

Statement Period
31 May 2022 - 29 July 2022**Westpac Business One Flexi**Account Name
MR ANDREW ROBERT MUIR & MRS
JANINE PAMELA MUIR ATF JAM
SUPERANNUATION FUNDCustomer ID
8217 9941 MUIR, ANDREW ROBERT
0546 4798 MUIR, JANINE PAMELABSB Account Number
036-077 240 584

Opening Balance	+ \$1,360.19
Total Credits	+ \$1,854.47
Total Debits	- \$0.00
Closing Balance	+ \$3,214.66

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/22	STATEMENT OPENING BALANCE			1,360.19
25/07/22	Deposit 2202455 Andrew Muir Sale of Clz Shares Clzdb (Clz Consolidation)		1,652.47	3,012.66
25/07/22	Deposit 2609728 Andrew Muir Sale of Cle Shares Small Parcel - Forced Sale 24 Jul 2022		45.00	3,057.66
25/07/22	Deposit 2872380 Andrew Muir Tga Dividend			
25/7/22	Thorn Group Ltd Dividend		157.00	3,214.66
29/07/22	CLOSING BALANCE			3,214.66

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-077 24-0584

01 JUN 2022

Total
\$0.00

01 JUL 2022

Total
\$0.00

MORE INFORMATION

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 Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

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Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession



account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, 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

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**Call us on 132 032
+61 2 9155 7700 if overseas**

Local Branch



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westpac.com.au/locateus**

THANK YOU FOR BANKING WITH WESTPAC

Statement Period
29 July 2022 - 30 September 2022**Westpac Business One Flexi**Account Name
MR ANDREW ROBERT MUIR & MRS
JANINE PAMELA MUIR ATF JAM
SUPERANNUATION FUNDCustomer ID
8217 9941 MUIR, ANDREW ROBERT
0546 4798 MUIR, JANINE PAMELABSB Account Number
036-077 240 584

Opening Balance	+ \$3,214.66
Total Credits	+ \$3,054.90
Total Debits	- \$2,195.20
Closing Balance	+ \$4,074.36

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/07/22	STATEMENT OPENING BALANCE			3,214.66
02/09/22	Withdrawal-Osko Payment 1291593 Cdia - Jam Superannuation Gem Share Purchasee G8 Education Ltd	1,012.30		2,202.36
07/09/22	Withdrawal-Osko Payment 1641911 Cdia - Jam Superannuation Tga Share Purchase Thorn Group Ltd	1,182.90		1,019.46
09/09/22	Deposit 2486873 Andrew Muir Tga Div 8/9/22 Thorn Group Ltd Dividend		471.00	1,490.46
20/09/22	Deposit 2250864 Andrew Muir Ptm Dividend 15/9/22 Platinum Asset Management		280.00	1,770.46
28/09/22	Deposit 2866196 Andrew Muir Agl Dividend 27/9/22 Agl Energy Dividend		160.40	1,930.86



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/09/22	Deposit 2876294 Andrew Muir Alu Dividend			
	27/9/22 Altium Dividend		26.00	1,956.86
29/09/22	Deposit Dividend Fmg Dividend 001283916981		2,117.50	4,074.36
30/09/22	CLOSING BALANCE			4,074.36

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TRANSACTION FEE SUMMARY

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Fee(s) charged to account 036-077 24-0584

01 AUG 2022

Total
\$0.00

01 SEP 2022

Total
\$0.00

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Statement Period
30 September 2022 - 31 October 2022

Westpac Business One Flexi

Account Name
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JANINE PAMELA MUIR ATF JAM
SUPERANNUATION FUNDCustomer ID
8217 9941 MUIR, ANDREW ROBERT
0546 4798 MUIR, JANINE PAMELABSB Account Number
036-077 240 584

Opening Balance	+ \$4,074.36
Total Credits	+ \$2,549.68
Total Debits	- \$5,954.30
Closing Balance	+ \$669.74

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/22	STATEMENT OPENING BALANCE			4,074.36
03/10/22	Transaction Fee	0.50		4,073.86
04/10/22	Withdrawal-Osko Payment 1766026 Cdia - Jam Superannuation Cxo Share Purchase Core Lithium Ltd	2,111.90		1,961.96
07/10/22	Deposit Dividend G8 Education Div 001284341842		43.08	2,005.04
18/10/22	Deposit 2316793 Andrew Muir Tga Capital Return Thorn Group Ltd		2,400.00	4,405.04
26/10/22	Deposit 2083979 Andrew Muir Anz Capitol Return Anz Premium Rppa1/00922095		106.60	4,511.64



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/10/22	Withdrawal-Osko Payment 1397789 Cdia - Jam Superannuation Mny Share Purchase Money 3 Corporation	3,841.90		669.74
31/10/22	CLOSING BALANCE			669.74

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TRANSACTION FEE SUMMARY

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Fee(s) charged to account 036-077 24-0584

03 OCT 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
\$0.50				

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Statement Period
31 October 2022 - 30 November 2022

Westpac Business One Flexi

Account Name
**MR ANDREW ROBERT MUIR & MRS
JANINE PAMELA MUIR ATF JAM
SUPERANNUATION FUND**

Customer ID
**8217 9941 MUIR, ANDREW ROBERT
0546 4798 MUIR, JANINE PAMELA**

BSB Account Number
036-077 240 584

Opening Balance	+ \$669.74
Total Credits	+ \$0.00
Total Debits	- \$0.50
Closing Balance	+ \$669.24

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/10/22	STATEMENT OPENING BALANCE			669.74
01/11/22	Transaction Fee	0.50		669.24
30/11/22	CLOSING BALANCE			669.24

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Fee(s) charged to account 036-077 24-0584

01 NOV 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
\$0.50				

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Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be



Statement Period
30 November 2022 - 30 December 2022

Westpac Business One Flexi

Account Name
MR ANDREW ROBERT MUIR & MRS
JANINE PAMELA MUIR ATF JAM
SUPERANNUATION FUND

Customer ID
8217 9941 MUIR, ANDREW ROBERT
0546 4798 MUIR, JANINE PAMELA

BSB Account Number
036-077 240 584

Opening Balance	+ \$669.24
Total Credits	+ \$3,637.92
Total Debits	- \$1,265.00
Closing Balance	+ \$3,042.16

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/22	STATEMENT OPENING BALANCE			669.24
14/12/22	Deposit Dividend Nab Final Div Dv232/00459544		3,637.92	4,307.16
30/12/22	Withdrawal-Osko Payment 1640931 Goddall & Co Thejm001 Jam Super Tax 21 - 22	1,265.00		3,042.16
30/12/22	CLOSING BALANCE			3,042.16

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Statement Period
30 December 2022 - 31 January 2023**Westpac Business One Flexi**Account Name
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JANINE PAMELA MUIR ATF JAM
SUPERANNUATION FUNDCustomer ID
8217 9941 MUIR, ANDREW ROBERT
0546 4798 MUIR, JANINE PAMELABSB Account Number
036-077 240 584

Opening Balance	+ \$3,042.16
Total Credits	+ \$15,000.00
Total Debits	- \$17,440.24
Closing Balance	+ \$601.92

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/12/22	STATEMENT OPENING BALANCE			3,042.16
03/01/23	Deposit Online 2221118 Tfr Rocket Inve Amuir Contribution		5,000.00	8,042.16
03/01/23	Withdrawal-Osko Payment 1699761 Cdia - Jam Superannuation Fmg Share Purchase Fortescue Metals Group	5,090.79		2,951.37
16/01/23	Deposit Online 2285591 Tfr Rocket Inve Amuir Contribution		10,000.00	12,951.37
23/01/23	Withdrawal-Osko Payment 1593119 Cdia - Jam Superannuation Ptm Share Purchase Platinum Asset Management Ltd	2,111.90		10,839.47
24/01/23	Withdrawal-Osko Payment 1077867 Cdia - Jam Superannuation Zip Share Purchase Zip Co Ltd	4,521.90		6,317.57



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/23	Withdrawal-Osko Payment 1935416 Cdia - Jam Superannuation Fmg Share Purchase Fortescue Metals Group	5,715.65		601.92
31/01/23	CLOSING BALANCE			601.92

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Fee(s) charged to account 036-077 24-0584

03 JAN 2023

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.00	\$0.00
\$0.00				

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Statement Period
31 January 2023 - 28 February 2023

Westpac Business One Flexi

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JANINE PAMELA MUIR ATF JAM
SUPERANNUATION FUNDCustomer ID
8217 9941 MUIR, ANDREW ROBERT
0546 4798 MUIR, JANINE PAMELABSB
036-077 Account Number
240 584

Opening Balance	+ \$601.92
Total Credits	+ \$12,340.67
Total Debits	- \$12,868.80
Closing Balance	+ \$73.79

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/23	STATEMENT OPENING BALANCE			601.92
08/02/23	Deposit Ato Ato001000018041643		2,312.82	2,914.74
20/02/23	Withdrawal-Osko Payment 1386484 Cdia - Jam Superannuation Svr Share Purchase Solvar Limited 19 Feb 2023	2,871.90		42.84
27/02/23	Deposit Online 2191733 Tfr Rocket Inve Amuir Contribution		10,000.00	10,042.84
27/02/23	Withdrawal-Osko Payment 1121686 Cdia - Jam Superannuation Ptm Share Purchase Platinum Asset Management Ltd	9,996.90		45.94
28/02/23	Deposit Nab Residual Pay Dau23/00801652		27.85	73.79
28/02/23	CLOSING BALANCE			73.79



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Fee(s) charged to account 036-077 24-0584

01 FEB 2023

		Volume	Unit Price	Fee
Total	Electronic Credits	2	\$0.00	\$0.00
\$0.00				

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Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

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To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-077 24-0584

01 MAR 2023

		Volume	Unit Price	Fee
Total	Electronic Credits	3	\$0.00	\$0.00
\$0.00				

MORE INFORMATION

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 Telephone Banking on 132 032 from Australia or +61 2 9155 7700 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.

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 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

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If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be



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Fee(s) charged to account 036-077 24-0584

03 APR 2023

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.00	\$0.00
\$0.00				

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If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be



Statement Period
28 April 2023 - 31 May 2023

Westpac Business One

Account Name
MR ANDREW ROBERT MUIR & MRS
JANINE PAMELA MUIR ATF JAM
SUPERANNUATION FUND

Customer ID
8217 9941 MUIR, ANDREW ROBERT
0546 4798 MUIR, JANINE PAMELA

BSB Account Number
036-077 240 584

Opening Balance	+ \$7,860.16
Total Credits	+ \$0.00
Total Debits	- \$7,011.90
Closing Balance	+ \$848.26

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/04/23	STATEMENT OPENING BALANCE			7,860.16
08/05/23	Withdrawal-Osko Payment 1877222 Cdia - Jam Superannuation Anz Share Purchase			
	Australian New Zealand Banking 07 May 2023	7,011.90		848.26
31/05/23	CLOSING BALANCE			848.26

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JAM
SUPERANNUATION
036-077 240584

\$1,410.60

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Date	Description	Debit	Credit	Balance
10 Jul 2023	WITHDRAWAL-OSKO PAYMENT 1383452 CDIA - JAM SUPERANNUATION WES Share Purchase Wesfarmers Ltd	-\$2,915.05		\$1,410.60
10 Jul 2023	WITHDRAWAL-OSKO PAYMENT 1305442 CDIA - JAM SUPERANNUATION BFC Share Purchase Beston Global food Company Ltd	-\$2,871.90		\$4,325.65
5 Jul 2023	DEPOSIT DIVIDEND NAB INTERIM DIV DV241/00957393		\$3,871.12	\$7,197.55
4 Jul 2023	DEPOSIT 2347037 ANDREW MUIR Sale of WC8 Shares Wildcat Resources		\$2,478.17	\$3,326.43
8 May 2023	WITHDRAWAL-OSKO PAYMENT 1877222 CDIA - JAM SUPERANNUATION ANZ Share Purchase Australian New Zealand Banking 07 MAY 2023	-\$7,011.90		\$848.26
24 Apr 2023	DEPOSIT 2375765 ANDREW MUIR Sale Of GEM Shares G8 Education		\$5,287.71	\$7,860.16

June 2023
- No transactions