



MACQUARIE

Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



MR M J SMITH &
MRS D L SMITH
PO BOX 179
MAROOCHYDORE QLD 4558

1 Shelley Street
Sydney, NSW 2000

account balance **\$85,791.82**
as at 30 Sep 22

account name MICHAEL JOHN SMITH &
DEW LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

transaction	description	debits	credits	balance
30.06.22	OPENING BALANCE			219,433.28
01.07.22	Deposit ANZ DIVIDEND A073/00738258		738.00	220,171.28
01.07.22	Funds transfer PP TO MICHAEL DEW SMITH	1,300.00		218,871.28
04.07.22	Deposit MQG FNL DIV 001277534391		714.00	219,585.28
05.07.22	Deposit AUTOMATIC DATA P ADP202207051230206		226.25	219,811.53
05.07.22	Deposit IPL ITM DIV 001278513140		546.40	220,357.93
05.07.22	Funds transfer 14657926 BGHT 300 NABZZ @100.0000	30,000.00		190,357.93
05.07.22	Direct debit ZURICH LIFE 4497323 35	51.22		190,306.71
08.07.22	Deposit Gryphon Capital S00112903801		1,287.00	191,593.71
08.07.22	Deposit MCP MASTER INCOM Ref: 2603236		900.95	192,494.66
08.07.22	Funds transfer PP TO MICHAEL DEW SMITH	1,300.00		191,194.66

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 960080844

deposits using BPay
From another bank



Bill code: 667022
Ref: 960 080 844

continued on next





Macquarie Cash Management Account

enquiries 1800 806 310

account name MICHAEL JOHN SMITH &
DEWI LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

transaction	description	debits	credits	balance
11.07.22	Direct debit ZURICH LIFE 4497314 3G	886.32		190,308.34
13.07.22	Deposit PERPETUAL CREDIT Ref: 2623881		1,020.16 ✓	191,328.50
13.07.22	Funds transfer 14670149 BGHT 350 MQGXX @100.0000	35,000.00		156,328.50
14.07.22	Deposit NB GLOBAL CORP S00112903801		885.73	157,214.23
15.07.22	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		155,914.23
15.07.22	Funds transfer 14674004 BGHT 499 CBAPJ @98.9900	49,939.37		105,974.86
18.07.22	Funds transfer 14676839 BGHT 300 WBCZZ @100.0000	30,000.00		75,974.86
21.07.22	Deposit AUTOMATIC DATA P ADP202207211241473		206.06	76,180.92
22.07.22	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		74,880.92
25.07.22	Deposit MVWDST 001279793805 <i>61500</i>		677.10 ✓	75,558.02
29.07.22	Interest MACQUARIE CMA INTEREST PAID*		36.41 ✓	75,594.43
29.07.22	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		74,294.43
29.07.22	Funds transfer PP TO MERIT WEALTH PTY LTD	1,408.45 ✓		72,885.98
04.08.22	Deposit AUTOMATIC DATA P ADP202208041247564		406.40	73,292.38
04.08.22	Direct debit ZURICH LIFE 4497323 35	51.22		73,241.16
05.08.22	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		71,941.16
08.08.22	Deposit Gryphon Capital S00112903801		1,134.90	73,076.06
08.08.22	Deposit MCP MASTER INCOM Ref: 2687247		870.91	73,946.97
08.08.22	Deposit PERPETUAL CREDIT Ref: 2675343		879.80	74,826.77
10.08.22	Funds transfer BPAY 381160,161919900054490349 - ANZ EN	2,268.00		72,558.77
10.08.22	Direct debit ZURICH LIFE 4497314 3G	886.32		71,672.45
12.08.22	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		70,372.45
15.08.22	Deposit BOQPF QRT DST 001279897080		251.31	70,623.76
16.08.22	Deposit NB GLOBAL CORP S00112903801		622.13	71,245.89
19.08.22	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		69,945.89
25.08.22	Deposit AUTOMATIC DATA P ADP202208251262733		192.23	70,138.12

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Macquarie Cash Management Account

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account name MICHAEL JOHN SMITH &
DEW LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

transaction	description	debits	credits	balance
26.08.22	Deposit CHALLENGER LIFE CHL AP 501040079		9,111.90	79,250.02
26.08.22	Funds transfer PP TO MICHAEL DEW SMITH	1,300.00		77,950.02
30.08.22	Funds transfer PP TO MERIT WEALTH PTY LTD	1,408.45		76,541.57
31.08.22	Interest MACQUARIE CMA INTEREST PAID*		48.74	76,590.31
02.09.22	Funds transfer PP TO MICHAEL DEW SMITH	1,300.00		75,290.31
05.09.22	Direct debit ZURICH LIFE 4497323 35	51.22		75,239.09
07.09.22	Deposit PERPETUAL CREDIT Ref: 2747037		974.95	76,214.04
08.09.22	Deposit Gryphon Capital S00112903801		1,240.20	77,454.24
08.09.22	Deposit AUTOMATIC DATA P ADP202209081269752		192.23	77,646.47
08.09.22	Deposit MCP MASTER INCOM Ref: 2763392		1,111.17	78,757.64
09.09.22	Funds transfer PP TO MICHAEL DEW SMITH	1,300.00		77,457.64
12.09.22	Deposit MQGPF DST 001282399975		282.52	77,740.16
12.09.22	Deposit MQGPD DST 001282747899		248.70	77,988.86
12.09.22	Direct debit ZURICH LIFE 4497314 3G	886.32		77,102.54
14.09.22	Deposit NB GLOBAL CORP S00112903801		622.13	77,724.67
15.09.22	Deposit PENGANA INT LTD SEP22/00804577		425.25	78,149.92
15.09.22	Deposit PERLS XIII DST 001284110353		549.48	78,699.40
15.09.22	Deposit PERLS XIV DST 001284169468		581.71	79,281.11
16.09.22	Deposit 14776873 SOLD 1110 MVW @32.2431		35,396.15	114,677.26
16.09.22	Deposit 14776858 SOLD 107 CBA @94.9500		10,047.89	124,725.15
16.09.22	Funds transfer PP TO MICHAEL DEW SMITH	1,300.00		123,425.15
16.09.22	Funds transfer 14776869 BGHT 1282 STO @7.7200	10,007.04		113,418.11
16.09.22	Funds transfer 14776874 BGHT 919 SUN @10.7900	10,026.01		103,392.10
16.09.22	Funds transfer 14776885 BGHT 5710 TLC @4.3300	24,996.26		78,395.84
19.09.22	Deposit MQGPE DST 001282758762		801.36	79,197.20
19.09.22	Deposit NABPI SEP DIS PI231/00810186		216.36	79,413.56





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account name MICHAEL JOHN SMITH &
DEW LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

	transaction	description	debits	credits	balance
19.09.22	Deposit	NABPF SEP DIS PF231/00813157		313.62	79,727.18
19.09.22	Deposit	NABPH SEP DIS PH231/00818345		955.30	80,682.48
19.09.22	Deposit	SUNPI QRT DST 001283711691		635.33	81,317.81
20.09.22	Deposit	DBI JUN DST 001282736719		548.10	81,865.91
20.09.22	Deposit	ANZ CAP NOTES 6 C6S22/00213668		345.59	82,211.50
20.09.22	Deposit	ANZ CAP NOTES 7 C7S22/00108924		597.02	82,808.52
21.09.22	Deposit	MBLPC DST 001283834323		921.11	83,729.63
21.09.22	Deposit	SANTOS DIVIDEND AUI22/00932228		262.24	83,991.87
21.09.22	Deposit	TLS FNL DIV 001282233053		424.91	84,416.78
21.09.22	Deposit	RESMED DIVIDEND SEP22/00847086		42.02	84,458.80
21.09.22	Deposit	SUN FINAL DIV 001280512475		417.86	84,876.66
23.09.22	Deposit	BHP GROUP DIV AF386/00517087		2,153.75	87,030.41
23.09.22	Deposit	WBCPL DST 001284595554		206.82	87,237.23
23.09.22	Funds transfer	PP TO MICHAEL DEW SMITH	1,300.00		85,937.23
26.09.22	Deposit	AUTOMATIC DATA P ADP202209261279969		233.18	86,170.41
27.09.22	Deposit	WOW FNL DIV 001283530491		288.85	86,459.26
28.09.22	Deposit	COLES GROUP LTD FIN22/01164085		444.90	86,904.16
29.09.22	Deposit	GQG DIV 001284367100		527.04	87,431.20
29.09.22	Deposit	CBA FNL DIV 001281021655		997.50	88,428.70
30.09.22	Interest	MACQUARIE CMA INTEREST PAID*		71.57	88,500.27
30.09.22	Funds transfer	PP TO MERIT WEALTH PTY LTD	1,408.45		87,091.82
30.09.22	Funds transfer	PP TO MICHAEL DEW SMITH	1,300.00		85,791.82



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DEVI LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 SEP 22	217,474.65	83,833.19	85,791.82

* Stepped interest rates for the period 1 July to 13 July: balances \$0.00 to \$4,999.99 earned 0.25% balances \$5,000.00 and above earned 0.25% pa (13 days); 14 July to 11 August: balances \$0.00 to \$4,999.99 earned 0.50% balances \$5,000.00 and above earned 0.50% pa (29 days); 12 August to 15 September: balances \$0.00 to \$4,999.99 earned 0.90% balances \$5,000.00 and above earned 0.90% pa (35 days); 16 September to 30 September: balances \$0.00 to \$4,999.99 earned 1.25% balances \$5,000.00 and above earned 1.25% pa (15 days)





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account no. 960080844

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
MORGANS FINANCIAL LIMITED	General withdrawal authority
MCNAMARA GARETH D MERIT WEALTH PTY LTD	Enquiry authority

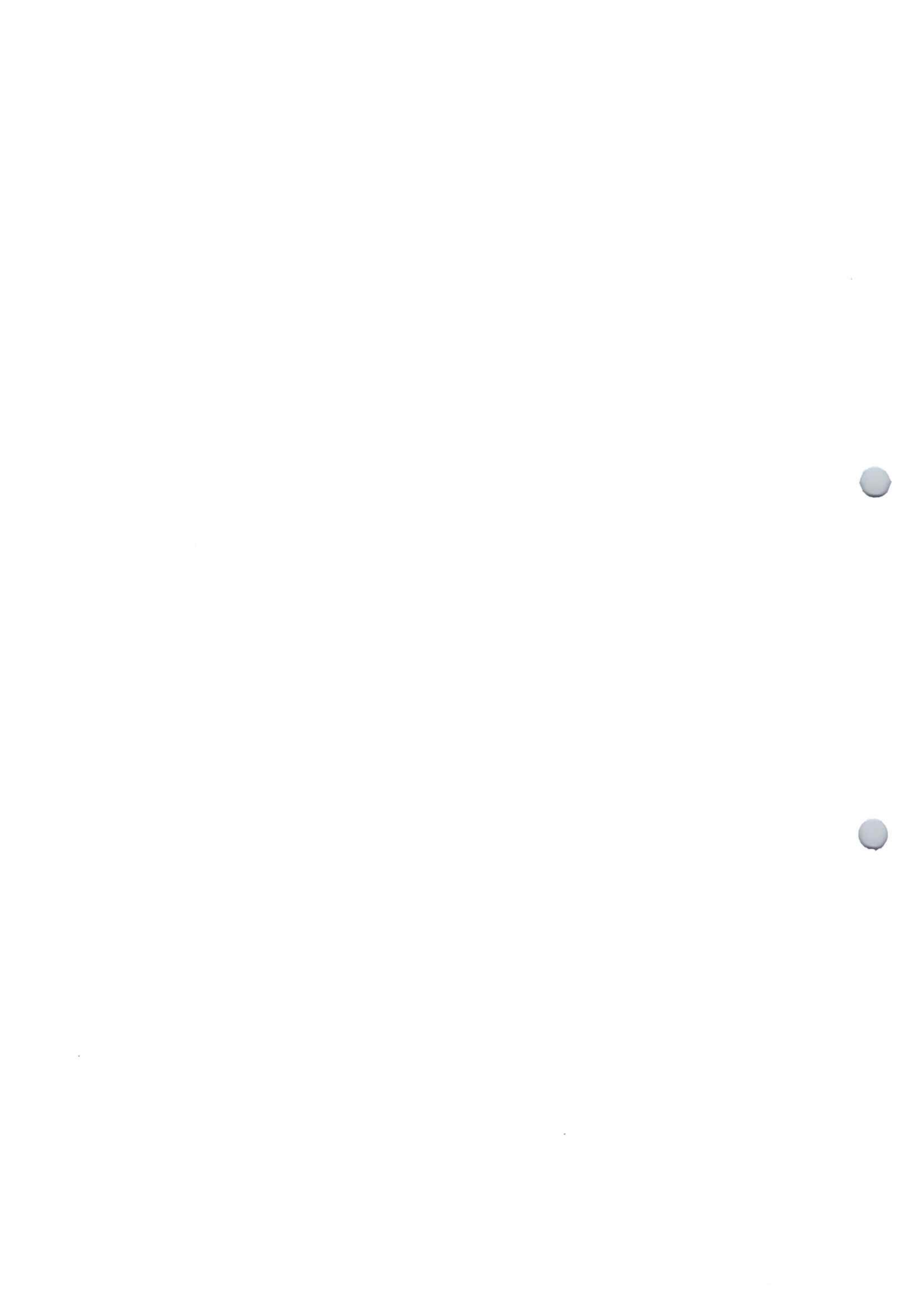
Authority descriptions

Enquiry authority - you have authorised the third party to have access to information about your account.

General withdrawal authority - you have authorised the third party to:

- withdraw their fees from your account,
- withdraw funds from your account to make payments on your behalf directly to the Australian Taxation Office (ATO), and
- make payments and withdrawals for any purpose including settlement or investment.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.





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Macquarie Cash Management Account

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account name MICHAEL JOHN SMITH &
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MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.

Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



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MS



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

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GPO Box 2520
Sydney, NSW 2001



MR M J SMITH &
MRS D L SMITH
PO BOX 179
MAROOCHYDORE QLD 4558

1 Shelley Street
Sydney, NSW 2000

account balance **\$87,584.98**
as at 30 Dec 22

account name MICHAEL JOHN SMITH &
DEVI LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

transaction	description	debits	credits	balance
30.09.22	OPENING BALANCE			85,791.82
04.10.22	Direct debit ZURICH LIFE 4497323 35	51.22		85,740.60
06.10.22	Deposit PGF DIV S00112903801		1,506.50	87,247.10
06.10.22	Deposit WOODSIDE INT22/01000719		1,754.68	89,001.78
06.10.22	Deposit AUTOMATIC DATA P ADP202210061284275		223.73	89,225.51
07.10.22	Deposit PERPETUAL CREDIT cm-13418		973.39	90,198.90
07.10.22	Funds transfer PP TO MICHAEL DEVI SMITH	1,300.00		88,898.90
10.10.22	Direct debit ZURICH LIFE 4497314 3G	886.32		88,012.58
11.10.22	Deposit Gryphon Capital S00112903801		1,287.00	89,299.58
11.10.22	Deposit MCP MASTER INCOM cm-32925		1,051.10	90,350.68
13.10.22	Deposit SOUTH32 DIVIDEND RAU22/01027963		2,002.94	92,353.62

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 960080844

deposits using BPay
From another bank

	Bill code: 667022
	Ref: 960 080 844

continued on next





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Macquarie Cash Management Account

enquiries 1800 806 310

account name MICHAEL JOHN SMITH &
DEWI LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

transaction	description	debits	credits	balance
14.10.22	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		91,053.62
17.10.22	Deposit AYUPA DIV 001285257861		1,829.96	92,883.58
17.10.22	Deposit NB GLOBAL CORP S00112903801		622.13	93,505.71
21.10.22	Deposit AUTOMATIC DATA P ADP202210211296578		192.23	93,697.94
21.10.22	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		92,397.94
27.10.22	Deposit NAB Transfer 2022 distribution 61800		17,377.20 ✓	109,775.14
28.10.22	Deposit MAND D TRUST 2022 distribution 61800		20,000.00 ✓	129,775.14
28.10.22	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		128,475.14
28.10.22	Funds transfer PP TO MERIT WEALTH PTY LTD	1,408.45		127,066.69
31.10.22	Interest MACQUARIE CMA INTEREST PAID*		114.00 ✓	127,180.69
03.11.22	Deposit AUTOMATIC DATA P ADP202211031302347		415.48	127,596.17
04.11.22	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		126,296.17
04.11.22	Direct debit ZURICH LIFE 4497323 35	51.22		126,244.95
07.11.22	Deposit PERPETUAL CREDIT cm-80127		1,071.67	127,316.62
08.11.22	Deposit Gryphon Capital S00112903801		1,427.40	128,744.02
08.11.22	Deposit MCP MASTER INCOM cm-105377		1,261.32	130,005.34
08.11.22	Funds transfer TRANSACT FUNDS TFR TO CLARKE MCEWAN	8,070.76		121,934.58
08.11.22	BPAY BPAY TO TAX OFFICE PAYMENTS	8,713.98		113,220.60
10.11.22	Direct debit ZURICH LIFE 4497314 3G	886.32		112,334.28
11.11.22	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		111,034.28
11.11.22	Funds transfer 14857886 BGHT 300 BOQZZ @100.0000	30,000.00		81,034.28
14.11.22	Deposit NB GLOBAL CORP S00112903801		622.13	81,656.41
15.11.22	Deposit BOQPF QRT DST 001285468515		323.67	81,980.08
17.11.22	Deposit AUTOMATIC DATA P ADP202211171313217		192.23	82,172.31
18.11.22	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		80,872.31
25.11.22	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		79,572.31

continued on next





Macquarie Cash Management Account

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account name MICHAEL JOHN SMITH &
DEW LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

transaction	description	debits	credits	balance	
30.11.22	Interest		MACQUARIE CMA INTEREST PAID*	125.02	79,697.33
30.11.22	Funds transfer	PP TO MERIT WEALTH PTY LTD	1,408.45		78,288.88
01.12.22	Deposit		AUTOMATIC DATA P ADP202212011320017	192.23	78,481.11
02.12.22	Funds transfer	PP TO MICHAEL DEW SMITH	1,300.00		77,181.11
05.12.22	Direct debit	ZURICH LIFE 4497323 35	51.22		77,129.89
07.12.22	Deposit		PERPETUAL CREDIT cm-147791	1,080.57	78,210.46
08.12.22	Deposit		Gryphon Capital S00112903801	1,404.00	79,614.46
08.12.22	Deposit		MCP MASTER INCOM cm-174533	1,281.34	80,895.80
09.12.22	Funds transfer	PP TO MICHAEL DEW SMITH	1,300.00		79,595.80
12.12.22	Deposit		MQGPD DST 001287244532	290.42	79,886.22
12.12.22	Deposit		MQGPF DST 001286750768	474.70	80,360.92
12.12.22	Direct debit	ZURICH LIFE 4497314 3G	983.17		79,377.75
13.12.22	Deposit		MQG ITM DIV 001286038414	612.00	79,989.75
14.12.22	Deposit		14917245 SOLD 650 MBLPC @106.2027	68,272.41	148,262.16
14.12.22	Deposit		14917201 SOLD 200 MQGPD @105.8000	20,927.24	169,189.40
14.12.22	Deposit		14917089 SOLD 97 CBA @105.0751	10,080.17	179,269.57
14.12.22	Deposit		14917170 SOLD 239 WDS @34.0200	8,020.78	187,290.35
14.12.22	Deposit		14917090 SOLD 60 MQG @167.5000	9,939.45	197,229.80
14.12.22	Deposit		NB GLOBAL CORP S00112903801	622.13	197,851.93
14.12.22	Funds transfer	14917153 BGHT 921 SHL @30.0900	28,017.73		169,834.20
14.12.22	Funds transfer	14917269 BGHT 914 GSBUS3 @97.3460	89,952.95		79,881.25
15.12.22	Deposit		ANZ DIVIDEND A074/00736361	1,417.10	81,298.35
15.12.22	Deposit		RESMED DIVIDEND DEC22/00846485	43.91	81,342.26
15.12.22	Deposit		AUTOMATIC DATA P ADP202212151330675	186.98	81,529.24
15.12.22	Deposit		PENGANA INT LTD DEC22/00804492	425.25	81,954.49
15.12.22	Deposit		PERLS XIII DST 001287492881	671.39	82,625.88

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account name MICHAEL JOHN SMITH &
DEW LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

	transaction	description	debits	credits	balance
15.12.22	Deposit	PERLS XIV DST 001287505433		710.77	83,336.65
16.12.22	Funds transfer	PP TO MICHAEL DEW SMITH	1,300.00		82,036.65
19.12.22	Deposit	MQGPE DST 001287254595		971.41	83,008.06
19.12.22	Deposit	NABPF DEC DIS PF232/00813153		358.17	83,366.23
19.12.22	Deposit	NABPH DEC DIS PH232/00818332		1,106.60	84,472.83
19.12.22	Deposit	SUNPI QRT DST 001287310538		751.43	85,224.26
19.12.22	Deposit	NABPI DEC DIS PI232/00809861		313.68	85,537.94
20.12.22	Deposit	ANZ CAP NOTES 6 C6D22/00213345		415.13	85,953.07
20.12.22	Deposit	ANZ CAP NOTES 7 C7D22/00108515		725.56	86,678.63
20.12.22	Deposit	WBC DIVIDEND 001286541682		1,391.36	88,069.99
21.12.22	Deposit	MBLPC DST 001287390885		1,048.71	89,118.70
21.12.22	Deposit	DBI DEC DST 001287561912		603.00	89,721.70
21.12.22	Deposit	IPL FNL DIV 001287428791		928.88	90,650.58
22.12.22	Deposit	GQG DIV 001286795964		483.53	91,134.11
22.12.22	Deposit	WBCPL DST 001287866662		330.12	91,464.23
23.12.22	Funds transfer	PP TO MICHAEL DEW SMITH	1,300.00		90,164.23
30.12.22	Interest	MACQUARIE CMA INTEREST PAID*		129.20	90,293.43
30.12.22	Funds transfer	PP TO MERIT WEALTH PTY LTD	1,408.45		88,884.98
30.12.22	Funds transfer	PP TO MICHAEL DEW SMITH	1,300.00		87,584.98



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Macquarie Cash Management Account

enquiries 1800 806 310

account name MICHAEL JOHN SMITH &
DEWI LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 DEC 22	188,790.24	190,583.40	87,584.98

* Stepped interest rates for the period 1 October to 13 October: balances \$0.00 to \$4,999.99 earned 1.25% balances \$5,000.00 and above earned 1.25% pa (13 days); 14 October to 15 November: balances \$0.00 to \$4,999.99 earned 1.50% balances \$5,000.00 and above earned 1.50% pa (33 days); 16 November to 15 December: balances \$0.00 to \$4,999.99 earned 1.75% balances \$5,000.00 and above earned 1.75% pa (30 days); 16 December to 30 December: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00% pa (15 days)





Macquarie Cash Management Account

enquiries 1800 806 310

account name MICHAEL JOHN SMITH &
DEVI LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
MORGANS FINANCIAL LIMITED	General withdrawal authority
BGL DATA SERVICES PTY LTD	Enquiry authority
MCNAMARA GARETH D MERIT WEALTH PTY LTD	Enquiry authority

Authority descriptions

Enquiry authority - you have authorised the third party to have access to information about your account.

General withdrawal authority - you have authorised the third party to:

- withdraw their fees from your account,
- withdraw funds from your account to make payments on your behalf directly to the Australian Taxation Office (ATO), and
- make payments and withdrawals for any purpose including settlement or investment.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.





M14

Macquarie Cash Management Account

enquiries 1800 806 310

account name MICHAEL JOHN SMITH &
DEVM LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.
- We've noticed that some applications may not have been opened with the desired entity type - for example, a trust account was intended to be opened but an individually held account was opened instead. Please check that your account name and structure is correct and contact us right away if you think there is an error.

Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

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MACQUARIE

Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



MR M J SMITH &
MRS D L SMITH
PO BOX 179
MAROOCHYDORE QLD 4558

1 Shelley Street
Sydney, NSW 2000

account balance **\$71,683.32**
as at 31 Mar 23

account name MICHAEL JOHN SMITH &
DEWI LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

transaction	description	debits	credits	balance
30.12.22	OPENING BALANCE			87,584.98
03.01.23	Deposit AUTOMATIC DATA P ADP202301031337011		165.98	87,750.96
04.01.23	Direct debit ZURICH LIFE 4497323 35	51.22		87,699.74
06.01.23	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		86,399.74
10.01.23	Deposit Gryphon Capital S00112903801		1,485.90	87,885.64
10.01.23	Deposit PERPETUAL CREDIT cm-243862		1,167.66	89,053.30
10.01.23	Deposit MCP MASTER INCOM cm-269028		1,351.42	90,404.72
10.01.23	Direct debit ZURICH LIFE 4497314 3G	983.17		89,421.55
12.01.23	Deposit AUTOMATIC DATA P ADP202301121347288		165.98	89,587.53
13.01.23	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		88,287.53
16.01.23	Deposit NB GLOBAL CORP S00112903801		622.13	88,909.66

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 960080844

deposits using BPay
From another bank



Bill code: 667022
Ref: 960 080 844

continued on next



Mib



Macquarie Cash Management Account

enquiries 1800 806 310

account name MICHAEL JOHN SMITH &
DEWI LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

transaction	description	debits	credits	balance
20.01.23	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		87,609.66
27.01.23	Deposit AUTOMATIC DATA P ADP202301271354107		165.98	87,775.64
27.01.23	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		86,475.64
30.01.23	Funds transfer PP TO MERIT WEALTH PTY LTD	1,408.45		85,067.19
31.01.23	Interest MACQUARIE CMA INTEREST PAID*		153.60	85,220.79
03.02.23	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		83,920.79
06.02.23	Direct debit ZURICH LIFE 4497323 35	51.22		83,869.57
07.02.23	Deposit PERPETUAL CREDIT cm-324520		1,169.94	85,039.51
08.02.23	Deposit MCP MASTER INCOM cm-356137		1,441.51	86,481.02
08.02.23	Deposit Gryphon Capital S00112903801		1,497.60	87,978.62
09.02.23	Deposit AUTOMATIC DATA P ADP202302091363526		228.98	88,207.60
10.02.23	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		86,907.60
10.02.23	Direct debit ZURICH LIFE 4497314 3G	983.17		85,924.43
14.02.23	Deposit NB GLOBAL CORP S00112903801		622.13	86,546.56
15.02.23	Deposit BOQPF QRT DST 001289479381		362.49	86,909.05
17.02.23	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		85,609.05
23.02.23	Deposit AUTOMATIC DATA P ADP202302231370971		165.98	85,775.03
24.02.23	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		84,475.03
28.02.23	Interest MACQUARIE CMA INTEREST PAID*		132.69	84,607.72
28.02.23	Funds transfer PP TO MERIT WEALTH PTY LTD	1,408.45		83,199.27
03.03.23	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		81,899.27
06.03.23	Direct debit ZURICH LIFE 4497323 35	71.12		81,828.15
07.03.23	Deposit PERPETUAL CREDIT cm-411183		1,104.07	82,932.22
08.03.23	Deposit Gryphon Capital S00112903801		1,368.90	84,301.12
08.03.23	Deposit MCP MASTER INCOM cm-429400		1,291.35	85,592.47
09.03.23	Deposit AUTOMATIC DATA P ADP202303091380967		237.57	85,830.04

continued on next





M17

Macquarie Cash Management Account

enquiries 1800 806 310

account name MICHAEL JOHN SMITH &
DEWI LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

transaction	description	debits	credits	balance
10.03.23	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		84,530.04
10.03.23	Direct debit ZURICH LIFE 4497314 3G	983.17		83,546.87
13.03.23	Deposit MQGPF DST 001291650587		509.67	84,056.54
14.03.23	Deposit NB GLOBAL CORP S00112903801		622.13	84,678.67
15.03.23	Deposit BOQPG QRT DST 001291782142		447.84	85,126.51
15.03.23	Deposit PERLS XIII DST 001293988756		713.89	85,840.40
15.03.23	Deposit PERLS XIV DST 001293958225		755.76	86,596.16
15.03.23	Deposit PENGANA INT LTD MAR23/00804409		425.25	87,021.41
16.03.23	Deposit RESMED DIVIDEND MAR23/00846259		41.89	87,063.30
17.03.23	Deposit NABPF MAR DIS PF233/00813010		364.62	87,427.92
17.03.23	Deposit NABPH MAR DIS PH233/00818146		1,131.00	88,558.92
17.03.23	Deposit SUNPI QRT DST 001293370142		772.28	89,331.20
17.03.23	Deposit NABPI MAR DIS PI233/00809810		321.57	89,652.77
17.03.23	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		88,352.77
20.03.23	Deposit MQGPE DST 001293438310		1,032.38	89,385.15
20.03.23	Deposit CAP NOTES 6 DIST C6M23/00813221		433.92	89,819.07
20.03.23	Deposit CAP NOTES 7 DIST C7M23/00908565		760.62	90,579.69
21.03.23	Deposit DBI DST MAR 001293741675		603.00	91,182.69
22.03.23	Deposit WBCPL DST 001294848233		342.87	91,525.56
22.03.23	Deposit SONIC HEALTHCARE INT23/00864150		386.82	91,912.38
22.03.23	Funds transfer 15061948 BGHT 200 AN3ZZ @100.0000	20,000.00		71,912.38
23.03.23	Deposit TLC DIV 001293632183		513.90	72,426.28
24.03.23	Deposit AUTOMATIC DATA P ADP202303241389264		165.98	72,592.26
24.03.23	Funds transfer PP TO MICHAEL DEWI SMITH	1,300.00		71,292.26
28.03.23	Deposit GQG DIV 001294962498		502.63	71,794.89
29.03.23	Deposit 15070980 SOLD 100105 MXT @1.9850		196,522.64	268,317.53





Macquarie Cash Management Account

enquiries 1800 806 310

account name MICHAEL JOHN SMITH &
DEVI LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

transaction	description	debits	credits	balance
29.03.23	Deposit		SANTOS DIVIDEND AUS22/00933227 823.42	269,140.95
29.03.23	Funds transfer	15071800 BGHT 7986 SUBD @24.7700 199,989.16		69,151.79
30.03.23	Deposit		CBA DIV 001291529867 569.10	69,720.89
30.03.23	Deposit		COLES GROUP LTD INT23/01156214 533.88	70,254.77
30.03.23	Deposit		BHP GROUP DIV A1387/00505145 1,150.91	71,405.68
30.03.23	Funds transfer	PP TO MERIT WEALTH PTY LTD 1,408.45		69,997.23
31.03.23	Interest		MACQUARIE CMA INTEREST PAID* 146.77	70,144.00
31.03.23	Deposit		TLS ITM DIV 001293203760 424.91	70,568.91
31.03.23	Deposit		SUN INTERIM DIV 001289912915 1,114.41	71,683.32
CLOSING BALANCE AS AT 31 MAR 23		242,937.58	227,035.92	71,683.32

* Stepped interest rates for the period 31 December to 21 February: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00% pa (53 days); 22 February to 21 March: balances \$0.00 to \$4,999.99 earned 2.10% balances \$5,000.00 and above earned 2.10% pa (28 days); 22 March to 31 March: balances \$0.00 to \$4,999.99 earned 2.25% balances \$5,000.00 and above earned 2.25% pa (10 days)





Macquarie Cash Management Account

enquiries 1800 806 310

account name MICHAEL JOHN SMITH &
DEVI LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
MORGANS FINANCIAL LIMITED	General withdrawal authority
BGL DATA SERVICES PTY LTD	Enquiry authority
MCNAMARA GARETH D MERIT WEALTH PTY LTD	Enquiry authority

Authority descriptions

Enquiry authority - you have authorised the third party to have access to information about your account.

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M20

Macquarie Cash Management Account

enquiries 1800 806 310

account name MICHAEL JOHN SMITH &
DEW LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

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- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.
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Protect your account

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- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

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M21



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



MR M J SMITH &
MRS D L SMITH
PO BOX 179
MAROOCHYDORE QLD 4558

1 Shelley Street
Sydney, NSW 2000

account balance **\$84,987.16**
as at 30 Jun 23

account name MICHAEL JOHN SMITH &
DEW LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

transaction	description	debits	credits	balance
31.03.23	OPENING BALANCE			71,683.32
04.04.23	Funds transfer 15081988 BGHT 150 CGFXX @100.0000	15,000.00		56,683.32
04.04.23	Direct debit ZURICH LIFE 4497323 35	71.12		56,612.20
05.04.23	Deposit WOODSIDE FIN22/01021044		1,848.47	58,460.67
06.04.23	Deposit SOUTH32 DIVIDEND AI013/01025400		584.59	59,045.26
11.04.23	Deposit PERPETUAL CREDIT cm-513617		1,255.94	60,301.20
11.04.23	Deposit AUTOMATIC DATA P ADP202304111396252		228.98	60,530.18
11.04.23	Direct debit ZURICH LIFE 4497314 3G	983.17		59,547.01
12.04.23	Deposit Gryphon Capital S00112903801		1,556.10	61,103.11
13.04.23	Deposit PGF DIV S00112903801		1,506.50	62,609.61
13.04.23	Deposit WOW DIV 001294383993		250.70	62,860.31

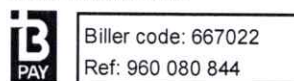
how to make a transaction

online
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by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 960080844

deposits using BPay
From another bank



continued on next





M22

Macquarie Cash Management Account

enquiries 1800 806 310

account name MICHAEL JOHN SMITH &
DEW LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

	transaction	description	debits	credits	balance
17.04.23	Deposit	AYUPA DIV 001295436372		1,820.04	64,680.35
18.04.23	Deposit	NB GLOBAL CORP S00112903801		1,065.48	65,745.83
20.04.23	Deposit	SUBD DST 001295485476		798.60	66,544.43
21.04.23	Deposit	AUTOMATIC DATA P ADP202304211405249		82.99	66,627.42
28.04.23	Interest	MACQUARIE CMA INTEREST PAID*		110.45	66,737.87
28.04.23	Funds transfer	PP TO MERIT WEALTH PTY LTD	1,408.45		65,329.42
04.05.23	Direct debit	ZURICH LIFE 4497323 35	71.12		65,258.30
08.05.23	Deposit	PERPETUAL CREDIT cm-644696		1,275.45	66,533.75
08.05.23	Deposit	Gryphon Capital S00112903801		1,532.70	68,066.45
10.05.23	Direct debit	ZURICH LIFE 4497314 3G	983.17		67,083.28
15.05.23	Deposit	BOQPF QRT DST 001295690195		373.11	67,456.39
15.05.23	Deposit	NB GLOBAL CORP S00112903801		1,065.45	68,521.84
16.05.23	Deposit	SUBD DST 001295911363		798.60	69,320.44
22.05.23	Deposit	AOFM TREAS BONDS 56INT/00800246		1,371.00	70,691.44
25.05.23	Deposit	ClarkeMcEwanATO M Smith Super Fund		132.71	70,824.15
30.05.23	Funds transfer	PP TO MERIT WEALTH PTY LTD	1,408.45		69,415.70
31.05.23	Interest	MACQUARIE CMA INTEREST PAID*		144.88	69,560.58
01.06.23	Deposit	AUTOMATIC DATA P ADP202306011428998		115.40	69,675.98
05.06.23	Direct debit	ZURICH LIFE 4497323 35	71.12		69,604.86
07.06.23	Deposit	PERPETUAL CREDIT cm-719230		1,464.41	71,069.27
08.06.23	Deposit	Gryphon Capital S00112903801		1,643.85	72,713.12
13.06.23	Deposit	MQGPF DST 001297379749		553.10	73,266.22
13.06.23	Direct debit	ZURICH LIFE 4497314 3G	983.17		72,283.05
15.06.23	Deposit	BOQPG QRT DST 001297436999		373.62	72,656.67
15.06.23	Deposit	DBI DST JUN 001297441946		603.00	73,259.67
15.06.23	Deposit	NB GLOBAL CORP S00112903801		1,065.45	74,325.12

continued on next





M23

Macquarie Cash Management Account

enquiries 1800 806 310

account name MICHAEL JOHN SMITH &
DEWI LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

	transaction	description	debits	credits	balance
15.06.23	Deposit	RESMED DIVIDEND AUJ23/00845778		43.36	74,368.48
15.06.23	Deposit	PENGANA INT LTD JUN23/00804228		425.25	74,793.73
15.06.23	Deposit	PERLS XIII D 001297844199		790.36	75,584.09
15.06.23	Deposit	PERLS XIV DS 001297893190		836.72	76,420.81
19.06.23	Deposit	MQGPE DST 001297453199		1,114.74	77,535.55
19.06.23	Deposit	SUBD DST 001297927979		838.53	78,374.08
19.06.23	Deposit	NABPI JUN DIS PI234/00809742		369.69	78,743.77
19.06.23	Deposit	NABPF JUN DIS PF234/00812871		415.65	79,159.42
19.06.23	Deposit	NABPH JUN DIS PH234/00817935		1,295.40	80,454.82
19.06.23	Deposit	SUNPI QRT DST 001297685267		890.40	81,345.22
20.06.23	Deposit	CAP NOTES 8 DIST C8J23/00959440		217.72	81,562.94
20.06.23	Deposit	CAP NOTES 6 DIST C6J23/00813044		477.94	82,040.88
20.06.23	Deposit	CAP NOTES 7 DIST C7J23/00908545		840.89	82,881.77
22.06.23	Deposit	WBCPL DST 001298027870		375.60	83,257.37
23.06.23	Deposit	15208513 SOLD 1483 COL @18.5900		27,265.71	110,523.08
23.06.23	Deposit	15208507 SOLD 5464 IPL @2.7000		14,590.52	125,113.60
23.06.23	Deposit	15208521 SOLD 28 MQG @184.1600		5,046.48	130,160.08
23.06.23	Deposit	15208520 SOLD 50 CBA @102.3100		5,005.50	135,165.58
23.06.23	Funds transfer	15208538 BGHT 1058 CPU @23.3800	25,008.14		110,157.44
23.06.23	Funds transfer	15208528 BGHT 4237 EDV @6.0650	25,980.08		84,177.36
27.06.23	Deposit	WBC DIVIDEND 001296446461		1,521.80	85,699.16
28.06.23	Deposit	GQG DIV 001297957638		533.40	86,232.56
30.06.23	Interest	MACQUARIE CMA INTEREST PAID*		163.05	86,395.61
30.06.23	Funds transfer	PP TO MERIT WEALTH PTY LTD	1,408.45		84,987.16





Macquarie Cash Management Account

enquiries 1800 806 310

account name MICHAEL JOHN SMITH &
DEVI LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 23	73,376.44	86,680.28	84,987.16

* Stepped interest rates for the period 1 April to 18 May: balances \$0.00 to \$4,999.99 earned 2.25% balances \$5,000.00 and above earned 2.25% pa (48 days); 19 May to 22 June: balances \$0.00 to \$4,999.99 earned 2.50% balances \$5,000.00 and above earned 2.50% pa (35 days); 23 June to 30 June: balances \$0.00 to \$4,999.99 earned 2.75% balances \$5,000.00 and above earned 2.75% pa (8 days)





Macquarie Cash Management Account

enquiries 1800 806 310

account name MICHAEL JOHN SMITH &
DEVM LAVENDEROSE SMITH ATF
MICHAEL SMITH SUPERANNUATION FUND
account no. 960080844

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
MORGANS FINANCIAL LIMITED	General withdrawal authority
BGL DATA SERVICES PTY LTD	Enquiry authority
MCNAMARA GARETH D MERIT WEALTH PTY LTD	Enquiry authority

Authority descriptions

Enquiry authority - you have authorised the third party to have access to information about your account.

General withdrawal authority - you have authorised the third party to:

- withdraw their fees from your account,
- withdraw funds from your account to make payments on your behalf directly to the Australian Taxation Office (ATO), and
- make payments and withdrawals for any purpose including settlement or investment.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.

annual interest summary 2022/2023

INTEREST PAID	1,376.38
TOTAL INCOME PAID	1,376.38



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We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.

Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



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