



001941 007

KERGAR PTY LTD ATF WOOD FAMILY
Superannuation Fund
13/2 Reed St
CREMORNE NSW 2090

13 12 21 8am to 7pm, weekdays
9am to 3pm Saturday

enquiry@tmbank.com.au

tmbank.com.au

EDVEST

Your financial information service

Customer no 227408

Statement no 77

BSB 812-170

TFN/ABN/Exemption has been quoted

Account summary

Account Type	Account No	Closing Balance
S2 Bill Paying Account	100707598	\$88.00
S6 Reward Saver Account	100707600	\$12,528.30
I20 Edvest Term Deposit	100707612	\$500,960.00

Financial Difficulty

No matter how well you plan your financial affairs, sometimes things don't go to plan. If financial difficulty occurs, we're here to help. Call us on 13 12 21, or visit tmbank.com.au for more information.

S2 Bill Paying Account | 100707598

Kergar Pty Ltd ATF Wood Family Superannu

Posting date	Description	Reference	Debit	Credit	Balance
30 Jun	Opening balance				\$88.00
31 Dec	Closing Balance				\$88.00

S6 Reward Saver Account | 100707600

Kergar Pty Ltd ATF Wood Family Superannu

Posting date	Description	Reference	Debit	Credit	Balance
30 Jun	Opening balance				\$28,662.19
12 Jul	Tfr From 227408120			\$25.13	\$28,687.32
16 Jul	Tfr From 227408120			\$54.25	\$28,741.57
21 Jul	Tfr From 227408120			\$32.05	\$28,773.62
22 Jul	Tfr From 227408120			\$113.01	\$28,886.63
31 Jul	Credit interest			\$2.44	\$28,889.07
31 Jul	Bonus Interest			\$14.65	\$28,903.72
12 Aug	Tfr From 227408120			\$25.97	\$28,929.69
16 Aug	Tfr From 227408120			\$66.25	\$28,995.94
21 Aug	Tfr From 227408120			\$33.12	\$29,029.06
22 Aug	Tfr From 227408120			\$169.86	\$29,198.92
22 Aug	Tfr To 227408120 Receipt : 579618213 (Effective date 21 Aug)		\$10,000.00		\$19,198.92
22 Aug	Ref-Transfer				
31 Aug	Credit interest			\$2.16	\$19,201.08
12 Sep	Tfr From 227408120			\$25.97	\$19,227.05
16 Sep	Tfr From 227408120			\$66.25	\$19,293.30
21 Sep	Tfr From 227408120			\$181.33	\$19,474.63
22 Sep	Tfr From 227408120			\$169.86	\$19,644.49
30 Sep	Credit interest			\$1.59	\$19,646.08
30 Sep	Bonus Interest			\$19.89	\$19,665.97
12 Oct	Tfr From 227408120			\$25.13	\$19,691.10
16 Oct	Tfr From 227408120			\$64.11	\$19,755.21
21 Oct	Tfr From 227408120			\$175.48	\$19,930.69
22 Oct	Tfr From 227408120			\$164.38	\$20,095.07
22 Oct	Tfr From 227408120			\$150,000.00	\$170,095.07
31 Oct	Credit interest			\$5.79	\$170,100.86
31 Oct	Bonus Interest			\$124.57	\$170,225.43
02 Nov	Tfr To 227408120 Receipt : 596630127	Transfer	\$160,000.00		\$10,225.43

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S6 Reward Saver Account | 100707600 (cont)

Posting date	Description	Reference	Debit	Credit	Balance
12 Nov	Tfr From 227408I20			\$25.97	\$10,251.40
16 Nov	Tfr From 227408I20			\$361.81	\$10,613.21
21 Nov	Tfr From 227408I20			\$181.33	\$10,794.54
22 Nov	Tfr From 227408I20			\$301.51	\$11,096.05
30 Nov	Credit interest			\$1.31	\$11,097.36
02 Dec	Tfr From 227408I20			\$565.48	\$11,662.84
12 Dec	Tfr From 227408I20			\$25.13	\$11,687.97
16 Dec	Tfr From 227408I20			\$350.14	\$12,038.11
21 Dec	Tfr From 227408I20			\$175.48	\$12,213.59
22 Dec	Tfr From 227408I20			\$291.78	\$12,505.37
31 Dec	Credit interest			\$1.02	\$12,506.39
31 Dec	Bonus Interest			\$21.91	\$12,528.30
31 Dec	Closing Balance				\$12,528.30

S6 Reward Saver account excess usage charge summary

Transaction type	Free	Chargeable	\$ per transaction	Total
DEBIT TRANSFER	1	0	\$1.50	\$0.00
Total charged				\$0.00

I20 Edvest Term Deposit | 100707612

Kergar Pty Ltd ATF Wood Family Superannu

Posting date	Description	Reference	Debit	Credit	Balance
30 Jun	Opening balance				\$480,960.00
12 Jul	Interest #302666 0.6%			\$25.13	\$480,985.13
12 Jul	Tfr To 227408S6		\$25.13		\$480,960.00
16 Jul	Interest #297777 0.55%			\$54.25	\$481,014.25
16 Jul	Tfr To 227408S6		\$54.25		\$480,960.00
	Dep #297777 \$120000 Due 16Oct22 Re-Invested 0.65% If Amt Over \$4999.99 Interest Rate				
21 Jul	Interest #331641 0.65%			\$32.05	\$480,992.05
21 Jul	Tfr To 227408S6		\$32.05		\$480,960.00
22 Jul	Interest #297889 0.55%			\$113.01	\$481,073.01
22 Jul	Tfr To 227408S6		\$113.01		\$480,960.00
	Dep #297889 \$250000 Due 22Oct22 Re-Invested 0.8% If Amt Over \$4999.99 Interest Rate				

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Financial statement



120 Edvest Term Deposit | 100707612 (cont)

Posting date	Description	Reference	Debit	Credit	Balance
12 Aug	Interest #302666 0.6%			\$25.97	\$480,985.97
12 Aug	Tfr To 227408S6		\$25.97		\$480,960.00
16 Aug	Interest #297777 0.65%			\$66.25	\$481,026.25
16 Aug	Tfr To 227408S6		\$66.25		\$480,960.00
21 Aug	Interest #331641 0.65%			\$33.12	\$480,993.12
21 Aug	Tfr To 227408S6		\$33.12		\$480,960.00
	Dep #331641 \$60000 Due 21Feb24 Re-Invested 3.05% If Amt Over \$4999.99 Interest Rate				
22 Aug	Interest #297889 0.8%			\$169.86	\$481,129.86
22 Aug	Tfr To 227408S6		\$169.86		\$480,960.00
22 Aug	Tfr From 227408S6 Receipt : 579618213 (Effective date 21 Aug)			\$10,000.00	\$490,960.00
22 Aug	Ref-Transfer Dep #331641 \$70000 Due 21Feb24 Deposit Altered 3.05% If Amt Over \$4999.99 Interest Rate				
12 Sep	Interest #302666 0.6%			\$25.97	\$490,985.97
12 Sep	Tfr To 227408S6		\$25.97		\$490,960.00
16 Sep	Interest #297777 0.65%			\$66.25	\$491,026.25
16 Sep	Tfr To 227408S6		\$66.25		\$490,960.00
21 Sep	Interest #331641 3.05%			\$181.33	\$491,141.33
21 Sep	Tfr To 227408S6		\$181.33		\$490,960.00
22 Sep	Interest #297889 0.8%			\$169.86	\$491,129.86
22 Sep	Tfr To 227408S6		\$169.86		\$490,960.00
12 Oct	Interest #302666 0.6%			\$25.13	\$490,985.13
12 Oct	Tfr To 227408S6		\$25.13		\$490,960.00
16 Oct	Interest #297777 0.65%			\$64.11	\$491,024.11
16 Oct	Tfr To 227408S6		\$64.11		\$490,960.00
	Dep #297777 \$120000 Due 16Oct23 Re-Invested 3.55% If Amt Over \$4999.99 Interest Rate				
21 Oct	Interest #331641 3.05%			\$175.48	\$491,135.48
21 Oct	Tfr To 227408S6		\$175.48		\$490,960.00
22 Oct	Interest #297889 0.8%			\$164.38	\$491,124.38
22 Oct	Tfr To 227408S6		\$164.38		\$490,960.00
	Dep #297889 \$250000 Due 22Oct23 Re-Invested 3.55% If Amt Over \$4999.99 Interest Rate				

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120 Edvest Term Deposit | 100707612 (cont)

Posting date	Description	Reference	Debit	Credit	Balance
22 Oct	Tfr To 227408S6 Dep #297889 \$100000 Due 22Oct23 Part Redeemed 3.55% If Amt Over \$4999.99 Interest Rate		\$150,000.00		\$340,960.00
02 Nov	Tfr From 227408S6 Receipt : 596630127 Dep #354677 \$160000 Due 02Oct23 Initial Deposit 4.3% If Amt Over \$4999.99 Interest Rate	Transfer		\$160,000.00	\$500,960.00
12 Nov	Interest #302666 0.6%			\$25.97	\$500,985.97
12 Nov	Tfr To 227408S6		\$25.97		\$500,960.00
16 Nov	Interest #297777 3.55%			\$361.81	\$501,321.81
16 Nov	Tfr To 227408S6		\$361.81		\$500,960.00
21 Nov	Interest #331641 3.05%			\$181.33	\$501,141.33
21 Nov	Tfr To 227408S6		\$181.33		\$500,960.00
22 Nov	Interest #297889 3.55%			\$301.51	\$501,261.51
22 Nov	Tfr To 227408S6		\$301.51		\$500,960.00
02 Dec	Interest #354677 4.3%			\$565.48	\$501,525.48
02 Dec	Tfr To 227408S6		\$565.48		\$500,960.00
12 Dec	Interest #302666 0.6%			\$25.13	\$500,985.13
12 Dec	Tfr To 227408S6		\$25.13		\$500,960.00
16 Dec	Interest #297777 3.55%			\$350.14	\$501,310.14
16 Dec	Tfr To 227408S6		\$350.14		\$500,960.00
21 Dec	Interest #331641 3.05%			\$175.48	\$501,135.48
21 Dec	Tfr To 227408S6		\$175.48		\$500,960.00
22 Dec	Interest #297889 3.55%			\$291.78	\$501,251.78
22 Dec	Tfr To 227408S6		\$291.78		\$500,960.00
31 Dec	Closing Balance				\$500,960.00

Please check all entries and promptly report any errors or unauthorised transactions. We recommend that you retain this statement for future reference. If you would like more information, to provide feedback or to make a complaint, please call us.

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.
W: www.afca.org.au **T:** 1800 931 678 (free call) **E:** info@afca.org.au **Post:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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13/2 Reed St
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EDVEST

Your financial information service

Customer no 227408

Statement no 78

BSB 812-170

TFN/ABN/Exemption has been quoted

Account summary

Account Type	Account No	Closing Balance
S2 Bill Paying Account	100707598	\$58.00
S6 Reward Saver Account	100707600	\$22,044.53
I20 Edvest Term Deposit	100707612	\$500,960.00

Financial Difficulty

No matter how well you plan your financial affairs, sometimes things don't go to plan. If financial difficulty occurs, we're here to help. Call us on **13 12 21**, or visit tmbank.com.au for more information.

Security tips

We've always been committed to safeguarding your personal details and transactions through technology and our processes. With scammers becoming more sophisticated in their approach, it's important you also play a part in ensuring your security by following some simple steps...

1. Secure your devices, set a strong unique password and change it regularly. Enable multi factor authentication for banking and updates to your account details
2. Monitor your accounts for any unusual activity and contact us immediately if there are any concerns
3. Set lower limits on your accounts. You can enhance your security by changing the daily transfer limit on your accounts via online banking
4. Be on alert for suspicious emails, texts, calls or contact via social media by scammers posing as the government or a company you may regularly deal with
For example: NBN, Telstra, Optus, Australian Tax Office.
5. Never allow a caller to access your computer and be especially cautious of callers who request personal information
6. Start by typing tmbank.com.au into your browser before you log onto Internet Banking, so you're not misdirected to a fake site. Avoid using a web search or clicking a hyperlink – the website may be fake
7. Ensure we have your correct contact details. You can update your information securely through the Mobile App or Internet Banking
8. Make sure the person you're dealing with is acting legitimately before you transfer any money to them
9. Protect your security passcodes such as PINs, Access Codes and SMS Internet Banking codes:
 - Memorise your PIN and never disclose it to anyone
 - Never show or tell anyone (including the Bank) your security passcodes
 - Don't choose a PIN that uses repeated digits or characters, or personal information like your birthday or birth year
 - Always keep sight of your card during transactions and cover the keypad when you enter your PIN at an ATM or EFTPOS terminal
 - Check your statement regularly and notify us immediately of any unauthorised transactions
10. Make sure you contact us as soon as you become suspicious or aware that:
 - Your card or your mobile phone has been lost or stolen
 - Someone finds out your PIN or any access code you use to access your account

You can find more information about how to protect yourself on our website.

Call us on **13 12 21** 8am to 7pm, weekdays or 9am to 3pm, Saturday. If you're overseas, call **+61 2 9735 9111** and be sure to dial the international prefix (exit code) for the country you are in. Alternatively, you can report a card lost or stolen or temporarily block it through the Teachers Mutual Bank app or go to tmbank.com.au

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Financial year interest earned

Account	Interest earned to 30th June	General Withholding Tax	Overseas Withholding Tax
S2 Kergar Pty Ltd ATF Wood Family Superannu	\$0.00	Nil	Nil
S6 Kergar Pty Ltd ATF Wood Family Superannu	\$389.57	Nil	Nil
I20 Kergar Pty Ltd ATF Wood Family Superannu	\$12,992.77	Nil	Nil

S2 Bill Paying Account | 100707598

Kergar Pty Ltd ATF Wood Family Superannu

Posting date	Description	Reference	Debit	Credit	Balance
31 Dec	Opening balance				\$88.00
01 Jan	% Edvest Fee		\$30.00		\$58.00
30 Jun	Closing Balance				\$58.00

S6 Reward Saver Account | 100707600

Kergar Pty Ltd ATF Wood Family Superannu

Posting date	Description	Reference	Debit	Credit	Balance
31 Dec	Opening balance				\$12,528.30
02 Jan	Tfr From 227408I20			\$584.33	\$13,112.63
12 Jan	Tfr From 227408I20			\$25.97	\$13,138.60
16 Jan	Tfr From 227408I20			\$361.81	\$13,500.41
21 Jan	Tfr From 227408I20			\$181.33	\$13,681.74
22 Jan	Tfr From 227408I20			\$301.51	\$13,983.25
31 Jan	Credit interest			\$1.14	\$13,984.39
31 Jan	Bonus Interest			\$24.58	\$14,008.97
02 Feb	Tfr From 227408I20			\$584.33	\$14,593.30
12 Feb	Tfr From 227408I20			\$186.11	\$14,779.41
16 Feb	Tfr From 227408I20			\$361.81	\$15,141.22
21 Feb	Tfr From 227408I20			\$181.33	\$15,322.55
22 Feb	Tfr From 227408I20			\$301.51	\$15,624.06
28 Feb	Credit interest			\$1.15	\$15,625.21
28 Feb	Bonus Interest			\$24.71	\$15,649.92
02 Mar	Tfr From 227408I20			\$527.78	\$16,177.70
12 Mar	Tfr From 227408I20			\$168.10	\$16,345.80
16 Mar	Tfr From 227408I20			\$326.79	\$16,672.59
21 Mar	Tfr From 227408I20			\$163.78	\$16,836.37

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S6 Reward Saver Account | 100707600 (cont)

Posting date	Description	Reference	Debit	Credit	Balance
22 Mar	Tfr From 227408120			\$272.33	\$17,108.70
31 Mar	Credit interest			\$1.41	\$17,110.11
31 Mar	Bonus Interest			\$30.28	\$17,140.39
02 Apr	Tfr From 227408120			\$584.33	\$17,724.72
12 Apr	Tfr From 227408120			\$186.11	\$17,910.83
16 Apr	Tfr From 227408120			\$361.81	\$18,272.64
21 Apr	Tfr From 227408120			\$181.33	\$18,453.97
22 Apr	Tfr From 227408120			\$301.51	\$18,755.48
30 Apr	Credit interest			\$1.49	\$18,756.97
30 Apr	Bonus Interest			\$32.08	\$18,789.05
02 May	Tfr From 227408120			\$565.48	\$19,354.53
12 May	Tfr From 227408120			\$180.11	\$19,534.64
16 May	Tfr From 227408120			\$350.14	\$19,884.78
21 May	Tfr From 227408120			\$175.48	\$20,060.26
22 May	Tfr From 227408120			\$291.78	\$20,352.04
31 May	Credit interest			\$1.68	\$20,353.72
31 May	Bonus Interest			\$36.14	\$20,389.86
02 Jun	Tfr From 227408120			\$584.33	\$20,974.19
12 Jun	Tfr From 227408120			\$186.11	\$21,160.30
16 Jun	Tfr From 227408120			\$361.81	\$21,522.11
21 Jun	Tfr From 227408120			\$181.33	\$21,703.44
22 Jun	Tfr From 227408120			\$301.51	\$22,004.95
30 Jun	Credit interest			\$1.76	\$22,006.71
30 Jun	Bonus Interest			\$37.82	\$22,044.53
30 Jun	Closing Balance				\$22,044.53

I20 Edvest Term Deposit | 100707612

Kergar Pty Ltd ATF Wood Family Superannu

Posting date	Description	Reference	Debit	Credit	Balance
31 Dec	Opening balance				\$500,960.00
02 Jan	Interest #354677 4.3%			\$584.33	\$501,544.33
02 Jan	Tfr To 227408S6		\$584.33		\$500,960.00
12 Jan	Interest #302666 0.6%			\$25.97	\$500,985.97
12 Jan	Tfr To 227408S6 Dep #302666 \$50960 Due 12Jan24 Re-Invested 3.55% If Amt Over \$4999.99 Interest Rate		\$25.97		\$500,960.00

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120 Edvest Term Deposit | 100707612 (cont)

Posting date	Description	Reference	Debit	Credit	Balance
16 Jan	Interest #297777 3.55%			\$361.81	\$501,321.81
16 Jan	Tfr To 227408S6		\$361.81		\$500,960.00
20 Jan	Dep #302666 \$50960 Due 12Dec23 Deposit Altered (Effective date 12 Jan)				
20 Jan	4.3% If Amt Over \$4999.99 Interest Rate (Effective date 12 Jan)				
21 Jan	Interest #331641 3.05%			\$181.33	\$501,141.33
21 Jan	Tfr To 227408S6		\$181.33		\$500,960.00
22 Jan	Interest #297889 3.55%			\$301.51	\$501,261.51
22 Jan	Tfr To 227408S6		\$301.51		\$500,960.00
02 Feb	Interest #354677 4.3%			\$584.33	\$501,544.33
02 Feb	Tfr To 227408S6		\$584.33		\$500,960.00
12 Feb	Interest #302666 4.3%			\$186.11	\$501,146.11
12 Feb	Tfr To 227408S6		\$186.11		\$500,960.00
16 Feb	Interest #297777 3.55%			\$361.81	\$501,321.81
16 Feb	Tfr To 227408S6		\$361.81		\$500,960.00
21 Feb	Interest #331641 3.05%			\$181.33	\$501,141.33
21 Feb	Tfr To 227408S6		\$181.33		\$500,960.00
22 Feb	Interest #297889 3.55%			\$301.51	\$501,261.51
22 Feb	Tfr To 227408S6		\$301.51		\$500,960.00
02 Mar	Interest #354677 4.3%			\$527.78	\$501,487.78
02 Mar	Tfr To 227408S6		\$527.78		\$500,960.00
12 Mar	Interest #302666 4.3%			\$168.10	\$501,128.10
12 Mar	Tfr To 227408S6		\$168.10		\$500,960.00
16 Mar	Interest #297777 3.55%			\$326.79	\$501,286.79
16 Mar	Tfr To 227408S6		\$326.79		\$500,960.00
21 Mar	Interest #331641 3.05%			\$163.78	\$501,123.78
21 Mar	Tfr To 227408S6		\$163.78		\$500,960.00
22 Mar	Interest #297889 3.55%			\$272.33	\$501,232.33
22 Mar	Tfr To 227408S6		\$272.33		\$500,960.00
02 Apr	Interest #354677 4.3%			\$584.33	\$501,544.33
02 Apr	Tfr To 227408S6		\$584.33		\$500,960.00
12 Apr	Interest #302666 4.3%			\$186.11	\$501,146.11
12 Apr	Tfr To 227408S6		\$186.11		\$500,960.00
16 Apr	Interest #297777 3.55%			\$361.81	\$501,321.81
16 Apr	Tfr To 227408S6		\$361.81		\$500,960.00
21 Apr	Interest #331641 3.05%			\$181.33	\$501,141.33

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120 Edvest Term Deposit | 100707612 (cont)

Posting date	Description	Reference	Debit	Credit	Balance
21 Apr	Tfr To 227408S6		\$181.33		\$500,960.00
22 Apr	Interest #297889 3.55%			\$301.51	\$501,261.51
22 Apr	Tfr To 227408S6		\$301.51		\$500,960.00
02 May	Interest #354677 4.3%			\$565.48	\$501,525.48
02 May	Tfr To 227408S6		\$565.48		\$500,960.00
12 May	Interest #302666 4.3%			\$180.11	\$501,140.11
12 May	Tfr To 227408S6		\$180.11		\$500,960.00
16 May	Interest #297777 3.55%			\$350.14	\$501,310.14
16 May	Tfr To 227408S6		\$350.14		\$500,960.00
21 May	Interest #331641 3.05%			\$175.48	\$501,135.48
21 May	Tfr To 227408S6		\$175.48		\$500,960.00
22 May	Interest #297889 3.55%			\$291.78	\$501,251.78
22 May	Tfr To 227408S6		\$291.78		\$500,960.00
02 Jun	Interest #354677 4.3%			\$584.33	\$501,544.33
02 Jun	Tfr To 227408S6		\$584.33		\$500,960.00
12 Jun	Interest #302666 4.3%			\$186.11	\$501,146.11
12 Jun	Tfr To 227408S6		\$186.11		\$500,960.00
16 Jun	Interest #297777 3.55%			\$361.81	\$501,321.81
16 Jun	Tfr To 227408S6		\$361.81		\$500,960.00
21 Jun	Interest #331641 3.05%			\$181.33	\$501,141.33
21 Jun	Tfr To 227408S6		\$181.33		\$500,960.00
22 Jun	Interest #297889 3.55%			\$301.51	\$501,261.51
22 Jun	Tfr To 227408S6		\$301.51		\$500,960.00
30 Jun	Closing Balance				\$500,960.00

Please check all entries and promptly report any errors or unauthorised transactions. We recommend that you retain this statement for future reference. If you would like more information, to provide feedback or to make a complaint, please call us.

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