



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

Brett Davidson & Dayna Davidson ATF
DAVIDSON FAMILY SUPERANNUATION FUND
- SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 121312847
Statement period: 1 Jul 2021 - 31 Dec 2021

DAVIDSON FAMILY SUPERANNUATION FUND
Mr Brett Davidson
38A Huntingdale Avenue
MIRANDA NSW 2228

BT Cash Management Account bank statement

Account summary

| | |
|-----------------|---------------------|
| Opening balance | +\$78,752.87 |
| Total credits | +\$16,369.59 |
| Total debits | -\$38,934.57 |
| Closing balance | +\$56,187.89 |

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 | | | \$78,752.87 |
| 5 Jul 2021 | Administration fee for the period 01/06/2021 to 30/06/2021 | | \$76.62 | \$78,676.25 |
| 5 Jul 2021 | Custodial holdings option fee for the period 01/06/2021 to 30/06/2021 | | \$24.66 | \$78,651.59 |
| 7 Jul 2021 | Advice fee for the period 01/06/2021 to 30/06/2021 | | \$165.80 | \$78,485.79 |

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| Date | Description | Credit | Debit | Balance |
|-------------|--|------------|------------|-------------|
| 13 Jul 2021 | Dividend 410 iShares Global Consumer Staples ETF (IXI) @ \$0.860843 | \$352.95 | | \$78,838.74 |
| 28 Jul 2021 | Direct Credit from SuperChoice P/L , PC220721-145736113 Receipt no. 171767911 | \$1,963.95 | | \$80,802.69 |
| 29 Jul 2021 | Direct Debit Withdrawal to 8210297 3L28072021 ZURICH LIFE Receipt no. 171919812 | | \$911.88 | \$79,890.81 |
| 30 Jul 2021 | One-off advice fee bolder wealth. | | \$1,200.00 | \$78,690.81 |
| 31 Jul 2021 | Interest payment for Cash Management Account | \$0.66 | | \$78,691.47 |
| 4 Aug 2021 | Administration fee for the period 01/07/2021 to 31/07/2021 | | \$80.19 | \$78,611.28 |
| 4 Aug 2021 | Custodial holdings option fee for the period 01/07/2021 to 31/07/2021 | | \$25.48 | \$78,585.80 |
| 11 Aug 2021 | Buy 30 Vanguard Diversified High Growth Index ETF (VDHG) @ \$61.32. Transaction fee \$12.50. | | \$1,852.10 | \$76,733.70 |
| 25 Aug 2021 | Direct Credit from SuperChoice P/L , PC190821-126874603 Receipt no. 182495773 | \$785.58 | | \$77,519.28 |
| 31 Aug 2021 | Interest payment for Cash Management Account | \$0.66 | | \$77,519.94 |
| 1 Sep 2021 | Direct Credit from AIA AUSTRALIA LI, 120451860161042000 Receipt no. 184809279 | \$1,371.08 | | \$78,891.02 |
| 3 Sep 2021 | Buy 30 Vanguard Diversified High Growth Index ETF (VDHG) @ \$62.01. Transaction fee \$12.50. | | \$1,872.80 | \$77,018.22 |
| 3 Sep 2021 | Administration fee for the period 15/08/2021 to 31/08/2021 | | \$44.44 | \$76,973.78 |
| 3 Sep 2021 | Custodial holdings option fee for the period 15/08/2021 to 31/08/2021 | | \$13.97 | \$76,959.81 |
| 7 Sep 2021 | Advice fee for the period 01/08/2021 to 31/08/2021 | | \$114.86 | \$76,844.95 |
| 16 Sep 2021 | Dividend 649 Ansell Limited (ANN) @ \$0.5944 | \$385.77 | | \$77,230.72 |
| 21 Sep 2021 | Dividend 200 BHP Group Limited (BHP) @ \$2.71527 | \$543.05 | | \$77,773.77 |

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|-------------|--|------------|------------|-------------|
| 22 Sep 2021 | Dividend 565 Endeavour Group Limited (EDV) @ \$0.07 | \$39.55 | | \$77,813.32 |
| 23 Sep 2021 | Dividend 129 Rio Tinto Limited (RIO) @ \$7.6006 | \$980.48 | | \$78,793.80 |
| 23 Sep 2021 | Dividend 2,871 Telstra Corporation Limited (TLS) @ \$0.08 | \$229.68 | | \$79,023.48 |
| 28 Sep 2021 | Dividend 486 Coles Group Limited (COL) @ \$0.28 | \$136.08 | | \$79,159.56 |
| 29 Sep 2021 | Dividend 989 AGL Energy Limited (AGL) @ \$0.34 | \$336.26 | | \$79,495.82 |
| 30 Sep 2021 | Interest payment for Cash Management Account | \$0.63 | | \$79,496.45 |
| 5 Oct 2021 | Buy 30 Vanguard Diversified High Growth Index ETF (VDHG) @ \$59.46. Transaction fee \$12.50. | | \$1,796.30 | \$77,700.15 |
| 5 Oct 2021 | Administration fee for the period 01/09/2021 to 30/09/2021 | | \$75.57 | \$77,624.58 |
| 5 Oct 2021 | Custodial holdings option fee for the period 01/09/2021 to 30/09/2021 | | \$24.66 | \$77,599.92 |
| 5 Oct 2021 | Direct Credit from ATO , ATO005000015424151 Receipt no. 195520975 | \$871.19 | | \$78,471.11 |
| 6 Oct 2021 | Direct Credit from AIA AUSTRALIA LI, 003751735 Receipt no. 195885220 | \$241.57 | | \$78,712.68 |
| 7 Oct 2021 | Advice fee for the period 01/09/2021 to 30/09/2021 | | \$111.15 | \$78,601.53 |
| 7 Oct 2021 | Dividend 486 Wesfarmers Limited (WES) @ \$0.90 | \$437.40 | | \$79,038.93 |
| 8 Oct 2021 | Dividend 565 Woolworths Group Limited (WOW) @ \$0.55 | \$310.75 | | \$79,349.68 |
| 11 Oct 2021 | Expense recovery - Legislative | | \$22.69 | \$79,326.99 |
| 18 Oct 2021 | Dividend 60 Vanguard Diversified High Growth Index ETF (VDHG) @ \$0.383806 | \$23.03 | | \$79,350.02 |
| 20 Oct 2021 | Direct Credit from ATO , ATO008000015756705 Receipt no. 201789083 | \$165.23 | | \$79,515.25 |
| 25 Oct 2021 | Direct Credit from PRECISION CH , PASCH2110220007442 Receipt no. 203021042 | \$4,961.74 | | \$84,476.99 |

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| Date | Description | Credit | Debit | Balance |
|-------------|---|----------|-------------|-------------|
| 31 Oct 2021 | Interest payment for Cash Management Account | \$0.69 | | \$84,477.68 |
| 3 Nov 2021 | Buy 30 Vanguard Diversified High Growth Index ETF (VDHG) @ \$60.95. Transaction fee \$12.50. | | \$1,841.00 | \$82,636.68 |
| 3 Nov 2021 | Administration fee for the period 01/10/2021 to 31/10/2021 | | \$76.90 | \$82,559.78 |
| 3 Nov 2021 | Custodial holdings option fee for the period 01/10/2021 to 31/10/2021 | | \$25.48 | \$82,534.30 |
| 5 Nov 2021 | Advice fee for the period 01/10/2021 to 31/10/2021 | | \$114.86 | \$82,419.44 |
| 8 Nov 2021 | Buy 217 Vanguard Diversified High Growth Index ETF (VDHG) @ \$61.75. Transaction fee \$14.74. | | \$13,414.49 | \$69,004.95 |
| 30 Nov 2021 | Interest payment for Cash Management Account | \$0.60 | | \$69,005.55 |
| 2 Dec 2021 | Return of capital 486 Wesfarmers Limited (WES) @ \$2.00 | \$972.00 | | \$69,977.55 |
| 3 Dec 2021 | Buy 30 Vanguard Diversified High Growth Index ETF (VDHG) @ \$61.27. Transaction fee \$12.50. | | \$1,850.60 | \$68,126.95 |
| 3 Dec 2021 | Administration fee for the period 01/11/2021 to 30/11/2021 | | \$79.19 | \$68,047.76 |
| 3 Dec 2021 | Custodial holdings option fee for the period 01/11/2021 to 30/11/2021 | | \$24.66 | \$68,023.10 |
| 7 Dec 2021 | Advice fee for the period 01/11/2021 to 30/11/2021 | | \$103.57 | \$67,919.53 |
| 8 Dec 2021 | Buy 200 Vanguard Diversified High Growth Index ETF (VDHG) @ \$61.37. Transaction fee \$13.50. | | \$12,287.50 | \$55,632.03 |
| 13 Dec 2021 | BPAY payment to TAX OFFICE PAYMENTS income tax 551 Receipt no. 214856004 | | \$703.15 | \$54,928.88 |
| 14 Dec 2021 | Direct Credit from ATO , ATO008000015990406 Receipt no. 215264401 | \$898.50 | | \$55,827.38 |
| 21 Dec 2021 | Dividend 600 Westpac Banking Corporation (WBC) @ \$0.60 | \$360.00 | | \$56,187.38 |

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| Date | Description | Credit | Debit | Balance |
|-------------|--|--------|-------|-------------|
| 31 Dec 2021 | Interest payment for Cash Management Account | \$0.51 | | \$56,187.89 |

Closing balance as at 31 Dec 2021

\$56,187.89

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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](https://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

