



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

Duncan Unwin & Rachel Tew ATF D.W. Unwin
Super Fund - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 120333273
Statement period: 1 Jul 2021 - 31 Dec 2021

D.W. Unwin Super Fund
Mr Duncan Unwin
15 Winship Street
RED HILL QLD 4059

BT Cash Management Account bank statement

Account summary

Opening balance	+\$48,914.28
Total credits	+\$20,169.27
Total debits	-\$4,408.19
Closing balance	+\$64,675.36

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			\$48,914.28
5 Jul 2021	Administration fee for the period 01/06/2021 to 30/06/2021		\$76.20	\$48,838.08
6 Jul 2021	Distribution 4,910.5500 Pandal MicroCap Opportunities Fund (RFA0061AU) @ \$0.482404	\$2,368.87		\$51,206.95

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Date	Description	Credit	Debit	Balance
7 Jul 2021	Distribution 21,559.8600 PIMCO Diversified Fixed Interest Fund - Whole (ETL0016AU) @ \$0.000480	\$10.36		\$51,217.31
9 Jul 2021	Distribution 4,865.060000 Pandal Smaller Companies Fund (RFA0819AU) @ \$0.265957	\$1,293.90		\$52,511.21
9 Jul 2021	Distribution 20,878.7900 Macquarie Dynamic Bond Fund (MAQ0274AU) @ \$0.004757	\$99.32		\$52,610.53
12 Jul 2021	Distribution 45,032.9400 BlackRock Global Allocation Fund Aust - Class (MAL0018AU) @ \$0.223734	\$10,075.39		\$62,685.92
12 Jul 2021	Distribution 12,815.5400 Pandal Global Property Securities Fund (RFA0051AU) @ \$0.079079	\$1,013.45		\$63,699.37
14 Jul 2021	Distribution 5,671.930000 Aberdeen Standard Emerging Opportunities Fund (ETL0032AU) @ \$0.442895	\$2,512.07		\$66,211.44
16 Jul 2021	Distribution 1,806.2900 Fidelity Australian Equities Fund (FID0008AU) @ \$1.389260	\$2,509.41		\$68,720.85
20 Jul 2021	Distribution 14,561.7000 Zurich Investments Global Thematic Share Fund (ZUR0061AU) @ \$0.011969	\$174.29		\$68,895.14
31 Jul 2021	Interest payment for Cash Management Account	\$0.49		\$68,895.63
4 Aug 2021	Administration fee for the period 01/07/2021 to 31/07/2021		\$76.64	\$68,818.99
31 Aug 2021	Interest payment for Cash Management Account	\$0.62		\$68,819.61
3 Sep 2021	Administration fee for the period 15/08/2021 to 31/08/2021		\$42.40	\$68,777.21
30 Sep 2021	Interest payment for Cash Management Account	\$0.57		\$68,777.78
4 Oct 2021	BPAY payment to TAX OFFICE PAYMENTS IAS 1apr20 30jun20 Receipt no. 194907115		\$195.00	\$68,582.78
4 Oct 2021	BPAY payment to TAX OFFICE PAYMENTS Income tax 2 Receipt no. 194907123		\$471.54	\$68,111.24
4 Oct 2021	Payment to Virtu Super Pty Ltd Annual Return prep Receipt no. 194907136		\$2,750.00	\$65,361.24

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Date	Description	Credit	Debit	Balance
5 Oct 2021	Administration fee for the period 01/09/2021 to 30/09/2021		\$75.00	\$65,286.24
5 Oct 2021	Distribution 21,559.8600 PIMCO Diversified Fixed Interest Fund - Whole (ETL0016AU) @ \$0.002252	\$48.55		\$65,334.79
11 Oct 2021	Expense recovery - Legislative		\$18.11	\$65,316.68
11 Oct 2021	Distribution 1,806.2900 Fidelity Australian Equities Fund (FID0008AU) @ \$0.021838	\$39.45		\$65,356.13
12 Oct 2021	Distribution 20,878.7900 Macquarie Dynamic Bond Fund (MAQ0274AU) @ \$0.001	\$20.88		\$65,377.01
31 Oct 2021	Interest payment for Cash Management Account	\$0.57		\$65,377.58
3 Nov 2021	Administration fee for the period 01/10/2021 to 31/10/2021		\$77.20	\$65,300.38
15 Nov 2021	BPAY payment to TAX OFFICE PAYMENTS Tax Receipt no. 208250292		\$551.00	\$64,749.38
30 Nov 2021	Interest payment for Cash Management Account	\$0.53		\$64,749.91
3 Dec 2021	Administration fee for the period 01/11/2021 to 30/11/2021		\$75.10	\$64,674.81
31 Dec 2021	Interest payment for Cash Management Account	\$0.55		\$64,675.36

Closing balance as at 31 Dec 2021

\$64,675.36

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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.

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.

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Account No.: 120333273
Statement period: 1 Jan 2022 - 30 Jun 2022

D.W. Unwin Super Fund
Mr Duncan Unwin
15 Winship Street
RED HILL QLD 4059

BT Cash Management Account bank statement

Account summary

Opening balance	+\$64,675.36
Total credits	+\$1,949.56
Total debits	-\$6,251.89
Closing balance	+\$60,373.03

Interest rate summary

Effective date	Interest rate
7 Apr 2020	0.01% p.a.
15 Jun 2022	0.10% p.a.

Transactions

Date	Description	Credit	Debit	Balance
1 Jan 2022	Opening balance			\$64,675.36
6 Jan 2022	Administration fee for the period 01/12/2021 to 31/12/2021		\$77.44	\$64,597.92
7 Jan 2022	Distribution 4,865.060000 Pandal Smaller Companies Fund (RFA0819AU) @ \$0.01	\$48.65		\$64,646.57
11 Jan 2022	Distribution 1,806.2900 Fidelity Australian Equities Fund (FID0008AU) @ \$0.550424	\$994.22		\$65,640.79

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Date	Description	Credit	Debit	Balance
12 Jan 2022	Distribution 20,878.7900 Macquarie Dynamic Bond Fund (MAQ0274AU) @ \$0.001	\$20.88		\$65,661.67
31 Jan 2022	Interest payment for Cash Management Account	\$0.56		\$65,662.23
3 Feb 2022	Administration fee for the period 01/01/2022 to 31/01/2022		\$76.95	\$65,585.28
14 Feb 2022	Payment to Virtu Super Pty Ltd Audit and annual Receipt no. 231641445		\$2,750.00	\$62,835.28
28 Feb 2022	Interest payment for Cash Management Account	\$0.49		\$62,835.77
4 Mar 2022	Administration fee for the period 01/02/2022 to 28/02/2022		\$68.81	\$62,766.96
31 Mar 2022	Interest payment for Cash Management Account	\$0.53		\$62,767.49
5 Apr 2022	Administration fee for the period 01/03/2022 to 31/03/2022		\$75.57	\$62,691.92
8 Apr 2022	Distribution 1,806.2900 Fidelity Australian Equities Fund (FID0008AU) @ \$0.481655	\$870.01		\$63,561.93
11 Apr 2022	Distribution 20,878.7900 Macquarie Dynamic Bond Fund (MAQ0274AU) @ \$0.0005	\$10.44		\$63,572.37
30 Apr 2022	Interest payment for Cash Management Account	\$0.52		\$63,572.89
4 May 2022	Administration fee for the period 01/04/2022 to 30/04/2022		\$73.38	\$63,499.51
16 May 2022	BPAY payment to TAX OFFICE PAYMENTS IAS Receipt no. 257405394		\$708.00	\$62,791.51
16 May 2022	BPAY payment to TAX OFFICE PAYMENTS Income Tax Receipt no. 257405412		\$2,347.26	\$60,444.25
31 May 2022	Interest payment for Cash Management Account	\$0.53		\$60,444.78
3 Jun 2022	Administration fee for the period 01/05/2022 to 31/05/2022		\$74.48	\$60,370.30

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Statement period: 1 Jan 2022 - 30 Jun 2022

Date	Description	Credit	Debit	Balance
30 Jun 2022	Interest payment for Cash Management Account	\$2.73		\$60,373.03

Closing balance as at 30 Jun 2022

\$60,373.03

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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

