



② 304 & 259. DR  
430 \$ 3168.84 CR.

# Account activity

Westpac Business One Flexi  
036-011 372795  
You have third party access

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\$39,194.28

- Account details
- Statements
- Account settings
- Activate card
- Exports and reports

① 307 & 660.  
381 & 132.  
301 & 2200.

Description, date or amount

Search [Advanced search](#)

| Date        | Description   | Debit             | Credit                      | Balance 1     |
|-------------|---|-------------------|-----------------------------|---------------|
| 1 Sep 2022  | TRANSACTION FEE   | -\$1.00           |                             | \$39,194.28   |
| 22 Aug 2022 | WITHDRAWAL ONLINE 1013448 TFR Westpac Cho                               | -\$10,000.00      |                             | \$39,195.28   |
| 8 Aug 2022  | WITHDRAWAL ONLINE 5875248 BPAY 2022 ANZ P ANZ Rights Issue              | -\$1,436.40       |                             | \$49,195.28   |
| 1 Jun 2022  | TRANSACTION FEE   | 315 -\$0.50       |                             | \$50,631.68 ✓ |
| 2 May 2022  | WITHDRAWAL ONLINE 4762915 BPAY CARTER WOO Carter Woodgate               | -\$512.60         | 301 & 209.<br>364 & 303.60. | \$50,632.18   |
| 1 Apr 2022  | TRANSACTION FEE   | 315 -\$0.50       |                             | \$51,144.78   |
| 4 Mar 2022  | DEPOSIT ONLINE 2291617  |                   | 604 \$20,000.00             | \$51,145.28   |
| 1 Feb 2022  | TRANSACTION FEE   | 315 -\$0.50       |                             | \$31,145.28   |
| 12 Jan 2022 | DEPOSIT ATO ATO003000016019431  |                   | ② \$2,909.84                | \$31,145.78   |
| 4 Jan 2022  | TRANSACTION FEE   | 315 -\$0.50       |                             | \$28,235.94   |
| 7 Dec 2021  | WITHDRAWAL-OSKO PAYMENT 1352152 Carter Woodgate Carter Woodgate Peebles | -\$2,992.00       | ①                           | \$28,236.44   |
| 1 Nov 2021  | TRANSACTION FEE   | 315. -\$1.00      |                             | \$31,228.44   |
| 25 Oct 2021 | WITHDRAWAL ONLINE 1309416 TFR Westpac Cho To PAP                        | 482. -\$20,000.00 |                             | \$31,229.44   |
| 11 Oct 2021 | DEPOSIT ONLINE 2590598  |                   | 604. \$20,000.00            | \$51,229.44   |
| 1 Sep 2021  | TRANSACTION FEE   | 315. -\$0.50      |                             | \$31,229.44   |
| 3 Aug 2021  | WITHDRAWAL ONLINE 1167913 TFR Westpac Cho To PAP                        | 482. -\$10,000.00 |                             | \$31,229.94   |
| 1 Jun 2021  | TRANSACTION FEE   | -\$2.00           |                             | \$41,229.94   |
| 10 May 2021 | WITHDRAWAL-OSKO PAYMENT 1422547 Carter Woodgate Carter Woodgate Peebles | -\$509.30         |                             | \$41,231.94   |
| 6 May 2021  | DEPOSIT CHRIS HOGAN & CO PAYWAY295585                                   |                   |                             | \$41,741.24   |

Need help? Chat with us





## Brad Woodgate

---

**From:** Robert Kenny <Robert.Kenny@sfg.com.au>  
**Sent:** Thursday, 6 October 2022 9:48 AM  
**To:** peterpeebles48@iinet.net.au  
**Cc:** Brad Woodgate  
**Subject:** RE: Bank Balance Discrepancy  
**Attachments:** Peebles Cash Statement.pdf

Hi Brad and Peter

Yes that is a strange one, but I've been able to get to the bottom of it.

What BT have done in that statement is include all the managed fund distributions, which cleared in the cash account between 7 July and 21 July 2021, in the 1 July 2021 balance.

I've highlighted these transactions in the attached bank statement, and they add up to the missing \$26,797.98. Please note that the document is password protected with Peter's date of birth in the format ddmmyyyy.

If you have any further queries please don't hesitate to get in touch.

Kind regards,

Rob



**Robert Kenny CFP® BCom GDipFP**  
Private Wealth Adviser  
Shadforth  
ABN 27 127 508 472 AFSL 318613

T 08 9324 6000 | M 0438 990 109 | [sfg.com.au](http://sfg.com.au)  
Level 28, 152-158 St Georges Terrace, Perth WA 6000

shadforth

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-----Original Message-----

**From:** peterpeebles48@iinet.net.au <peterpeebles48@iinet.net.au>  
**Sent:** Thursday, 6 October 2022 9:01 AM  
**To:** Robert Kenny <Robert.Kenny@sfg.com.au>  
**Cc:** 'Brad Woodgate' <brad@pacetax.com.au>  
**Subject:** FW: Bank Balance Discrepancy

CAUTION: This email has originated outside our organisation. Do not CLICK on links or open attachments that are unexpected. If in doubt report this email as suspicious.

Good Morning Rob - the note from my accountant is for your response. If you could respond directly to Bard Woodgate and cc me in then that will be appreciated

Cheers

Peter Peebles  
Email: peterpeebles48@iinet.net.au  
Mob: 0488 151 822

-----Original Message-----

From: Brad Woodgate <brad@pacetax.com.au>  
Sent: Wednesday, 5 October 2022 10:19 AM  
To: peterpeebles48 <peterpeebles48@iinet.net.au>  
Subject: Bank Balance Discrepancy

Hi Peter,  
Quick question I might have to get you to forward on to your Adviser at BT.

As per attached, last year the bank balance at 30/6/21 was \$5,280.12.  
Then on 1/7/21, the bank balance opens at \$32,078.10.

Where did the 26797.98 come from?  
There is no record of it.  
Can you have them suss that out for me please?  
Cheers

Regards,

Brad Woodgate  
PACE TAXATION  
Mobile: 0427 093 699  
Address: Unit 13, 11 Barber St Kalamunda WA 6076 (strictly by appointment only)  
Postal: P.O. Box 220 Kalamunda WA 6926  
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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

TIMEGRACE PTY LTD ATF THE PEEBLES  
SUPERANNUATION FUND - SMSF  
BT Panorama Investments  
BSB: 262-786  
Account No.: 121396899  
Statement period: 1 Jul 2021 - 31 Dec 2021

#### THE PEEBLES SUPERANNUATION FUND

Mr Peter Peebles  
10 HISPANO Place  
CARINE WA 6020

# BT Cash Management Account bank statement

## Account summary

|                 |              |
|-----------------|--------------|
| Opening balance | +\$5,280.12  |
| Total credits   | +\$44,065.75 |
| Total debits    | -\$26,699.60 |
| Closing balance | +\$22,646.27 |

## Interest rate summary

|                |               |
|----------------|---------------|
| Effective date | Interest rate |
| 7 Apr 2020     | 0.01% p.a.    |

## Transactions

| Date       | Description   | Credit   | Debit    | Balance    |
|------------|---|----------|----------|------------|
| 1 Jul 2021 | Opening balance   |          |          | \$5,280.12 |
| 1 Jul 2021 | Direct Credit from ANZ DIVIDEND<br>A071/00748744<br>Receipt no. 161431285 | \$791.00 |          | \$6,071.12 |
| 5 Jul 2021 | Administration fee for the period<br>01/06/2021 to 30/06/2021             |          | \$167.67 | \$5,903.45 |

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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BT Panorama Investments  
BSB: 262-786  
Account No.: 121396899  
Statement period: 1 Jul 2021 - 31 Dec 2021

| Date        | Description   | Credit     | Debit    | Balance     |
|-------------|---|------------|----------|-------------|
| 7 Jul 2021  | Advice fee for the period 01/06/2021 to 30/06/2021  |            | \$931.06 | \$4,972.39  |
| 7 Jul 2021  | Distribution 100,501.590000 PIMCO Global Bond Fund - Wholesale Class (ETL0018AU) @ \$0.001287 | \$129.33   |          | \$5,101.72  |
| 8 Jul 2021  | Distribution 8,300.9100 Strategic Australian Equity Fund (DFA0008AU) @ \$0.646937             | \$5,370.16 |          | \$10,471.88 |
| 8 Jul 2021  | Distribution 9,772.7900 Strategic Fixed Interest Fund (DFA0015AU) @ \$0.291677                | \$2,850.50 |          | \$13,322.38 |
| 9 Jul 2021  | Distribution 4,521.6800 Strategic International Equity Fund (DFA0007AU) @ \$1.478308          | \$6,684.44 |          | \$20,006.82 |
| 15 Jul 2021 | Distribution 22,689.5400 Bennelong Ex-20 Australian Equities Fund (BFL0004AU) @ \$0.152910    | \$3,469.47 |          | \$23,476.29 |
| 16 Jul 2021 | Direct Credit from VAP PAYMENT , JUL21/00821380<br>Receipt no. 167435883                      | \$3,510.60 |          | \$26,986.89 |
| 16 Jul 2021 | Distribution 63,831.0200 Antipodes Global Fund - Class P (IOF0045AU) @ \$0.098474             | \$6,285.68 |          | \$33,272.57 |
| 21 Jul 2021 | Direct Credit from MAGELLAN , MAGELLAN0002458006<br>Receipt no. 169494535                     | \$705.61   |          | \$33,978.18 |
| 21 Jul 2021 | Distribution 39,380.3500 Magellan Global Fund (MGE0001AU) @ \$0.051                           | \$2,008.40 |          | \$35,986.58 |
| 31 Jul 2021 | Interest payment for Cash Management Account  | \$0.15     |          | \$35,986.73 |
| 4 Aug 2021  | Administration fee for the period 01/07/2021 to 31/07/2021                                    |            | \$173.26 | \$35,813.47 |
| 6 Aug 2021  | Advice fee for the period 01/07/2021 to 31/07/2021  |            | \$973.71 | \$34,839.76 |
| 31 Aug 2021 | Interest payment for Cash Management Account  | \$0.35     |          | \$34,840.11 |
| 3 Sep 2021  | Administration fee for the period 15/08/2021 to 31/08/2021                                    |            | \$95.01  | \$34,745.10 |
| 7 Sep 2021  | Advice fee for the period 01/08/2021 to 31/08/2021  |            | \$989.43 | \$33,755.67 |
| 14 Sep 2021 | Direct Credit from MLT FNL DIV , 001266712923<br>Receipt no. 188857485                        | \$1,390.00 |          | \$35,145.67 |

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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SUPERANNUATION FUND - SMSF  
BT Panorama Investments  
BSB: 262-786  
Account No.: 121396899  
Statement period: 1 Jul 2021 - 31 Dec 2021

| Date        | Description   | Credit     | Debit       | Balance     |
|-------------|---|------------|-------------|-------------|
| 29 Sep 2021 | Direct Credit from CBA FNL DIV ,<br>001263530441<br>Receipt no. 193601723                           | \$860.00   |             | \$36,005.67 |
| 30 Sep 2021 | Interest payment for Cash Management<br>Account   | \$0.28     |             | \$36,005.95 |
| 5 Oct 2021  | Administration fee for the period<br>01/09/2021 to 30/09/2021                                       |            | \$167.67    | \$35,838.28 |
| 5 Oct 2021  | Direct Credit from MLT SPL DIV ,<br>001268074560<br>Receipt no. 195521434                           | \$6,428.75 |             | \$42,267.03 |
| 5 Oct 2021  | Distribution 100,501.590000 PIMCO Global<br>Bond Fund - Wholesale Class (ETL0018AU)<br>@ \$0.001922 | \$193.21   |             | \$42,460.24 |
| 7 Oct 2021  | Advice fee for the period 01/09/2021 to<br>30/09/2021   |            | \$967.42    | \$41,492.82 |
| 11 Oct 2021 | Payment to PEEBLES SUPERANNUATION<br>FUND<br>Receipt no. 197144453                                  |            | \$20,000.00 | \$21,492.82 |
| 11 Oct 2021 | Expense recovery - Legislative  |            | \$22.69     | \$21,470.13 |
| 18 Oct 2021 | Direct Credit from VAP PAYMENT ,<br>OCT21/00821368<br>Receipt no. 200545849                         | \$757.31   |             | \$22,227.44 |
| 31 Oct 2021 | Interest payment for Cash Management<br>Account   | \$0.24     |             | \$22,227.68 |
| 3 Nov 2021  | Administration fee for the period<br>01/10/2021 to 31/10/2021                                       |            | \$173.26    | \$22,054.42 |
| 5 Nov 2021  | Advice fee for the period 01/10/2021 to<br>31/10/2021   |            | \$984.28    | \$21,070.14 |
| 30 Nov 2021 | Interest payment for Cash Management<br>Account   | \$0.17     |             | \$21,070.31 |
| 3 Dec 2021  | Administration fee for the period<br>01/11/2021 to 30/11/2021                                       |            | \$167.67    | \$20,902.64 |
| 7 Dec 2021  | Advice fee for the period 01/11/2021 to<br>30/11/2021   |            | \$886.47    | \$20,016.17 |
| 14 Dec 2021 | Direct Credit from SOL DIV PAYMENT ,<br>DEC21/00842047<br>Receipt no. 215181548                     | \$1,165.32 |             | \$21,181.49 |
| 16 Dec 2021 | Direct Credit from ANZ DIVIDEND ,<br>A072/00735804<br>Receipt no. 216009807                         | \$813.60   |             | \$21,995.09 |

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BSB: 262-786  
Account No.: 121396899  
Statement period: 1 Jul 2021 - 31 Dec 2021

| Date        | Description  | Credit   | Debit | Balance     |
|-------------|--|----------|-------|-------------|
| 21 Dec 2021 | Direct Credit from WBC DIVIDEND ,<br>001269364251<br>Receipt no. 217211394 | \$651.00 |       | \$22,646.09 |
| 31 Dec 2021 | Interest payment for Cash Management<br>Account                            | \$0.18   |       | \$22,646.27 |

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Closing balance as at 31 Dec 2021

\$22,646.27

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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.

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](http://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.

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Email: [info@afca.org.au](mailto: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



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