



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 Super Investments Pty Ltd ATF
Massee Family Superannuation Fund - SMSF
BT Panorama Investments Compact
BSB: 262-786
Account No.: 120267158
Statement period: 1 Jul 2021 - 31 Dec 2021

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

BT Cash Management Account bank statement

Account summary

Opening balance	+\$15,583.50
Total credits	+\$183,414.55
Total debits	-\$198,998.05
Closing balance	\$0.00

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			\$15,583.50
5 Jul 2021	Administration fee for the period 01/06/2021 to 30/06/2021		\$36.43	\$15,547.07
13 Jul 2021	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$2,235.24		\$17,782.31
31 Jul 2021	Interest payment for Cash Management Account	\$0.14		\$17,782.45

Please check that entries listed on this statement are correct. Westpac Banking Corporation (Westpac) is the issuer of the Cash Management Account.
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Date	Description	Credit	Debit	Balance
4 Aug 2021	Administration fee for the period 01/07/2021 to 31/07/2021		\$37.91	\$17,744.54
19 Aug 2021	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$0.21		\$17,744.75
31 Aug 2021	Interest payment for Cash Management Account	\$0.15		\$17,744.90
3 Sep 2021	Administration fee for the period 15/08/2021 to 31/08/2021		\$21.03	\$17,723.87
16 Sep 2021	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$0.29		\$17,724.16
30 Sep 2021	Interest payment for Cash Management Account	\$0.14		\$17,724.30
5 Oct 2021	Administration fee for the period 01/09/2021 to 30/09/2021		\$37.02	\$17,687.28
11 Oct 2021	Expense recovery - Legislative		\$18.11	\$17,669.17
14 Oct 2021	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$93.13		\$17,762.30
18 Oct 2021	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$96.60		\$17,858.90
20 Oct 2021	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$96.88		\$17,955.78
25 Oct 2021	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$611.52		\$18,567.30
31 Oct 2021	Interest payment for Cash Management Account	\$0.14		\$18,567.44
3 Nov 2021	Administration fee for the period 01/10/2021 to 31/10/2021		\$37.77	\$18,529.67
4 Nov 2021	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$0.25		\$18,529.92
17 Nov 2021	Sell WFS6387AU iShares Enhanced Strategic Growth Portfolio	\$180,279.45		\$198,809.37
18 Nov 2021	Sell	\$0.20		\$198,809.57
19 Nov 2021	Payment to Massee Super Investments PTY LTD BT Panorama Receipt no. 209583914		\$196,809.57	\$2,000.00
30 Nov 2021	Interest payment for Cash Management Account	\$0.21		\$2,000.21
3 Dec 2021	Administration fee for the period 01/11/2021 to 30/11/2021		\$14.79	\$1,985.42

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Account No.: 120267158
Statement period: 1 Jul 2021 - 31 Dec 2021

Date	Description	Credit	Debit	Balance
6 Dec 2021	Administration fee for the period 01/12/2021 to 05/12/2021		\$2.47	\$1,982.95
6 Dec 2021	Payment to Massee Super Investments PTY LTD Receipt no. 213356953		\$1,982.95	\$0.00
Closing balance as at 31 Dec 2021				\$0.00

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.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 881 716.

Please check all entries on this statement and promptly inform us of any possible error or unauthorised transactions.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time) or write to us at GPO Box 2675, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

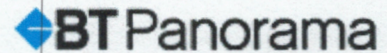
Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Roy Massee

From: Notification - Panorama <no-reply-alerts@mail.panoramaonline.com.au>
Sent: Friday, 19 November 2021 10:38 AM
To: royathome@optusnet.com.au
Subject: Panorama - Payment submitted

[View this email in your browser](#)

For your information



Hi Roy,

A payment from your Panorama account has been submitted.

Payment details are as follows:

Panorama account:	Massee Family Superannuation Fund xxxxxx158
Payee:	Massee Super Investments PTY LTD xxxxxx622
Amount:	\$196,809.57
Payment date:	19 November 2021
Description:	BT Panorama

Contact us on 1300 881 716 if you didn't authorise this payment.

Best regards,
The Panorama Support Team

BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 operates and administers Panorama. Westpac Banking Corporation (Westpac) is the issuer of the Cash Management Account. Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.

BT Financial Group Security advice: BT Financial Group will never send you an email asking for your personal details or link to a sign-in page. Before accessing emails or the internet, always update your security and operating system software.