



03 June 2021



000002-001101

Strategic Clarity Pty Limited

4/6 Magnus St

NELSON BAY NSW 2315

017

INC000081563

A refund on your Westpac account.

Strategic Clarity Pty Limited,

We've refunded \$0.57 to you.

While reviewing our processes we found that interest was incorrectly calculated on your account. This was our mistake and we're sorry for any inconvenience it caused.

Here's what happened.

During the period 1 December 2018 to 31 August 2020, there were instances where you were charged interest and/or missed out on earned interest, due to Osko® payments (a near real-time payment) being processed differently to non-Osko payments.

Non-Osko payments (including funds transfers) made or received on weekends and public holidays do not get processed, or are not effective, until the next banking day. However, Osko payments are effective 24/7, so if you receive a non-Osko payment on a non-banking day and then subsequently make an Osko payment from the same account before the next banking day, your account may be overdrawn and incur debit interest. If it's an interest earning account, you may also miss out on a payment of earned interest.

Here's what we're doing to fix it.

We've refunded you a total of \$0.57.

- Your refund will appear as 'INT REFUND VDM' and 'INT ADJ VDM' on your next statement.
- We're reviewing our internal processes to prevent this from happening again.

You can find full details of the affected account(s) below.

Impacted Account Number (Last 4 digits)	Refund Account Number (Last 4 digits)	Date Interest Incorrectly Calculated	Payment Description	Payment	Compensatory Payment	Total
1115	1115	February 2020	INT REFUND VDM	\$0.55	\$0.01	\$0.56
1115	1115	February 2020	INT ADJ VDM	\$0.01	\$0.00	\$0.01
Total Refund						\$0.57

This payment may have tax implications for you. We recommend that you seek independent tax advice for this payment.

What do you need to do?

You don't need to do anything. If the situation occurs again on this account or another of your accounts, we will automatically process a refund by the 20th of the next month.

We take our commitment to making things right very seriously, no matter how small the amount.

We hope this letter reassures you that we're doing everything we can to correct things. If you have any questions be sure to get in touch.

 132 142 or (+61 2) 9155 7700 if calling from overseas (toll applies)
8.00am - 8.00pm, Monday to Friday (AEST).

Regards,

The Westpac Business team



Statement Period
23 June 2021 - 23 July 2021

Westpac Community Solutions One



THE SECRETARY
STRATEGIC CLARITY PTY LIMITED
4/6 MAGNUS ST
NELSON BAY NSW 2315

017

Account Name
**STRATEGIC CLARITY PTY LIMITED AS
TRUSTEE FOR THE SUPER
SUPERANNUATION FUND**

Customer ID
**3782 2431 STRATEGIC CLARITY PTY
LIMITED**

BSB
032-533 Account Number
151 115

Opening Balance	+ \$7,021.77
Total Credits	+ \$5,189.75
Total Debits	- \$5,000.00
Closing Balance	+ \$7,211.52

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
23/06/21	STATEMENT OPENING BALANCE			7,021.77
25/06/21	Deposit Dividend WBC Dividend 001260678224			8,660.27
01/07/21	Deposit Dividend Anz Dividend A071/00767788		1,638.50	9,640.27
02/07/21	Deposit Dividend Nab Interim Div Dv221/01210490		980.00	10,486.27
02/07/21	Deposit Dividend Mqg Fnl Div 001261001471		846.00	12,211.52
19/07/21	Withdrawal-Osko Payment 1350006 Rj & Pb Fowler pns pns 17 Jul 2021	5,000.00	1,725.25	7,211.52
23/07/21	CLOSING BALANCE			7,211.52

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**ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021**

For account: 2533/151115
Total interest credited \$7.61

These details are provided for your records and taxation purposes



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 9293 9270 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).

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
21 May 2021 - 23 June 2021

Westpac Community Solutions One



THE SECRETARY
STRATEGIC CLARITY PTY LIMITED
4/6 MAGNUS ST
NELSON BAY NSW 2315

017

Account Name
STRATEGIC CLARITY PTY LIMITED AS TRUSTEE FOR THE SUPER SUPERANNUATION FUND

Customer ID
3782 2431 STRATEGIC CLARITY PTY LIMITED

BSB
032-533

Account Number
151 115

Opening Balance	+ \$7,021.20
Total Credits	+ \$0.57
Total Debits	- \$0.00
Closing Balance	+ \$7,021.77

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
21/05/21	STATEMENT OPENING BALANCE			7,021.20
25/05/21	Deposit Int Adj Vdm 0001824 Sn-0932505		0.01	7,021.21
26/05/21	Deposit Int Refund Vdm 0011568 Sn-0992605		0.56	7,021.77
23/06/21	CLOSING BALANCE			7,021.77

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
23 April 2021 - 21 May 2021

Westpac Community Solutions One



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NELSON BAY NSW 2315

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Account Name
STRATEGIC CLARITY PTY LIMITED AS TRUSTEE FOR THE SUPER SUPERANNUATION FUND

Customer ID
3782 2431 STRATEGIC CLARITY PTY LIMITED

BSB
032-533 Account Number
151 115

Opening Balance	+ \$15,021.20
Total Credits	+ \$17,000.00
Total Debits	- \$25,000.00
Closing Balance	+ \$7,021.20

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
23/04/21	STATEMENT OPENING BALANCE			15,021.20
27/04/21	Withdrawal-Osko Payment 1489740 Rj & Pb Fowler part pns part pns	5,000.00		10,021.20
06/05/21	Withdrawal-Osko Payment 1970131 Rj & Pb Fowler on acc pns pns	5,000.00		5,021.20
18/05/21	Deposit Online 2162939 Tfr Westpac Bus		7,000.00	12,021.20
18/05/21	Withdrawal-Osko Payment 1172587 Rj & Pb Fowler pns	5,000.00		7,021.20
20/05/21	Deposit Online 2568116 Tfr Westpac Bus		10,000.00	17,021.20
20/05/21	Withdrawal-Osko Payment 1579515 Rj & Pb Fowler pns pns	10,000.00		7,021.20
21/05/21	CLOSING BALANCE			7,021.20

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
23 March 2021 - 23 April 2021

Westpac Community Solutions One



THE SECRETARY
STRATEGIC CLARITY PTY LIMITED
4/6 MAGNUS ST
NELSON BAY NSW 2315

017

Account Name
STRATEGIC CLARITY PTY LIMITED AS TRUSTEE FOR THE SUPER SUPERANNUATION FUND

Customer ID
3782 2431 STRATEGIC CLARITY PTY LIMITED

BSB
032-533 Account Number
151 115

Opening Balance	+ \$14,008.72
Total Credits	+ \$8,690.48
Total Debits	- \$7,678.00
Closing Balance	+ \$15,021.20

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
23/03/21	STATEMENT OPENING BALANCE			14,008.72
24/03/21	Deposit Dividend Woodside Fin20/00687717		4-3323 221.80	14,230.52
24/03/21	Deposit Dividend Asx Itm Div 001258614621		4-3314 658.66	14,889.18
26/03/21	Deposit Dividend Coles Group Ltd Int21/01200835		4 3320 265.98	15,155.16
26/03/21	Deposit Dividend Ppt Itm Div 001258856699		4 3327 693.00	15,848.16
26/03/21	Deposit Dividend Agl Payment Mar21/00899362		4 3329 727.75	16,575.91
31/03/21	Deposit Dividend Wesfarmers Ltd Int21/01131849		4 3309 709.28	17,285.19
31/03/21	Deposit Rhc Dividend S00028758383		4 3307 652.33	17,937.52
01/04/21	Deposit Dividend Treasury Wines Int21/00870168		4 3328 495.00	18,432.52
07/04/21	Withdrawal-Osko Payment 1482249 Rigney Bolton Woodward P/L inv 48107 fees 2020 ye 2020 fees	6 1500 7,678.00		10,754.52
08/04/21	Deposit Dividend South32 Dividend Ai009/01044106		4 3322 179.07	10,933.59
09/04/21	Deposit Dividend Lnk Itm Div 001259593258		4 3321 261.00	11,194.59
15/04/21	Deposit Dividend Rio Tinto Ltd Fin20/00198628		4 3317 3,826.61	15,021.20
23/04/21	CLOSING BALANCE			15,021.20



CONVENIENCE AT YOUR FINGERTIPS

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Statement Period
23 February 2021 - 23 March 2021

Westpac Community Solutions One



THE SECRETARY
STRATEGIC CLARITY PTY LIMITED
4/6 MAGNUS ST
NELSON BAY NSW 2315

017

Account Name
**STRATEGIC CLARITY PTY LIMITED AS
TRUSTEE FOR THE SUPER
SUPERANNUATION FUND**

Customer ID
**3782 2431 STRATEGIC CLARITY PTY
LIMITED**

BSB
032-533

Account Number
151 115

Opening Balance	+ \$5,507.96
Total Credits	+ \$10,950.76
Total Debits	- \$2,450.00
Closing Balance	+ \$14,008.72

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
23/02/21	STATEMENT OPENING BALANCE		<i>23000</i>	5,507.96
15/03/21	Deposit Ato Ato006000014413186		10,950.76	16,458.72
16/03/21	Withdrawal-Osko Payment 1151216 Cashare Pty Ltd deed amdn inv10552	450.00	<i>61500</i>	16,008.72
22/03/21	Withdrawal-Osko Payment 1520975 Rj & Pb Fowler pns on acc pns 20 Mar 2021	2,000.00	<i>32700</i>	14,008.72
23/03/21	CLOSING BALANCE			14,008.72

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22 January 2021 - 23 February 2021

Westpac Community Solutions One

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4/6 MAGNUS ST
NELSON BAY NSW 2315

Account Name
STRATEGIC CLARITY PTY LIMITED AS
TRUSTEE FOR THE SUPER
SUPERANNUATION FUND

Customer ID
3782 2431 STRATEGIC CLARITY PTY
LIMITED

BSB Account Number
032-533 151 115

Opening Balance	+ \$8,642.66
Total Credits	+ \$525.30
Total Debits	- \$3,660.00
Closing Balance	+ \$5,507.96

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
22/01/21	STATEMENT OPENING BALANCE			8,642.66
05/02/21	Withdrawal-Osko Payment 1708489 Rj & Pb Fowler pns	3,000.00 <i>32700</i>		5,642.66
15/02/21	Withdrawal-Osko Payment 1698897 Bizcorp Formations Pty Ltd audit shield inv As1107 inv As1107 Sssuper 13 Feb 2021	660.00 <i>61500</i>		4,982.66
16/02/21	Deposit Dividend Tcl Div/Dist Aui21/00895765		525.30 <i>113308</i>	5,507.96
23/02/21	CLOSING BALANCE			5,507.96

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S007233 / M003377 / 055 / CN2CNCNPW



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15/02/21	Withdrawal-Osko Payment 1698897 Bizcorp Formations Pty Ltd audit shield inv As1107 inv As1107 Sssuper 13 Feb 2021	660.00		4,982.66
16/02/21	Deposit Dividend Tcd Div/Dist Aui21/00895765		525.30	5,507.96
23/02/21	CLOSING BALANCE			5,507.96

3,1700

6,1500

4,3308

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23 December 2020 - 22 January 2021

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BSB
032-533 Account Number
151 115

Opening Balance	+ \$8,642.66
Total Credits	+ \$9,000.00
Total Debits	- \$9,000.00
Closing Balance	+ \$8,642.66

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
23/12/20	STATEMENT OPENING BALANCE			8,642.66
29/12/20	Withdrawal-Osko Payment 1674309 Rj & Pb Fowler pns	2,000.00		6,642.66
14/01/21	Deposit Online 2550313 Tfr Westpac Bus		7,000.00	13,642.66
14/01/21	Withdrawal-Osko Payment 1566481 Rj & Pb Fowler pns pns	5,000.00		8,642.66
18/01/21	Deposit Online 2380771 Tfr Westpac Bus		2,000.00	10,642.66
18/01/21	Withdrawal-Osko Payment 1395691 Rj & Pb Fowler pns	2,000.00		8,642.66
22/01/21	CLOSING BALANCE			8,642.66

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Statement Period
23 November 2020 - 23 December 2020

Westpac Community Solutions One



THE SECRETARY
STRATEGIC CLARITY PTY LIMITED
4/6 MAGNUS ST
NELSON BAY NSW 2315

017

Account Name
STRATEGIC CLARITY PTY LIMITED AS
TRUSTEE FOR THE SUPER
SUPERANNUATION FUND

Customer ID
3782 2431 STRATEGIC CLARITY PTY
LIMITED

BSB Account Number
032-533 151 115

Opening Balance	+ \$8,157.84
Total Credits	+ \$2,484.82
Total Debits	- \$2,000.00
Closing Balance	+ \$8,642.66

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
23/11/20	STATEMENT OPENING BALANCE			8,157.84
30/11/20	Interest Paid		4-1100 0.82 ✓	8,158.66
10/12/20	Deposit Dividend Nab Final Div Dv212/00721793		4-3313 423.00 ✓	8,581.66
10/12/20	Withdrawal-Osko Payment 1190430 Rj & Pb Fowler pns	2,000.00 3-1700		6,581.66
16/12/20	Deposit Dividend Anz Dividend A070/00781466		4-3311 490.00 ✓	7,071.66
18/12/20	Deposit Dividend WBC Dividend 001254103004		4-3310 875.75	7,947.41
22/12/20	Deposit Dividend Mqg Itm Div 001254399383		695.25	8,642.66
23/12/20	CLOSING BALANCE		4-3324	8,642.66

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
23 October 2020 - 23 November 2020

Westpac Community Solutions One



THE SECRETARY
STRATEGIC CLARITY PTY LIMITED
4/6 MAGNUS ST
NELSON BAY NSW 2315

017

Account Name
STRATEGIC CLARITY PTY LIMITED AS TRUSTEE FOR THE SUPER SUPERANNUATION FUND

Customer ID
3782 2431 STRATEGIC CLARITY PTY LIMITED

BSB
032-533

Account Number
151 115

Opening Balance	+ \$11,155.39
Total Credits	+ \$5,002.45
Total Debits	- \$8,000.00
Closing Balance	+ \$8,157.84

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
23/10/20	STATEMENT OPENING BALANCE			<u>11,155.39</u>
30/10/20	Interest Paid		411.00 2.45	11,157.84
02/11/20	Withdrawal-Osko Payment 1560621 Rj & Pb Fowler part pns rjf 01 Nov 2020	3,000.00 31700		8,157.84
05/11/20	Deposit Online 2948017 Tfr Westpac Bus		5,000.00 &	13,157.84
05/11/20	Withdrawal-Osko Payment 1952049 Rj & Pb Fowler part pns rjf	5,000.00 31700		8,157.84
23/11/20	CLOSING BALANCE			<u>8,157.84</u>

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Statement Period
23 September 2020 - 23 October 2020

Westpac Community Solutions One



THE SECRETARY
STRATEGIC CLARITY PTY LIMITED
4/6 MAGNUS ST
NELSON BAY NSW 2315

017

Account Name
STRATEGIC CLARITY PTY LIMITED AS TRUSTEE FOR THE SUPER SUPERANNUATION FUND

Customer ID
3782 2431 STRATEGIC CLARITY PTY LIMITED

BSB
032-533 Account Number
151 115

Opening Balance + \$8,786.77
Total Credits + \$8,368.62
Total Debits - \$6,000.00
Closing Balance + \$11,155.39

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
23/09/20	STATEMENT OPENING BALANCE			8,786.77
25/09/20	Deposit Dividend Qbe Dividend 20Fpa/00869499			8,826.77
25/09/20	Deposit Dividend Lnk Fnl Div 001251826408	4.3306 40.00		9,029.77
25/09/20	Deposit Dividend Ppt Fnl Div 001251878298	4.3321 203.00		9,442.27
29/09/20	Deposit Dividend Coles Group Ltd Fin20/01206551	4.3327 412.50		9,663.92
30/09/20	Interest Paid	4.3320 221.65		9,665.49
30/09/20	Deposit Dividend Anz Dividend A069/00787755	4.1900 1.57		10,015.49
30/09/20	Deposit Dividend Asx Fnl Div 001252079486	4.3311 350.00		10,733.34
30/09/20	Deposit Online 2972552 Tfr Westpac Bus	4.3314 717.85		15,733.34
30/09/20	Withdrawal-Osko Payment 1963755 Rj & Pb Fowler part pns rjf part pns rjf	3.1700 4,000.00	5,000.00	11,733.34
01/10/20	Deposit Dividend Wesfarmers Ltd Fin20/01138753		4.3309 765.70	12,499.04
02/10/20	Deposit Dividend Treasury Wines Fin20/00869440		4.3328 264.00	12,763.04
08/10/20	Deposit Dividend South32 Dividend Af008/01052809		4.3322 135.52	12,898.56
16/10/20	Withdrawal-Osko Payment 1089853 Rj & Pb Fowler pns pbf	3.2700 2,000.00		10,898.56
20/10/20	Deposit Dividend Nec Fnl Div 001252672237		4.3325 230.00	11,128.56
20/10/20	Deposit Morgans Financia 9966423		26.83	11,155.39

Handwritten notes:
1.3325 - 24079.04
3.3328 - (24052.81)
←



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
23/10/20	CLOSING BALANCE			11,155.39

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Statement Period
21 August 2020 - 23 September 2020

Westpac Community Solutions One



THE SECRETARY
STRATEGIC CLARITY PTY LIMITED
4/6 MAGNUS ST
NELSON BAY NSW 2315

017

Account Name
STRATEGIC CLARITY PTY LIMITED AS TRUSTEE FOR THE SUPER SUPERANNUATION FUND

Customer ID
3782 2431 STRATEGIC CLARITY PTY LIMITED

BSB
032-533 Account Number
151 115

Opening Balance	+ \$6,657.94
Total Credits	+ \$2,128.83
Total Debits	- \$0.00
Closing Balance	+ \$8,786.77

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
21/08/20	STATEMENT OPENING BALANCE			6,657.94
31/08/20	Interest Paid		4 100 0 1.37	6,659.31
17/09/20	Deposit Dividend Rio Tinto Ltd Aui20/00919366		4-33 17 1,601.88	8,261.19
18/09/20	Deposit Dividend Woodside Int20/00689141		4-33 23 525.58	8,786.77
23/09/20	CLOSING BALANCE			8,786.77

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Statement Period
23 July 2020 - 21 August 2020

Westpac Community Solutions One



THE SECRETARY
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4/6 MAGNUS ST
NELSON BAY NSW 2315

017

Account Name
STRATEGIC CLARITY PTY LIMITED AS
TRUSTEE FOR THE SUPER
SUPERANNUATION FUND

Customer ID
3782 2431 STRATEGIC CLARITY PTY
LIMITED

BSB
032-533 Account Number
151 115

Opening Balance	+ \$5,544.88
Total Credits	+ \$5,564.06
Total Debits	- \$4,451.00
Closing Balance	+ \$6,657.94

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
23/07/20	STATEMENT OPENING BALANCE			5,544.88
31/07/20	Interest Paid		4.1000 0.83	5,545.71
05/08/20	Deposit Online 2645532 Tfr Westpac Bus		5,002.91	10,548.62
05/08/20	Withdrawal-Osko Payment 1656507 Rj & Pb Fowler pns rjf	31700 4,000.00		6,548.62
14/08/20	Deposit Dividend Tcl Div/Dist Auf20/00897255		4.3308 560.32	7,108.94
17/08/20	Withdrawal Online 0375576 Bpay Asic annual review july	4.1500 55.00		7,053.94
17/08/20	Withdrawal Online 1294033 Pymt Rigney Bol inv 47528 re asic	6.1500 396.00		6,657.94
21/08/20	CLOSING BALANCE			6,657.94

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Statement Period
23 June 2020 - 23 July 2020

Westpac Community Solutions One

THE SECRETARY
STRATEGIC CLARITY PTY LIMITED
4/6 MAGNUS ST
NELSON BAY NSW 2315

017

Account Name
STRATEGIC CLARITY PTY LIMITED AS
TRUSTEE FOR THE SUPER
SUPERANNUATION FUND

Customer ID
3782 2431 STRATEGIC CLARITY PTY
LIMITED

BSB
032-533 Account Number
151 115

Opening Balance	+ \$5,179.01
Total Credits	+ \$7,365.87
Total Debits	- \$7,000.00
Closing Balance	+ \$5,544.88

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
23/06/20	STATEMENT OPENING BALANCE			5,179.01
30/06/20	Interest Paid			5,180.14
03/07/20	Deposit Dividend Nab Interim Div Dv211/01234592		1.13	5,180.14 <i>1/5/2020</i>
03/07/20	Deposit Dividend Mqg Dividend S00028758383		43313 423.00	5,603.14
10/07/20	Deposit Online 2500637 Tfr Westpac Bus		4-3324 927.00	6,530.14
10/07/20	Withdrawal-Osko Payment 1518709 Rj & Pb Fowler part pns rjf part pns rjf		1,014.74 <i>φ</i>	7,544.88
20/07/20	Deposit Online 2688201 Tfr Westpac Bus	4,000.00 <i>3-1700</i>		3,544.88
20/07/20	Withdrawal-Osko Payment 1652922 Rj & Pb Fowler part pns		5,000.00 <i>ε</i>	8,544.88
23/07/20	CLOSING BALANCE	3,000.00 <i>32700</i>		5,544.88
				5,544.88

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