUD	Balance 31,629.27
---------------------------	-----------------------	---------------------------	---------------------	--------------------------

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
16 Jul	BALANCE BROUGHT FORWARD			29,918.04
17 Jul	DEC12/99999647 RMD REPLACEMENT 0207654		31.52	
	SEP12/99999647 RMD REPLACEMENT 0207655		31.53	
	MAR13/99999626 RMD REPLACEMENT 0207656		31.62	
	JUN13/99999598 RMD REPLACEMENT 0207657		33.41	
	DEC13/99999106 RMD REPLACEMENT 0207658		51.06	
	JUN14/99998762 RMD REPLACEMENT 0207659		52.10	
	SEP13/99999482 RMD REPLACEMENT 0207660		53.09	
	MAR14/99998456 RMD REPLACEMENT 0207661		53.50	
	SEP14/99998965 RMD REPLACEMENT 0207662		57.99	
	DEC14/99999149 RMD REPLACEMENT 0207663		62.56	
	JUN15/99998624 RMD REPLACEMENT 0207664		68.32	
	MAR15/99999251 RMD REPLACEMENT 0207665		69.74	
	SEP15/99999050 RMD REPLACEMENT 0207666		78.77	
	JUN16/99999402 RMD REPLACEMENT 0207667		79.96	
	DEC15/99999269 RMD REPLACEMENT 0207668		80.32	
	MAR16/99999336 RMD REPLACEMENT 0207669		81.29	
	SEP16/99999406 RMD REPLACEMENT 0207670		82.71	
	MAR17/99999535 RMD REPLACEMENT 0207671		83.37	
	DEC16/99999472 RMD REPLACEMENT 0207672		83.49	
	SEP17/99999654 RMD REPLACEMENT 0207673		85.50	
	JUN17/99999677 RMD REPLACEMENT 0207674		86.15	
	FEB18/99999736 RMD REPLACEMENT 0207675		86.65	
	DEC17/99999755 RMD REPLACEMENT 0207676		87.95	

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Details of your Accounts

DAY TO DAY ACCOUNT continued

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
	JUN18/99999970 RMD REPLACEMENT 0207677		89.50	31,520.14
10 Aug	AUF18/00803093 TCL DIV/DIST 0013916		109.13	31,629.27
16 Aug	CLOSING BALANCE			31,629.27
	Transaction Total	0.00	1,711.23	
	Transaction Number	0	25	

END OF STATEMENT

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STATEMENT PERIOD FROM 16 Aug 2018 TO 14 Sep 2018

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 90 ANNANDALE STREET
 ANNANDALE NSW 2038

BRANCH: SYDNEY 342011

Your Portfolio at a Glance

CUSTOMER NUMBER	011-222122
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	31,675.04
Your Investment	0.00
Your Loans	0.00
Net position	31,675.04

HSBC Australia and Earthwatch work together to improve wetland health

The HSBC Water Programme is a global 5-year USD 100 million partnership between HSBC, Earthwatch, WWF and Water Aid which aims to improve freshwater availability, sanitation and management solutions.

HSBC employees act as HSBC Citizen Science Leaders, working alongside Earthwatch researchers to safeguard water quality, biodiversity and improve urban wetlands in cities across Australia.

For more information about Earthwatch Australia and how you can support them visit www.earthwatch.org.au

Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	342011	222122-412		31,675.04	31,675.04
TOTAL DEPOSITS						31,675.04

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Details of your Accounts

DAY TO DAY ACCOUNT **BSB No.** 342011 **Account** 222122-412 **Currency** AUD **Balance** 31,675.04

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
16 Aug	BALANCE BROUGHT FORWARD			31,629.27
24 Aug	AUG18/00815255 JHG DIVIDEND 0441403		45.77	31,675.04
14 Sep	CLOSING BALANCE			31,675.04
	Transaction Total	0.00	45.77	
	Transaction Number	0	1	

END OF STATEMENT

Foreign Currency Solutions

When it comes to expanding your investment options, HSBC could provide you with a comprehensive suite of foreign currency solutions to help you diversify and take advantage of new opportunities.

With HSBC's size and presence, you are able to take advantage of currency fluctuations, to buy and sell foreign currencies, wherever you are in the world.

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STATEMENT PERIOD FROM 14 Sep 2018 TO 16 Oct 2018

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 90 ANNANDALE STREET
 ANNANDALE NSW 2038

BRANCH: SYDNEY 342011

Your Portfolio at a Glance

CUSTOMER NUMBER	011-222122
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	31,786.21
Your Investment	0.00
Your Loans	0.00
Net position	31,786.21

HSBC - Principal Conservation Partner of the Royal Botanic Gardens and Domain Trust

As the Principal Conservation Partner of the Royal Botanic Gardens and Domain Trust HSBC is supporting plant conservation, the sharing of expertise and best practice in botanical science across the Asia Pacific region and an environmental education program for school children.

As part of the partnership HSBC has supported the development of the Australian PlantBank at the Australian Botanic Garden, Mount Annan – a \$19.8 million state-of-the-art facility to collect and store seeds or live tissue from all of Australia's 25,000 plant species which opened in October 2013.

For more information about the partnership and how you can support the Royal Botanic Gardens and Domain Trust please visit www.rbg Syd.nsw.gov.au

Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	342011	222122-412		31,786.21	31,786.21
TOTAL DEPOSITS						31,786.21

Important Information

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Details of your Accounts

DAY TO DAY ACCOUNT	BSB No. 342011	Account 222122-412	Currency AUD	Balance 31,786.21
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
14 Sep	BALANCE BROUGHT FORWARD			31,675.04
20 Sep	SEP18/00800540 RESMED DIVIDEND 0303447		98.17	31,773.21
28 Sep	RPA18/00802212 TCL PAYMENT 0579378		13.00	31,786.21
16 Oct	CLOSING BALANCE			31,786.21
	Transaction Total	0.00	111.17	
	Transaction Number	0	2	

END OF STATEMENT

HSBC and YWCA NSW partner to support disadvantaged young people across Australia

HSBC partners with YWCA to deliver Money Savvy – a fun, interactive financial literacy workshop for at-risk teenagers, which to date, has helped over 4,500 teenagers understand how to put together a budget, the value of saving and ways to avoid financial scams.

HSBC also supports the delivery of Y Quest, a development program for teenage girls to help them maximise their potential. Both programs work in disadvantaged communities and our employees are invited to mentor at workshops, helping students to build their skills.

For more information about YWCA NSW and how you can support them visit www.ywcansw.com.au

STATEMENT PERIOD FROM 16 Oct 2018 TO 16 Nov 2018

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 90 ANNANDALE STREET
 ANNANDALE NSW 2038

BRANCH: SYDNEY 342011

Your Portfolio at a Glance

CUSTOMER NUMBER	011-222122
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	31,786.21
Your Investment	0.00
Your Loans	0.00
Net position	31,786.21

HSBC supports the Australian Indigenous Education Foundation

The Australian Indigenous Education Foundation (AIEF) links disadvantaged Indigenous students to high-achieving schools and universities and supports their transitions into careers.

HSBC funds scholarships, investing in Indigenous students and helping them build a future through quality education. Our employees work with students, tutoring and mentoring them as they move through school into university or the workplace.

For more information about how you can help AIEF provide support to young Indigenous Australians visit www.aief.com.au

Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	342011	222122-412		31,786.21	31,786.21
TOTAL DEPOSITS						31,786.21

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Details of your Accounts

DAY TO DAY ACCOUNT **BSB No.** 342011 **Account** 222122-412 **Currency** AUD **Balance** 31,786.21

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
16 Oct	BALANCE BROUGHT FORWARD			31,786.21
16 Nov	CLOSING BALANCE			31,786.21
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

END OF STATEMENT

HSBC and Youth Off The Streets reconnect homeless students to mainstream education

HSBC is a long-term partner of Youth Off The Streets, supporting Key College, Redfern and Chapel School, Merrylands, which cater to disadvantaged students who have fallen out of schooling.

The schools aim to re-engage students in mainstream education and provide links to a range of rehabilitation, accommodation and employment services.

To learn more about Youth Off The Streets and how you too can support them, visit www.youthoffthestreets.com.au

STATEMENT PERIOD FROM 16 Nov 2018 TO 14 Dec 2018

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 ANNANDALE NSW 2038

BRANCH: SYDNEY 342011

Your Portfolio at a Glance

CUSTOMER NUMBER	011-222122
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	31,930.28
Your Investment	0.00
Your Loans	0.00
Net position	31,930.28

Foreign Currency Solutions

When it comes to expanding your investment options, HSBC could provide you with a comprehensive suite of foreign currency solutions to help you diversify and take advantage of new opportunities.

With HSBC's size and presence, you are able to take advantage of currency fluctuations, to buy and sell foreign currencies, wherever you are in the world.

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Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	342011	222122-412		31,930.28	31,930.28
TOTAL DEPOSITS						31,930.28

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Details of your Accounts

DAY TO DAY ACCOUNT **BSB No.** 342011 **Account** 222122-412 **Currency** AUD **Balance** 31,930.28

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
16 Nov	BALANCE BROUGHT FORWARD			31,786.21
30 Nov	NOV18/00815142 JHG DIVIDEND 0633609		45.87	31,832.08
13 Dec	DEC18/00800525 RESMED DIVIDEND 0094291		98.20	31,930.28
14 Dec	CLOSING BALANCE			31,930.28
	Transaction Total	0.00	144.07	
	Transaction Number	0	2	

END OF STATEMENT

HSBC Australia and Earthwatch work together to improve wetland health

The HSBC Water Programme is a global 5-year USD 100 million partnership between HSBC, Earthwatch, WWF and Water Aid which aims to improve freshwater availability, sanitation and management solutions.

HSBC employees act as HSBC Citizen Science Leaders, working alongside Earthwatch researchers to safeguard water quality, biodiversity and improve urban wetlands in cities across Australia.

For more information about Earthwatch Australia and how you can support them visit www.earthwatch.org.au

STATEMENT PERIOD FROM 14 Dec 2018 TO 16 Jan 2019

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Corporate Banking	1300 300 437
Business Banking	1300 731 720



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Your Portfolio at a Glance

CUSTOMER NUMBER	011-222122
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	31,930.28
Your Investment	0.00
Your Loans	0.00
Net position	31,930.28

HSBC supports the Australian Indigenous Education Foundation

The Australian Indigenous Education Foundation (AIEF) links disadvantaged Indigenous students to high-achieving schools and universities and supports their transitions into careers.

HSBC funds scholarships, investing in Indigenous students and helping them build a future through quality education. Our employees work with students, tutoring and mentoring them as they move through school into university or the workplace.

For more information about how you can help AIEF provide support to young Indigenous Australians visit www.aief.com.au

Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	342011	222122-412		31,930.28	31,930.28
TOTAL DEPOSITS						31,930.28

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DAY TO DAY ACCOUNT	BSB No. 342011	Account 222122-412	Currency AUD	Balance 31,930.28
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
14 Dec	BALANCE BROUGHT FORWARD			31,930.28
16 Jan	CLOSING BALANCE			31,930.28
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

END OF STATEMENT

HSBC and Youth Off The Streets reconnect homeless students to mainstream education

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The schools aim to re-engage students in mainstream education and provide links to a range of rehabilitation, accommodation and employment services.

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STATEMENT PERIOD FROM 16 Jan 2019 TO 15 Feb 2019

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Your Portfolio at a Glance

CUSTOMER NUMBER	011-222122
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	29,398.19
Your Investment	0.00
Your Loans	0.00
Net position	29,398.19

HSBC supports the Australian Indigenous Education Foundation

The Australian Indigenous Education Foundation (AIEF) links disadvantaged Indigenous students to high-achieving schools and universities and supports their transitions into careers.

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Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	342011	222122-412		29,398.19	29,398.19
TOTAL DEPOSITS						29,398.19

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Details of your Accounts

DAY TO DAY ACCOUNT	BSB No. 342011	Account 222122-412	Currency AUD	Balance 29,398.19
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
16 Jan	BALANCE BROUGHT FORWARD			31,930.28
01 Feb	LP SDB903EGY inv-0587 Taxgain 0318266 inv-0587	2,640.00		29,290.28
15 Feb	AUI19/00801954 TCL DIV/DIST 0068114		107.91	29,398.19
15 Feb	CLOSING BALANCE			29,398.19
	Transaction Total	2,640.00	107.91	
	Transaction Number	1	1	

END OF STATEMENT

HSBC and Youth Off The Streets reconnect homeless students to mainstream education

HSBC is a long-term partner of Youth Off The Streets, supporting Key College, Redfern and Chapel School, Merrylands, which cater to disadvantaged students who have fallen out of schooling.

The schools aim to re-engage students in mainstream education and provide links to a range of rehabilitation, accommodation and employment services.

To learn more about Youth Off The Streets and how you too can support them, visit www.youthoffthestreets.com.au

STATEMENT PERIOD FROM 15 Feb 2019 TO 15 Mar 2019

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 MR IAN POULTON & MS KAY EDWARDS
 ATF GAUDIUM ET AMOR ACCOUNT
 90 ANNANDALE STREET
 ANNANDALE NSW 2038

BRANCH: SYDNEY 342011

Your Portfolio at a Glance

CUSTOMER NUMBER	011-222122
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	29,545.56
Your Investment	0.00
Your Loans	0.00
Net position	29,545.56

HSBC and YWCA NSW partner to support disadvantaged young people across Australia

HSBC partners with YWCA to deliver Money Savvy – a fun, interactive financial literacy workshop for at-risk teenagers, which to date, has helped over 4,500 teenagers understand how to put together a budget, the value of saving and ways to avoid financial scams.

HSBC also supports the delivery of Y Quest, a development program for teenage girls to help them maximise their potential. Both programs work in disadvantaged communities and our employees are invited to mentor at workshops, helping students to build their skills.

For more information about YWCA NSW and how you can support them visit www.ywcansw.com.au

Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	342011	222122-412		29,545.56	29,545.56
TOTAL DEPOSITS						29,545.56

Important Information

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Details of your Accounts

DAY TO DAY ACCOUNT **BSB No.** 342011 **Account** 222122-412 **Currency** AUD **Balance** 29,545.56

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
15 Feb	BALANCE BROUGHT FORWARD			29,398.19
26 Feb	FEB19/00815025 JHG DIVIDEND 0387664		47.03	29,445.22
14 Mar	FEB19/00800516 RESMED DIVIDEND 0959774		100.34	29,545.56
15 Mar	CLOSING BALANCE			29,545.56
	Transaction Total	0.00	147.37	
	Transaction Number	0	2	

END OF STATEMENT

HSBC - Principal Conservation Partner of the Royal Botanic Gardens and Domain Trust

As the Principal Conservation Partner of the Royal Botanic Gardens and Domain Trust HSBC is supporting plant conservation, the sharing of expertise and best practice in botanical science across the Asia Pacific region and an environmental education program for school children.

As part of the partnership HSBC has supported the development of the Australian PlantBank at the Australian Botanic Garden, Mount Annan – a \$19.8 million state-of-the-art facility to collect and store seeds or live tissue from all of Australia's 25,000 plant species which opened in October 2013.

For more information about the partnership and how you can support the Royal Botanic Gardens and Domain Trust please visit www.rbgsyd.nsw.gov.au

STATEMENT PERIOD FROM 15 Mar 2019 TO 16 Apr 2019

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 MR IAN POULTON & MS KAY EDWARDS
 ATF GAUDIUM ET AMOR ACCOUNT
 90 ANNANDALE STREET
 ANNANDALE NSW 2038

BRANCH: SYDNEY 342011

Your Portfolio at a Glance

CUSTOMER NUMBER	011-222122
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	27,129.16
Your Investment	0.00
Your Loans	0.00
Net position	27,129.16

Foreign Currency Solutions

When it comes to expanding your investment options, HSBC could provide you with a comprehensive suite of foreign currency solutions to help you diversify and take advantage of new opportunities.

With HSBC's size and presence, you are able to take advantage of currency fluctuations, to buy and sell foreign currencies, wherever you are in the world.

If you do not wish to receive HSBC product offers and special promotions, you may tell us by telephoning us on 1300 308 008 or writing to us at HSBC Bank Australia Limited, GPO Box 5302, Sydney NSW 2001. This advertisement provides general advice only and doesn't take into account your objectives, financial situation or needs. Consider the Product Disclosure Statement (PDS) before acquiring a product, available by calling 1300 308 008, at your local branch or at hsbc.com.au. Issued by HSBC Bank Australia Limited ABN 48 006 434 162 AFSL/Australia Credit Licence 232595.

Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	342011	222122-412		27,129.16	27,129.16
TOTAL DEPOSITS						27,129.16

Important Information

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Details of your Accounts

DAY TO DAY ACCOUNT	BSB No. 342011	Account 222122-412	Currency AUD	Balance 27,129.16
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
15 Mar	BALANCE BROUGHT FORWARD			29,545.56
27 Mar	LP SDB9090Q5 INV-0612 Taxgain 0318266 INV-0612	1,430.00		
	BPAY TO TAX OFFICE ATO tax 551007925503142021	986.40		27,129.16
16 Apr	CLOSING BALANCE			27,129.16
	Transaction Total	2,416.40	0.00	
	Transaction Number	2	0	

END OF STATEMENT

HSBC Australia and Earthwatch work together to improve wetland health

The HSBC Water Programme is a global 5-year USD 100 million partnership between HSBC, Earthwatch, WWF and Water Aid which aims to improve freshwater availability, sanitation and management solutions.

HSBC employees act as HSBC Citizen Science Leaders, working alongside Earthwatch researchers to safeguard water quality, biodiversity and improve urban wetlands in cities across Australia.

For more information about Earthwatch Australia and how you can support them visit www.earthwatch.org.au

STATEMENT PERIOD FROM 16 Apr 2019 TO 16 May 2019

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 MR IAN POULTON & MS KAY EDWARDS
 ATF GAUDIUM ET AMOR ACCOUNT
 90 ANNANDALE STREET
 ANNANDALE NSW 2038

BRANCH: SYDNEY 342011

Your Portfolio at a Glance

CUSTOMER NUMBER	011-222122
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	24,228.16
Your Investment	0.00
Your Loans	0.00
Net position	24,228.16

HSBC supports the Australian Indigenous Education Foundation

The Australian Indigenous Education Foundation (AIEF) links disadvantaged Indigenous students to high-achieving schools and universities and supports their transitions into careers.

HSBC funds scholarships, investing in Indigenous students and helping them build a future through quality education. Our employees work with students, tutoring and mentoring them as they move through school into university or the workplace.

For more information about how you can help AIEF provide support to young Indigenous Australians visit www.aief.com.au

Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	342011	222122-412		24,228.16	24,228.16
TOTAL DEPOSITS						24,228.16

Important Information

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Details of your Accounts

DAY TO DAY ACCOUNT	BSB No. 342011	Account 222122-412	Currency AUD	Balance 24,228.16
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
16 Apr	BALANCE BROUGHT FORWARD			27,129.16
26 Apr	LP SDB90D985 inv-0623 Taxgain 0318266 inv-0623	1,320.00		
	LP SDB90D986 inv-0616 Taxgain 0318266 inv-0616	1,320.00		
	BPAY TO TAX OFFICE installment to ATO 439462643854860	261.00		24,228.16
16 May	CLOSING BALANCE			24,228.16
	Transaction Total	2,901.00	0.00	
	Transaction Number	3	0	

END OF STATEMENT

HSBC and YWCA NSW partner to support disadvantaged young people across Australia

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HSBC also supports the delivery of Y Quest, a development program for teenage girls to help them maximise their potential. Both programs work in disadvantaged communities and our employees are invited to mentor at workshops, helping students to build their skills.

For more information about YWCA NSW and how you can support them visit www.ywcansw.com.au

STATEMENT PERIOD FROM 16 May 2019 TO 14 Jun 2019

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 MR IAN POULTON & MS KAY EDWARDS
 ATF GAUDIUM ET AMOR ACCOUNT
 90 ANNANDALE STREET
 ANNANDALE NSW 2038

BRANCH: SYDNEY 342011

Your Portfolio at a Glance

CUSTOMER NUMBER	011-222122
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	23,292.35
Your Investment	0.00
Your Loans	0.00
Net position	23,292.35



Go places with an HSBC Personal Loan

from	8.50% p.a.* FIXED RATE	from	9.06% p.a. COMPARISON RATE
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The comparison rate is based on an unsecured loan of \$30,000 over the term of 5 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

[HSBC Personal Loans](#)
Call 1300 308 280

Important information Credit provided by HSBC Bank Australia Limited ABN 48 006 434 162. AFSL/Australian Credit Licence 232595. Terms, conditions, fees, charges and lending criteria apply. \$150 establishment fee and \$5 monthly account keeping fee apply. *Rate is applicable to new applications received from 5 November 2018 and subject to change.

Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	342011	222122-412		23,292.35	23,292.35
TOTAL DEPOSITS						23,292.35

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Details of your Accounts

DAY TO DAY ACCOUNT	BSB No. 342011	Account 222122-412	Currency AUD	Balance 23,292.35
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
16 May	BALANCE BROUGHT FORWARD			24,228.16
29 May	MAY19/00814913 JHG DIVIDEND 0500529		47.73	24,275.89
30 May	PRM15/99999747 TCL REPLACEMENT 0543703		6.40	
	PRE18/99999700 TCL REPLACEMENT 0543704		15.00	
	AUF17/99999885 TCL REPLACEMENT 0543476		103.94	
	AUI18/99999875 TCL REPLACEMENT 0543477		109.13	24,510.36
05 Jun	LP SDB90168Z INV-0639 Taxgain 0318266 INV-0639	1,320.00		23,190.36
13 Jun	JUN19/00800506 RESMED DIVIDEND 0021001		101.99	23,292.35
14 Jun	CLOSING BALANCE			23,292.35
	Transaction Total	1,320.00	384.19	
	Transaction Number	1	6	

END OF STATEMENT

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