



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

Rodrigues Family Retirement Fund - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 120501325
Statement period: 1 Jul 2020 - 31 Dec 2020

Rodrigues Family Retirement Fund
Mr Miguel Rodrigues
26 Ward Street
Willoughby NSW 2068

BT Cash Management Account bank statement

Account summary

Opening balance	\$0.00
Total credits	+\$204,987.60
Total debits	-\$115,714.73
Closing balance	+\$89,272.87

Interest rate summary

Effective date	Interest rate
20 Jul 2020	0.01% p.a.

Transactions

Date	Description	Credit	Debit	Balance
1 Jul 2020	Opening balance			\$0.00
4 Aug 2020	Direct Credit from MLC Limited , 33504100005 Receipt no. 97123151	\$47,840.45		\$47,840.45
6 Aug 2020	Direct Credit from MLC Limited , 33504000005 Receipt no. 97400137	\$151,160.00		\$199,000.45

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.



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

Rodrigues Family Retirement Fund - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 120501325
Statement period: 1 Jul 2020 - 31 Dec 2020

Date	Description	Credit	Debit	Balance
7 Aug 2020	Payment to Tiffanie L Rodrigues Investment Receipt no. 97428989		\$10,000.00	\$189,000.45
7 Aug 2020	Payment to Tiffanie L Rodrigues Investment Receipt no. 97429743		\$15,000.00	\$174,000.45
10 Aug 2020	Direct Debit Withdrawal to 68202593 AIA AUSTRALIA Receipt no. 97668259		\$2,786.73	\$171,213.72
14 Aug 2020	Payment to Tiffanie L Rodrigues repay loan Receipt no. 98125383		\$25,000.00	\$146,213.72
17 Aug 2020	Payment to MIGUEL C RODRIGUES reimburse fees Receipt no. 98376259		\$852.50	\$145,361.22
21 Aug 2020	Buy 2,740 Service Stream Limited (SSM) @ \$1.86. Transaction fee \$12.50.		\$5,108.90	\$140,252.32
21 Aug 2020	Buy 2,052 Pact Group Holdings Ltd (PGH) @ \$2.44. Transaction fee \$12.50.		\$5,019.38	\$135,232.94
21 Aug 2020	Buy 872 Electro Optic Systems Holdings Limited (EOS) @ \$5.70. Transaction fee \$12.50.		\$4,982.90	\$130,250.04
25 Aug 2020	Direct Credit from SuperChoice P/L , PC190820-190490583 Receipt no. 99371249	\$1,445.96		\$131,696.00
26 Aug 2020	Direct Debit Withdrawal to 17847643 25/08/20 AIA AUSTRALIA . Receipt no. 99515383		\$294.95	\$131,401.05
31 Aug 2020	Interest payment for Cash Management Account	\$1.05		\$131,402.10
3 Sep 2020	Administration fee for the period 04/08/2020 to 31/08/2020		\$42.12	\$131,359.98
10 Sep 2020	Direct Credit from SuperChoice P/L , PC070920-189779799 Receipt no. 101657737	\$1,445.96		\$132,805.94
23 Sep 2020	Direct Debit Withdrawal to 17847643 25/09/20 AIA AUSTRALIA . Receipt no. 103349802		\$294.95	\$132,510.99
26 Sep 2020	Expense recovery - Legislative		\$28.58	\$132,482.41

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.



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

Rodrigues Family Retirement Fund - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 120501325
Statement period: 1 Jul 2020 - 31 Dec 2020

Date	Description	Credit	Debit	Balance
30 Sep 2020	Interest payment for Cash Management Account	\$1.08		\$132,483.49
1 Oct 2020	Dividend 2,740 Service Stream Limited (SSM) @ \$0.05	\$137.00		\$132,620.49
5 Oct 2020	Administration fee for the period 01/09/2020 to 30/09/2020		\$46.06	\$132,574.43
6 Oct 2020	Payment to Tiffanie L Rodrigues Repay loan Receipt no. 104915951		\$25,000.00	\$107,574.43
7 Oct 2020	Dividend 2,052 Pact Group Holdings Ltd (PGH) @ \$0.03	\$61.56		\$107,635.99
20 Oct 2020	Direct Credit from SuperChoice P/L , PC151020-197395692 Receipt no. 107312882	\$1,445.96		\$109,081.95
26 Oct 2020	Direct Debit Withdrawal to 17847643 25/10/20 AIA AUSTRALIA . Receipt no. 108023997		\$294.95	\$108,787.00
31 Oct 2020	Interest payment for Cash Management Account	\$0.96		\$108,787.96
4 Nov 2020	Administration fee for the period 01/10/2020 to 31/10/2020		\$47.73	\$108,740.23
11 Nov 2020	Direct Credit from SuperChoice P/L , PC061120-126333514 Receipt no. 110029207	\$1,445.96		\$110,186.19
16 Nov 2020	Payment to Tiffanie L Rodrigues Repay loan Receipt no. 110571398		\$10,000.00	\$100,186.19
24 Nov 2020	Direct Debit Withdrawal to 17847643 25/11/20 AIA AUSTRALIA . Receipt no. 111709996		\$294.95	\$99,891.24
30 Nov 2020	Interest payment for Cash Management Account	\$0.86		\$99,892.10
1 Dec 2020	Direct Debit Withdrawal to R22041059 MLC Limited Receipt no. 112671804		\$278.79	\$99,613.31
3 Dec 2020	Administration fee for the period 01/11/2020 to 30/11/2020		\$46.29	\$99,567.02

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.



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

Rodrigues Family Retirement Fund - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 120501325
Statement period: 1 Jul 2020 - 31 Dec 2020

Date	Description	Credit	Debit	Balance
14 Dec 2020	Payment to Tiffanie L Rodrigues Repay loan Receipt no. 114496018		\$10,000.00	\$89,567.02
23 Dec 2020	Direct Debit Withdrawal to 17847643 25/12/20 AIA AUSTRALIA . Receipt no. 116214576		\$294.95	\$89,272.07
31 Dec 2020	Interest payment for Cash Management Account	\$0.80		\$89,272.87

Closing balance as at 31 Dec 2020

\$89,272.87

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.

For more information



1300 881 716



support@panorama.com.au