

AVCO CCM PTY LTD  
 ACCOUNT NUMBERS: 112-879 [REDACTED] 0008 & 112-879 [REDACTED] 7071 & 012-272 [REDACTED] 1111  
 Signatory: Wafaie Alphonse Gayed

INDEX	DATE	ACCOUNT	DESCRIPTION	INVOICES	BANK VOUCHERS	DEBITS					CREDITS				PAGE REF	
						GAYED CBA 3841	CASH WITHDRAWAL	MINERVA AZIZ	EFT TRANSFER	CAMLIN CONSTRUCTION STG 7548	AVCO CCM STG 7071	AVCO CCM STG 0008	CASH DEPOSIT	DOWNER		SYDNEY TRAINS
1	3/07/2019	STG 0008	Sydney Trains 8000057716													4
2	4/07/2019	STG 0008	INTERNET WITHDRAWAL 04JUL 07:12 TO [REDACTED] 7071								32,000.00					4
3	4/07/2019	STG 7071	INTERNET DEPOSIT 04JUL 07:12 FROM [REDACTED] 0008													7
4	4/07/2019	STG 7071	INTERNET WITHDRAWAL 04JUL 07:24 [REDACTED] 0045		Jr. Joinery acc [REDACTED] 669				4,900.00							7,9
5	5/07/2019	STG 7071	INTERNET WITHDRAWAL 05JUL 16:11 Penrith		Camping Construction acc [REDACTED] 7548 - Camlin Construction Services					16,500.00						7,9
6	6/07/2019	STG 0008	INTERNET WITHDRAWAL 05JUL 22:41 TO [REDACTED] 7071								750.00					4
7	6/07/2019	STG 7071	INTERNET DEPOSIT 05JUL 22:41 FROM [REDACTED] 0008													7
8	9/07/2019	STG 7071	INTERNET WITHDRAWAL 09JUL 15:21 Wollongong plumbing		JJJ Plumbing acc [REDACTED] 5794				3,051.40							7,9
9	11/07/2019	STG 7071	INTERNET WITHDRAWAL 11JUL 04:29 Wymston 3		Sydney Tiling and waterproofing acc [REDACTED] 717				5,000.00							7,9
10	11/07/2019	STG 7071	INTERNET WITHDRAWAL 11JUL 07:00 Wymston 3						1,600.00							7,9
11	12/07/2019	STG 7071	INTERNET WITHDRAWAL 12JUL 12:43 Wymston 4		Sydney Tiling and waterproofing acc [REDACTED] 717				1,800.00							7,9
12	13/07/2019	STG 7071	INTERNET WITHDRAWAL 13JUL 16:33 Wymston 4						400.00							7
13	15/07/2019	STG 7071	INTERNET WITHDRAWAL 15JUL 16:53 Wollongong tiling		Joe Tanti acc [REDACTED] 8738				1,400.00							7,9
14	15/07/2019	STG 7071	INTERNET WITHDRAWAL 15JUL 16:56 Wollongong painting		Laurence painter acc [REDACTED] 9957				3,400.00							7,9
15	15/07/2019	STG 7071	INTERNET WITHDRAWAL 15JUL 16:58 Wollongong demolition						800.00							7
16	17/07/2019	STG 0008	Sydney Trains 8000058889													4
17	18/07/2019	STG 0008	INTERNET WITHDRAWAL 18JUL 10:32 TO [REDACTED] 7071								20,000.00					4
18	18/07/2019	STG 7071	INTERNET DEPOSIT 18JUL 10:32 FROM [REDACTED] 0008													8
19	24/07/2019	STG 7071	INTERNET WITHDRAWAL 24JUL 08:46 Wymston 5		Sydney Tiling and waterproofing acc [REDACTED] 717				3,300.00							8,9
20	29/07/2019	STG 7071	INTERNET WITHDRAWAL 29JUL 18:54 Wymston 6		Sydney Tiling and waterproofing acc [REDACTED] 717				11,000.00							5,9
21	1/08/2019	STG 7071	INTERNET WITHDRAWAL 01AUG 13:35 Ref 4822		Pump Concrete Australia acc [REDACTED] 8753				1,828.00							5,10
22	2/08/2019	STG 7071	INTERNET WITHDRAWAL 02AUG 12:56 Holcim		Andrew Gayed acc [REDACTED] 3841		3,369.85									5,10
23	3/08/2019	STG 0008	INTERNET WITHDRAWAL 03AUG 14:19 TO [REDACTED] 7071								18,000.00					4
24	3/08/2019	STG 7071	INTERNET DEPOSIT 03AUG 14:19 FROM [REDACTED] 0008													5
25	5/08/2019	STG 7071	INTERNET WITHDRAWAL 05AUG 11:23 INV 0165 five dock		Cobra Bins acc [REDACTED] 7198				2,530.00							5,10
26	5/08/2019	STG 7071	INTERNET WITHDRAWAL 05AUG 11:47 INV 1011 and 1012		Excellent Choice Roofing acc [REDACTED] 7145				3,542.00							5,10
27	5/08/2019	STG 7071	INTERNET WITHDRAWAL 05AUG 16:08 Wollongong		JJJ Plumbing acc [REDACTED] 5794				1,637.90							5,10
28	5/08/2019	STG 7071	INTERNET WITHDRAWAL 05AUG 16:12 Wollongong GAYED A		Sheridan Equipment acc [REDACTED] 729				2,029.50							5,10
29	9/08/2019	STG 7071	INTERNET WITHDRAWAL 09AUG 10:55 Wymston 7		Sydney Tiling and waterproofing acc [REDACTED] 717				5,500.00							5,10
30	12/08/2019	STG 7071	INTERNET WITHDRAWAL 12AUG 07:16 IV0000000001		Gucel Transport Pty Ltd acc [REDACTED] 2062				2,640.00							5,10
31	12/08/2019	STG 7071	INTERNET WITHDRAWAL 12AUG 17:20 Wymston 7		Sydney Tiling and waterproofing acc [REDACTED] 717				5,500.00							5,10
32	12/08/2019	STG 7071	INTERNET WITHDRAWAL 12AUG 20:26 INV 00019986						841.50							5
33	15/08/2019	STG 0008	INTERNET WITHDRAWAL 15AUG 08:04 TO [REDACTED] 7071								5,500.00					4
34	15/08/2019	STG 7071	INTERNET DEPOSIT 15AUG 08:04 FROM [REDACTED] 0008													6
35	15/08/2019	STG 7071	INTERNET WITHDRAWAL 15AUG 08:03 IV0000000001		Acc [REDACTED] 2062 - Gucel Transport Pty Ltd				3,960.00							6,10
36	16/08/2019	STG 7071	INTERNET WITHDRAWAL 16AUG 09:06 IV0000000001 1 GAYED A						3,960.00							6,10
37	20/08/2019	STG 7071	INTERNET WITHDRAWAL 20AUG 06:36 Invoice IV0000000003		Acc [REDACTED] 2062 - Gucel Transport Pty Ltd				3,960.00							6,10
38	15/05/2020	ANZ 1111	TRANSFER FROM DOWNER 464137	DOW255701									13,200.00			11, 27
39	18/05/2020	ANZ 1111	CARD ENTRY AT RHODES BRANCH						7,000.00							12
40	20/05/2020	ANZ 1111	CARD ENTRY AT AUBURN BRANCH						6,000.00							12
41	4/06/2020	ANZ 1111	CARD ENTRY AT RHODES BRANCH										6,000.00			12
42	10/06/2020	ANZ 1111	ANZ ATM RHODES BRANCH RHODES NS						1,000.00							12
43	15/06/2020	ANZ 1111	CARD ENTRY AT RHODES BRANCH						5,000.00							12
44	15/06/2020	ANZ 1111	CARD ENTRY AT RHODES BRANCH										8,000.00			13
45	19/06/2020	ANZ 1111	CARD ENTRY AT CARNES HILL BRANCH						8,000.00							13
46	29/06/2020	ANZ 1111	CARD ENTRY AT MONA VALE BRANCH										6,000.00			13
47	2/07/2020	ANZ 1111	CARD ENTRY AT TOP RYDE BRANCH						6,000.00							13
48	15/07/2020	ANZ 1111	TRANSFER FROM DOWNER 490049	DOW255702												13, 28
49	16/07/2020	ANZ 1111	CARD ENTRY AT RHODES BRANCH						8,500.00							13
50	20/07/2020	ANZ 1111	CARD ENTRY AT RHODES BRANCH						8,000.00							14
51	22/07/2020	ANZ 1111	ANZ ATM RHODES BRANCH RHODES NS						900.00							14
52	28/09/2020	ANZ 1111	CARD ENTRY AT TOP RYDE BRANCH										2,000.00			15
53	30/09/2020	ANZ 1111	ANZ ATM RHODES BRANCH RHODES NS						1,000.00							15
54	5/10/2020	ANZ 1111	NON-ANZ ATM NAB ATM RHODES EFFECTIVE DATE: 03 OCT 2020						1,000.00							15
55	2/11/2020	ANZ 1111	CARD ENTRY AT TOP RYDE BRANCH										1,452.00			16
56	9/11/2020	ANZ 1111	CARD ENTRY AT HORNSBY BRANCH										4,120.00			16
57	20/11/2020	ANZ 1111	TRANSFER FROM DOWNER 537655	DOW255703											13,200.00	17, 29

AVCO CCM PTY LTD

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Signatory: Wafae Alphonse Gayed

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						GAYED CBA 3841	CASH WITHDRAWAL	MINERVA AZIZ	EFT TRANSFER	CAMLIN CONSTRUCTION STG 7548	AVCO CCM STG 7071	AVCO CCM STG 0008	CASH DEPOSIT	DOWNER	SYDNEY TRAINS		
58	23/11/2020	ANZ 1111	ANZ ATM RHODES BRANCH RHODES NS EFFECTIVE DATE: 22 NOV 2020				1,000.00										17
59	23/11/2020	ANZ 1111	ANZ ATM CARNES HILL BRANCH #1 HORNINGSEA PKNS				1,000.00										17
60	23/11/2020	ANZ 1111	CARD ENTRY AT AUBURN BRANCH				8,000.00										17
61	23/11/2020	ANZ 1111	CARD ENTRY AT AUBURN BRANCH										5,400.00				17
62	24/11/2020	ANZ 1111	ANZ ATM MONA VALE BRANCH MONA VALE NS				1,000.00										17
63	26/11/2020	ANZ 1111	NON-ANZ ATM WESTPAC RHODES				1,000.00										17
64	26/11/2020	ANZ 1111	CARD ENTRY AT TOP RYDE BRANCH				6,500.00										17
65	30/11/2020	ANZ 1111	TRANSFER FROM DOWNER 540642	DOW255704										12,320.00			17, 30
66	1/12/2020	ANZ 1111	NON-ANZ ATM NAB ATM RHODES				1,000.00										17
67	1/12/2020	ANZ 1111	ANZ MOBILE BANKING PAYMENT 143695 TO Minerva Aziz					1,200.00									17
68	1/12/2020	ANZ 1111	ANZ MOBILE BANKING PAYMENT 124515 TO Minerva Aziz					10,000.00									17
69	4/12/2020	ANZ 1111	ANZ ATM CARNES HILL BRANCH #1 HORNINGSEA PKNS				200.00										17
70	14/12/2020	ANZ 1111	CARD ENTRY AT MONA VALE BRANCH										2,097.00				17
71	17/12/2020	ANZ 1111	NON-ANZ ATM ST. GEORGE BANK BANKSTOWN				1,000.00										17
72	21/12/2020	ANZ 1111	CARD ENTRY AT TOP RYDE BRANCH										1,327.00				18
73	29/12/2020	ANZ 1111	ANZ ATM CARNES HILL BRANCH #1 HORNINGSEA PKNS EFFECTIVE DATE: 28 DEC 2020				1,000.00										18
FREQUENCY						1	21	2	23	1	5	5	9	4	2		
<b>TOTAL</b>						<b>3,369.85</b>	<b>74,100.00</b>	<b>11,200.00</b>	<b>74,578.30</b>	<b>16,500.00</b>	<b>76,250.00</b>	<b>76,250.00</b>	<b>36,396.00</b>	<b>56,210.00</b>	<b>70,546.30</b>		

Supporting Documents	Page Ref
Bank Opening Documents STG 0008	19-20
Bank Opening Documents STG 7071	21-22
Bank Opening Documents ANZ 1111	23-26



**Statement of Account**  
**BUSINESS ACCESS SAVER**



**Customer Enquiries** 13 28 00  
 8am-8pm (EST) Mon-Sat  
 112-879  
**BSB Number**  
**Account Number** [REDACTED] 0008  
**Statement Period** 12/06/2019 to 11/12/2019  
**Statement No.** 10 (page 1 of 5)

<b>Account Summary</b>					
Opening Balance					
	<b>Total Credits</b>	115,927.58	-	<b>Total Debits</b>	115,955.11
					<b>Closing Balance</b>
					2.96

Transaction Date	Description	Debit	Credit	Balance \$
12 JUN	[REDACTED]			30.49
13 JUN	[REDACTED]		8,514.00	8,544.49
17 JUN	[REDACTED] DEPOSIT 17JUN 11:25		5,000.00	13,544.49
17 JUN	[REDACTED] RAWAL 17JUN 15:38	5,000.00		8,544.49
17 JUN	[REDACTED] DRAWAL 16JUN 15:59	8,500.00		44.49
17 JUN	[REDACTED]		8,470.00	8,514.49
18 JUN	[REDACTED] DEPOSIT 18JUN 05:30		2,470.00	10,984.49
18 JUN	[REDACTED] RAWAL 18JUN 06:29	10,520.00		464.49
18 JUN	[REDACTED]		7,623.00	8,087.49
19 JUN	[REDACTED] DRAWAL 19JUN 09:45	8,000.00		87.49
20 JUN	[REDACTED]	60.11		27.38
21 JUN	[REDACTED]		7,623.00	7,650.38
24 JUN	[REDACTED] RAWAL 24JUN 10:02	7,600.00		50.38
29 JUN	[REDACTED] DEPOSIT		0.88	51.26
02 JUL	[REDACTED] DEPOSIT 02JUL 06:18		153.00	204.26
	[REDACTED] Wa			204.26
	[REDACTED] ED FORWARD TO NEXT PAGE			204.26

**Account Number** ██████████0008  
**Statement Period** 12/06/2019 to 11/12/2019  
**Statement No.** 10(page 2 of 5)

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			204.26
03 JUL	Sydney Trains 8000057716		32,546.80	32,751.06
04 JUL	INTERNET WITHDRAWAL 04JUL 07:12 TO ██████████17071	32,000.00		751.06
06 JUL	INTERNET WITHDRAWAL 05JUL 22:41 TO ██████████17071	750.00		1.06
17 JUL	Sydney Trains 8000058889		37,999.50	38,000.56
18 JUL	INTERNET WITHDRAWAL 18JUL 10:32 TO ██████████7071	20,000.00		18,000.56
31 JUL	CREDIT INTEREST		1.57	18,002.13
03 AUG	INTERNET WITHDRAWAL 03AUG 14:19 TO ██████████7071	18,000.00		2.13
14 AUG	CBA inv 4001 selim pun		5,525.66	5,527.79
15 AUG	INTERNET WITHDRAWAL 15AUG 08:04 TO ██████████7071	5,500.00		27.79
31 AUG	CREDIT INTEREST		0.17	27.96
19 SEP	INTERNET WITHDRAWAL 19SEP 08:22 ██████████7071	25.00		2.96
11 DEC	<i>CLOSING BALANCE</i>			2.96

**Interest Details**

	Credit Interest	Debit Interest
Year to Date	\$1.74	\$0.00
Previous Year	\$1.11	\$0.00

**Credit Interest Rates**

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.100%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.100%
On the portion of the balance over	\$5,000,000.00		:	0.100%



**Statement of Account**  
**FREELANCE BUSINESS**

**Customer Enquiries** 133 800  
 8am-8pm (EST), Mon-Sat  
 112-879  
**BSB Number**  
**Account Number** [REDACTED] 7071  
**Statement Period** 29/07/2019 to 28/08/2019  
**Statement No.** 3 (page 1 of 3)

<b>Account Summary</b>	<b>Total Credits</b>	<b>Total Debits</b>	<b>Closing Balance</b>
Opening Balance	48,500.00	52,306.75	14,150.05

Transaction Date	Description	Debit	Credit	Balance \$
29 JUL	[REDACTED]			17,956.80
29 JUL	[REDACTED] 29JUL 18:54	11,000.00		6,956.80
31 JUL	[REDACTED] SERVICE FEE	10.00		6,946.80
01 AUG	[REDACTED] 01AUG 13:35	1,826.00		5,120.80
02 AUG	[REDACTED] 02AUG 12:56	3,369.85		1,750.95
03 AUG	[REDACTED] 03AUG 14:19		18,000.00	19,750.95
05 AUG	[REDACTED] 05AUG 11:23	2,530.00		17,220.95
05 AUG	[REDACTED] 05AUG 11:47	3,542.00		13,678.95
05 AUG	[REDACTED] 05AUG 16:08	1,637.90		12,041.05
05 AUG	[REDACTED] 05AUG 16:12	2,029.50		10,011.55
09 AUG	[REDACTED]		10,000.00	20,011.55
09 AUG	[REDACTED] 09AUG 10:55	5,500.00		14,511.55
12 AUG	[REDACTED] 12AUG 07:16	2,640.00		11,871.55
12 AUG	[REDACTED] 12AUG 17:20	5,500.00		6,371.55
12 AUG	[REDACTED] 12AUG 20:26	841.50		5,530.05
[REDACTED] CARRIED FORWARD TO NEXT PAGE				5,530.05

**Account Number** ██████████7071  
**Statement Period** 29/07/2019 to 28/08/2019  
**Statement No.** 3(page 2 of 3)

**Transaction Details continued**

<b>Date</b>	<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance \$</b>
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			5,530.05
15 AUG	INTERNET DEPOSIT 15AUG 08:04 FROM ██████████0008		5,500.00	11,030.05
15 AUG	INTERNET WITHDRAWAL 15AUG 08:03 IV000000000001	3,960.00		7,070.05
16 AUG	INTERNET WITHDRAWAL 16AUG 09:06 IV000000000001 1	3,960.00		3,110.05
19 AUG	GAYED A loan		15,000.00	18,110.05
20 AUG	INTERNET WITHDRAWAL 20AUG 06:36 Invoice IV000000000003	3,960.00		14,150.05
28 AUG	<i>CLOSING BALANCE</i>			14,150.05

**Interest Details**

	<b>Credit Interest</b>	<b>Debit Interest</b>
<b>Year to Date</b>	\$0.00	\$0.00
<b>Previous Year</b>	\$0.00	\$0.00

**Information**

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.



Statement of Account  
**FREELANCE BUSINESS**

Customer Enquiries 133 800  
 8am-8pm (EST), Mon-Sat  
 112-879  
**BSB Number**  
**Account Number** [REDACTED] 7071  
**Statement Period** 29/06/2019 to 28/07/2019  
**Statement No.** [REDACTED] 2 (page 1 of 3)

<b>Account Summary</b>				
Opening Balance				
	<b>Total Credits</b>		<b>Total Debits</b>	<b>Closing Balance</b>
	59,977.00	-	42,161.40	= 17,956.80

Transaction Date	Description	Debit	Credit	Balance \$
29 JUN	[REDACTED]			141.20
29 JUN	[REDACTED]	10.00		131.20
04 JUL	[REDACTED] 30JUN [REDACTED] 04JUL 07:12		32,000.00	32,131.20
04 JUL	[REDACTED] RAWAL 04JUL 07:24	4,900.00		27,231.20
05 JUL	[REDACTED] DRAWAL 05JUL 16:11	16,500.00		10,731.20
06 JUL	[REDACTED] 22:41		750.00	11,481.20
09 JUL	[REDACTED] DRAWAL 09JUL 15:21	3,051.40		8,429.80
10 JUL	[REDACTED] ing		7,227.00	15,656.80
11 JUL	[REDACTED] 11JUL 04:29	5,000.00		10,656.80
11 JUL	[REDACTED] DRAWAL 11JUL 07:00	1,600.00		9,056.80
12 JUL	[REDACTED] RAWAL 12JUL 12:43	1,800.00		7,256.80
13 JUL	[REDACTED] DRAWAL 13JUL 16:33	400.00		6,856.80
15 JUL	[REDACTED] 15JUL 16:53	1,400.00		5,456.80
15 JUL	[REDACTED] 15JUL 16:56	3,400.00		2,056.80
15 JUL	[REDACTED] ing			
15 JUL	[REDACTED] DRAWAL 15JUL 16:58	800.00		1,256.80

[REDACTED] ED FORWARD TO NEXT PAGE [REDACTED] 1,256.80

Account Number [REDACTED] 7071  
Statement Period 29/06/2019 to 28/07/2019  
Statement No. 2(page 2 of 3)

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**Transaction Details continued**

<b>Date</b>	<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance \$</b>
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			1,256.80
18 JUL	INTERNET DEPOSIT 18JUL 10:32 FROM [REDACTED] 0008		20,000.00	21,256.80
24 JUL	INTERNET WITHDRAWAL 24JUL 08:46 Wymston 5	3,300.00		17,956.80
28 JUL	<i>CLOSING BALANCE</i>			17,956.80

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**Interest Details**

	<b>Credit Interest</b>	<b>Debit Interest</b>
<b>Year to Date</b>	\$0.00	\$0.00
<b>Previous Year</b>	\$0.00	\$0.00

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Date&Time	From Account	To BSB	To Account / Pay Id	Payee / Biller Name	Reference / Description	Payment Id	Amount
06/02/2020 09:34 AM	7071	062259	0080	Cooper & Richards surveyors Pty	INV 3651 Ref 22002041 1 ANCO	e1d6c5e76867401ab44c7b4b4505d75b	\$1,760.00
07/02/2020 06:35 AM	7071	062191	0132	Golden horse carpentry	Fence	0c7aff762d144c25a5e2d76cae69638c	\$5,000.00
07/02/2020 06:28 AM	7071	062191	0132	Golden horse carpentry	Fence	46bc763802fe458939a1fd1898943a4	\$5,000.00
07/02/2020 06:30 AM	7071	062191	0132	Golden horse carpentry	Fence	939f5ca2970f47bd88e520b38a9a3dda	\$5,000.00
10/02/2020 07:21 AM	7071	062191	0132	Golden horse carpentry	Fence	985d8fae5133418797e534fb8b49e048	\$5,000.00
10/02/2020 07:24 AM	7071	814282	0984	Pyramids air conditioning	Rhodes	10275ed3ac1549d7b5f6f927ba757464	\$5,000.00
10/02/2020 02:59 PM	7071	062234	0245	St George carpentry	ZJ 8744907	20d409667a224bd0904e57a67a63260	\$2,000.00
25/02/2020 02:48 PM	7071	112879	0191	MK & Son	Electric cable Rhodes	7ffad129efb249f9bbab08e50c48f01	\$1,430.00
09/03/2020 10:52 AM	7071	062234	0245	St George carpentry	Newport	5a13624b56ad46ecadbe9987843b9685	\$3,000.00
13/03/2020 11:17 AM	7071	062234	0245	St George carpentry	Newport	8d11e4c58fa421fb5c4c7d23e8ec03	\$2,000.00
19/03/2020 02:32 PM	7071	062191	0132	Golden horse carpentry	Rhodes	1ee0038a0dd42f88397266f54634320	\$5,000.00
21/03/2020 03:41 PM	7071	062191	0132	Golden horse carpentry	Rhodes	a9dac14db66a44d98910df616f54db79	\$5,000.00
25/03/2020 11:23 AM	7071	062107	0662	Universal painters	CH	477ad1748c0545ab8d3e01cd9bb745f	\$1,650.00
25/03/2020 05:16 PM	7071	062176	07120	H MODERN CONCRETE SERVICES	Wallise	77234c70ae47483a910c0f244ca07b21	\$5,000.00
30/03/2020 02:18 PM	7071	063097	0570	DFD BLINDS PTY LTD	Plantation shutters	4cd441353bc740b8be071ae43e0ea5	\$3,570.00
03/04/2020 07:26 AM	7071	814282	0984	Pyramids air conditioning	Rhodes	77d3cb371b214b44abb0c733b0ad2b7	\$5,000.00
03/04/2020 07:34 AM	7071	062196	0004	Liverpool city council	DA FEE 25 MAY AVE ROSSMORE	d316f1299c2f4194b3bf8e713c09cb2b	\$4,618.70
06/04/2020 07:14 AM	7071	814282	0984	Pyramids air conditioning	Rhodes	cb8f0523c724418f924ce0d92d8b7fa0	\$700.00
30/05/2019 03:24 PM	7071	062329	0493	wafaue gayed	Test		\$10.00
13/06/2019 03:43 PM	7071	062202	07669	Jr. joinery	Joinery Magdy		\$5,000.00
13/06/2019 04:56 AM	7071	012081	07689	JOMARO construction Pty ltd	Loan		\$5,000.00
12/06/2019 11:31 AM	7071	012081	07689	JOMARO construction Pty ltd	Loan		\$5,000.00
18/06/2019 06:28 AM	7071	814282	0984	Pyramids air conditioning	Fox valley rd		\$5,000.00
17/06/2019 08:06 PM	7071	814282	0984	Pyramids air conditioning	Fox valley rd		\$5,000.00
19/06/2019 09:43 AM	7071	814282	0984	Pyramids air conditioning	Fox valley rd		\$5,000.00
20/06/2019 02:35 PM	7071	082121	07717	Sydney tiling and waterproofelin	Wymston		\$4,400.00
20/06/2019 08:31 AM	7071	814282	0984	Pyramids air conditioning	Fox valley rd		\$5,000.00
20/06/2019 06:24 PM	7071	062167	09977	Waterco limited	Order no 863935		\$5,000.00
21/06/2019 08:04 AM	7071	814282	0984	Pyramids air conditioning	Fox valley rd		\$5,000.00
21/06/2019 04:12 PM	7071	082309	05249	Condair Pty Ltd	Proforma no 00020149		\$3,334.00
24/06/2019 10:04 AM	7071	814282	0984	Pyramids air conditioning	Fox valley rd		\$5,000.00
26/06/2019 10:59 AM	7071	814282	0984	Pyramids air conditioning	Fox valley rd		\$5,000.00
25/06/2019 01:12 PM	7071	814282	0984	Pyramids air conditioning	Fox valley rd		\$5,000.00
28/06/2019 08:15 AM	7071	814282	0984	Pyramids air conditioning	Fox valley rd		\$3,500.00
28/06/2019 07:57 AM	7071	082121	07717	Sydney tiling and waterproofelin	Wymston 2ed		\$4,400.00
27/06/2019 01:24 PM	7071	062475	07902	Crown garage doors	Inv 0002		\$1,603.80
04/07/2019 07:23 AM	7071	062202	07669	Jr. joinery	IV00000000045		\$4,900.00
05/07/2019 04:11 PM	7071	112879	07548	Camping construction	Penrith		\$16,500.00
09/07/2019 03:21 PM	7071	067011	05794	Jjj plumbing	Wollongong plumbing		\$3,051.40
11/07/2019 04:28 AM	7071	082121	07717	Sydney tiling and waterproofelin	Wymston 3		\$5,000.00
11/07/2019 07:00 AM	7071	082121	07717	Sydney tiling and waterproofelin	Wymston 3		\$1,600.00
12/07/2019 12:43 PM	7071	082121	07717	Sydney tiling and waterproofelin	Wymston 4		\$1,800.00
15/07/2019 04:53 PM	7071	802403	08738	Joe Tanti	Wollongong tiling		\$1,400.00
15/07/2019 04:56 PM	7071	082812	08957	Laurence painter	Wollongong painting		\$3,400.00
29/07/2019 06:54 PM	7071	082121	07717	Sydney tiling and waterproofelin	Wymston 6		\$11,000.00
24/07/2019 08:46 AM	7071	082121	07717	Sydney tiling and waterproofelin	Wymston 5		\$3,300.00

Date&Time	From Account	To BSB	To Account /Pay Id	Payee / Biller Name	Reference / Description	Payment Id	Amount
27/01/2021 01:06 PM	7071	062234	5511	AKKO engineering and building ce	Professional consultant services for SEC 4.55 and construction certification documents DA 292 2020	c9b752603e0d4fa4a3f05d30ad2c7f	\$5,000.00
10/03/2021 08:48 PM	7071	062234	5511	AKKO engineering and building ce	Second payment quote 210125 CC	7e1be38b8d424438bbab93906ad1c9d3	\$5,000.00
23/02/2021 09:47 PM	7071	302162	5674	ROXTECH	Part payment inv 302	e6c656782c07462eb1fd121e7b78aeaf	\$3,000.00
12/04/2021 04:09 PM	7071	062329	4310	Simon Gayed	WG loan repayment	e28904e64a4e43e29b0088750b1fc3f8	\$4,800.00
11/04/2021 05:17 AM	7071	062329	4310	Simon Gayed	WG loan repayment	f6e2efd74dae4f2b12fa8c1bd3f4de4	\$5,000.00
10/04/2021 01:15 PM	7071	062329	4310	Simon Gayed	W G loan repayments	e662cd5ba7e48fc9e8c73fc8765e44f	\$5,000.00
16/12/2020 07:12 AM	7071	062295	9575	Abacus Flooring	Final Newport	c6a8d161bead49b6871ca87174c30a69	\$3,618.00
15/12/2020 12:37 PM	7071	332084	5502	STOREY & GOUGH LAWYERS	Ray and Andrew Gayed and Department of Planning and Environment Pty 25 May Avenue Rossmore	8138b48ea9c64b5a8347979c1e947a6a	\$2,576.42
26/11/2020 01:07 PM	7071	086006	0084	Access hire	Ref 9224261	b68a346e7f45458c9b2342f372ee86d3	\$5,000.00
01/12/2020 05:03 PM	7071	302162	5674	ROXTECH	Rossmore cameras	dc609323aa92465789cef38db52def9c	\$2,785.00
06/04/2020 07:13 AM	7071	062176	7120	H MODERN CONCRETE SERVICES	C H	5f46794e5247459ca5e2a47e33ec3144	\$5,000.00
14/04/2020 07:23 AM	7071	062107	6662	Universal painters	Strathfield	1e1f3f1c787a44be9f24c40f49fc9018	\$3,192.00
14/04/2020 07:16 AM	7071	032078	372	Easytel group Pty Ltd	Rhodes	d061edcbb38f4a70a38afed8f6badd9	\$20,426.17
09/04/2020 04:24 PM	7071	062191	4132	Golden horse carpentry	Rhodes	bd453f84ac2f4bcbb1a9aac185411a53	\$5,000.00
07/04/2020 10:59 AM	7071	012429	4724	IWTS Trust	3 stormwater pumps	84f2584259bd40b4b09acbbeab56ced3	\$4,400.00
20/04/2020 01:51 PM	7071	062191	4132	Golden horse carpentry	Rhodes	efe6794c23bd48d39b3a8e5d18a1a8b0	\$910.00
15/04/2020 05:14 PM	7071	062130	8687	CT Electrician	Gates Motor Rhodes	7a571d117fa54038b11c7acc0f333ea9	\$4,565.00

02/08/2019 12:56 PM	7071	062329	3841	Andrew Gayed	Holcim		\$3,369.85
12/08/2019 05:20 PM	7071	082121	7717	Sydney tiling and waterproofelin	Wymston 7		\$5,500.00
12/08/2019 07:16 AM	7071	012492	2062	GUCEL TRANSPORT PTY LTD	IV00000000001		\$2,640.00
09/08/2019 10:55 AM	7071	082121	7717	Sydney tiling and waterproofelin	Wymston 7		\$5,500.00
05/08/2019 04:12 PM	7071	112879	4779	Sheridan equipment	Wollongong		\$2,029.50
05/08/2019 04:08 PM	7071	067011	6794	Jjj plumbing	Wollongong		\$1,637.90
05/08/2019 11:47 AM	7071	032065	7145	Excellent choice Roofing	INV 1011 and 1012		\$3,542.00
05/08/2019 11:23 AM	7071	062000	7198	COBRA BINS	INV 0165 five dock		\$2,530.00
15/08/2019 08:03 AM	7071	012492	2062	GUCEL TRANSPORT PTY LTD	IV00000000001		\$3,960.00
20/08/2019 06:36 AM	7071	012492	2062	GUCEL TRANSPORT PTY LTD	Invoice IV00000000003		\$3,960.00
16/08/2019 09:06 AM	7071	012492	2062	GUCEL TRANSPORT PTY LTD	IV00000000001 1		\$3,960.00
03/09/2019 03:47 PM	7071	012325	9919	Maikal henein	F D		\$1,400.00
03/09/2019 03:46 PM	7071	062000	5496	Breeze shipping Agency Pty ltd	Ref 2021190		\$2,860.00
02/09/2019 07:02 AM	7071	012492	2062	GUCEL TRANSPORT PTY LTD	INV IV00000000004		\$3,960.00
01/08/2019 01:35 PM	7071	032055	3753	Pump concrete Australia	Ref 4822		\$1,826.00
19/09/2019 09:53 PM	7071	012325	9919	Maikal henein	F D 2		\$3,200.00
19/09/2019 12:10 PM	7071	062133	7815	One stop hire	Final payment	9	\$1,720.00

CARNES HILL MARKETPLACE  
 B27 CNR COWPASTURE ROAD & KURRAJON  
 HORNINGSEA PARK 2171  
 TELEPHONE NUMBERS  
 STATEMENT AND ACCOUNT ENQUIRIES 13 13 14  
 ALL OTHER ENQUIRIES 13 13 14  
 FAX NUMBER 02 9733 7099

AVCO CONSTRUCTION, CONSULTING AND  
 MANAGEMENT SERVICES PTY LTD 17 APR 2020  
 ACN: 098 593 670

BUSINESS ADVANTAGE 15 MAY 2020

BUSINESS ADVANTAGE 012-272 [REDACTED] 1111 61

2020	Transaction Description	Debits	Credits	Balance
17 APR	BALANCE BROUGHT FORWARD			25.99
	OPENING INTEREST RATE ON BORROWING 14.9500%			
	EXCESS INTEREST RATE 18.9500%			
15 MAY	TRANSFER FROM DOWNER [REDACTED] 137		13,200.00	
	ACCOUNT SERVICING FEE	10.00		13,215.99
	TOTALS AT END OF PERIOD	10.00	13,200.00	13,215.99

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2272 (00)

THIS STATEMENT INCLUDES

THE DIRECTOR

AVCO CONSTRUCTION,CONSULTNG & MGT SE ANZ BANK CHARGES 10.00

[REDACTED]  
 ROSSMORE NSW 2557

CARNES HILL MARKETPLACE  
B27 CNR COWPASTURE ROAD & KURRAJON  
HORNINGSEA PARK 2171  
TELEPHONE NUMBERS  
STATEMENT AND ACCOUNT ENQUIRIES 13 13 14  
ALL OTHER ENQUIRIES 13 13 14  
FAX NUMBER 02 9733 7099

AVCO CONSTRUCTION, CONSULTING AND  
MANAGEMENT SERVICES PTY LTD 15 MAY 2020  
ACN: 098 593 670

BUSINESS ADVANTAGE 17 JUN 2020

BUSINESS ADVANTAGE 012-272 [REDACTED] 1111 62

2020

	Transaction Description	Debits	Credits	Balance
15 MAY	BALANCE BROUGHT FORWARD			13,215.99
	OPENING INTEREST RATE ON BORROWING 14.9500%			
	EXCESS INTEREST RATE 18.9500%			
18 MAY	CARD ENTRY AT RHODES BRANCH	7,000.00		6,215.99
20 MAY	CARD ENTRY AT AUBURN BRANCH	6,000.00		215.99
25 MAY	VISA DEBIT DEPOSIT		53.05	
	BUNNINGS 593000 LIDCOMBE			
	EFFECTIVE DATE: 22 MAY 2020			
	VISA DEBIT PURCHASE CARD 5092	63.80		
	BUNNINGS 423000 BANKSTOWN			
	EFFECTIVE DATE: 21 MAY 2020			
	VISA DEBIT PURCHASE CARD 5092	148.85		56.39
	BUNNINGS 409000 GREENACRE			
	EFFECTIVE DATE: 21 MAY 2020			
4 JUN	CARD ENTRY AT RHODES BRANCH		6,000.00	6,056.39
10 JUN	ANZ ATM [REDACTED] RHODES BRANCH [REDACTED] RHODES NS	1,000.00		5,056.39
15 JUN	CARD ENTRY AT RHODES BRANCH		8,000.00	8,056.39
	CARD ENTRY AT RHODES BRANCH	5,000.00		
17 JUN	ACCOUNT SERVICING FEE	10.00		8,046.39

TOTALS AT END OF PERIOD 19,222.65 14,053.05 8,046.39

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THIS STATEMENT INCLUDES

THE DIRECTOR

AVCO CONSTRUCTION,CONSULTNG & MGT SE ANZ BANK CHARGES 10.00

[REDACTED]  
ROSSMORE NSW 2557

CARNES HILL MARKETPLACE  
 B27 CNR COWPASTURE ROAD & KURRAJON  
 HORNINGSEA PARK 2171  
 TELEPHONE NUMBERS  
 STATEMENT AND ACCOUNT ENQUIRIES 13 13 14  
 ALL OTHER ENQUIRIES 13 13 14  
 FAX NUMBER 02 9733 7099

AVCO CONSTRUCTION, CONSULTING AND  
 MANAGEMENT SERVICES PTY LTD 17 JUN 2020  
 ACN: 098 593 670

BUSINESS ADVANTAGE 17 JUL 2020

BUSINESS ADVANTAGE 012-272 [REDACTED] 1111 63

2020	Transaction Description	Debits	Credits	Balance
17 JUN	BALANCE BROUGHT FORWARD			8,046.39
	OPENING INTEREST RATE ON BORROWING 14.9500%			
	EXCESS INTEREST RATE 18.9500%			
19 JUN	CARD ENTRY AT CARNES HILL BRANCH	8,000.00		46.39
29 JUN	CARD ENTRY AT MONA VALE BRANCH		6,000.00	6,046.39
2 JUL	CARD ENTRY AT TOP RYDE BRANCH	6,000.00		46.39
15 JUL	TRANSFER		17,490.00	17,536.39
	FROM DOWNER [REDACTED] 049			
16 JUL	CARD ENTRY AT RHODES BRANCH	8,500.00		9,036.39
17 JUL	CREDIT FACILITY FEE - OVERDRAFTS	62.16		
	ACCOUNT SERVICING FEE	10.00		8,964.23
	DEBIT INTEREST CHARGED - YEAR TO 30(6)		13.66	
	ANZ SERVICE CHARGES POSTED - YEAR TO 30(6)		120.00	
	CREDIT FACILITY FEE-OVERDRAFTS - YEAR TO 30(6)		250.00	

TOTALS AT END OF PERIOD 22,572.16 23,490.00 8,964.23

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THIS STATEMENT INCLUDES

THE DIRECTOR

AVCO CONSTRUCTION,CONSULTNG & MGT SE ANZ BANK CHARGES 72.16

[REDACTED]  
 ROSSMORE NSW 2557

CARNES HILL MARKETPLACE  
 B27 CNR COWPASTURE ROAD & KURRAJON  
 HORNINGSEA PARK 2171  
 TELEPHONE NUMBERS  
 STATEMENT AND ACCOUNT ENQUIRIES 13 13 14  
 ALL OTHER ENQUIRIES 13 13 14  
 FAX NUMBER 02 9733 7099

AVCO CONSTRUCTION, CONSULTING AND  
 MANAGEMENT SERVICES PTY LTD 17 JUL 2020  
 ACN: 098 593 670

BUSINESS ADVANTAGE 17 AUG 2020

BUSINESS ADVANTAGE 012-272 [REDACTED] 1111 64

2020	Transaction Description	Debits	Credits	Balance
17 JUL	BALANCE BROUGHT FORWARD			8,964.23
	OPENING INTEREST RATE ON BORROWING 14.9500%			
	EXCESS INTEREST RATE 18.9500%			
20 JUL	CARD ENTRY AT RHODES BRANCH	8,000.00		964.23
22 JUL	ANZ ATM	900.00		64.23
	RHODES BRANCH RHODES NS			
17 AUG	ACCOUNT SERVICING FEE	10.00		54.23

TOTALS AT END OF PERIOD 8,910.00 0.00 54.23

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THIS STATEMENT INCLUDES

THE DIRECTOR

AVCO CONSTRUCTION,CONSULTNG & MGT SE ANZ BANK CHARGES 10.00

[REDACTED]  
 ROSSMORE NSW 2557

CARNES HILL MARKETPLACE  
 B27 CNR COWPASTURE ROAD & KURRAJON  
 HORNINGSEA PARK 2171  
 TELEPHONE NUMBERS  
 STATEMENT AND ACCOUNT ENQUIRIES 13 13 14  
 ALL OTHER ENQUIRIES 13 13 14  
 FAX NUMBER 02 9733 7099

AVCO CONSTRUCTION, CONSULTING AND  
 MANAGEMENT SERVICES PTY LTD 17 SEP 2020  
 ACN: 098 593 670

BUSINESS ADVANTAGE 16 OCT 2020

BUSINESS ADVANTAGE 012-272 [REDACTED] 1111 66

2020	Transaction Description	Debits	Credits	Balance
17 SEP	BALANCE BROUGHT FORWARD			44.23
	OPENING INTEREST RATE ON BORROWING 14.9500%			
	EXCESS INTEREST RATE 18.9500%			
28 SEP	CARD ENTRY AT TOP RYDE BRANCH		2,000.00	2,044.23
29 SEP	ANZ REFUND		0.54	2,044.77
	RID2008			
30 SEP	ANZ ATM	1,000.00		1,044.77
	RHODES BRANCH RHODES NS			
5 OCT	NON-ANZ ATM	1,000.00		44.77
	NAB ATM RHODES			
	EFFECTIVE DATE: 03 OCT 2020			
16 OCT	CREDIT FACILITY FEE - OVERDRAFTS	62.16		
	ACCOUNT SERVICING FEE	10.00		27.39 DR

TOTALS AT END OF PERIOD 2,072.16 2,000.54 27.39 DR

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THIS STATEMENT INCLUDES

THE DIRECTOR

AVCO CONSTRUCTION,CONSULTNG & MGT SE ANZ BANK CHARGES 72.16

[REDACTED]  
 ROSSMORE NSW 2557

CARNES HILL MARKETPLACE  
B27 CNR COWPASTURE ROAD & KURRAJON  
HORNINGSEA PARK 2171  
TELEPHONE NUMBERS  
STATEMENT AND ACCOUNT ENQUIRIES 13 13 14  
ALL OTHER ENQUIRIES 13 13 14  
FAX NUMBER 02 9733 7099

AVCO CONSTRUCTION, CONSULTING AND  
MANAGEMENT SERVICES PTY LTD 1: OCT 2020  
ACN6 098 593 :70

BUSINESS ADVANTAGE 17 NOV 2020

BUSINESS ADVANTAGE 012-272 [REDACTED] 1111 :7

2020

	Transaction Description	Debits	Credits	Balance
1: OCT	BALANCE BROUGHT FORWARD			27.39 DR
	OPENING INTEREST RATE ON BORROWING 14.9500%			
	EXCESS INTEREST RATE 18.9500%			
22 OCT	VISA DEBIT PURCHASE CARD 5092	158.81		18:..20 DR
	MR FILTER PTY LTD TOONGABBIE			
	EFFECTIVE DATE6 21 OCT 2020			
2 NOV	CARD ENTRY AT TOP RYDE BRANCH		1,452.00	1,2:5.80
9 NOV	CARD ENTRY AT HORNSBY BRANCH		4,120.00	
	ANZ M-BANKING FUNDS TFER			
	TRANSFER 228283 TO [REDACTED] 53:8	1,200.00		4,185.80
	EFFECTIVE DATE6 07 NOV 2020			
12 NOV	ANZ M-BANKING FUNDS TFER			
	TRANSFER 4:0020 TO [REDACTED] 53:8	4,000.00		185.80
1: NOV	ANZ INTERNET BANKING BPAY		100.00	85.80
	NAB CARDS (974510)			
17 NOV	DEBIT INTEREST CHARGED		0.97	
	ACCOUNT SERVICING FEE		10.00	74.83

TOTALS AT END OF PERIOD 5,4:9.78 5,572.00 74.83

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THIS STATEMENT INCLUDES

THE DIRECTOR

AVCO CONSTRUCTION,CONSULTNG & MGT SE INTEREST PAID ON BORROWINGS 0.97

[REDACTED] ANZ BANK CHARGES 10.00

ROSSMORE NSW 2557



CARNES HILL MARKETPLACE  
 B27 CNR COWPASTURE ROAD & KURRAJON  
 HORNINGSEA PARK 2171  
 TELEPHONE NUMBERS  
 STATEMENT AND ACCOUNT ENQUIRIES 13 13 14  
 ALL OTHER ENQUIRIES 13 13 14  
 FAX NUMBER 02 9733 7099

AVCO CONSTRUCTION, CONSULTING AND  
 MANAGEMENT SERVICES PTY LTD 17 NOV 2020  
 ACN: 098 593 670

BUSINESS ADVANTAGE 17 DEC 2020

BUSINESS ADVANTAGE 012-272 [REDACTED] 111 68

2020	Transaction Description	Debits	Credits	Balance
17 NOV	BALANCE BROUGHT FORWARD			74.83
	OPENING INTEREST RATE ON BORROWING 14.9500%			
	EXCESS INTEREST RATE 18.9500%			
19 NOV	ANZ M-BANKING FUNDS TFER		20.00	
	TRANSFER 010712 FROM 107795835			
	ANZ INTERNET BANKING BPAY	89.00		5.83
	NAB CARDS (011568)			
20 NOV	TRANSFER FROM DOWNER 537655		13,200.00	13,205.83
23 NOV	CARD ENTRY AT AUBURN BRANCH		5,400.00	
	ANZ ATM RHODES BRANCH NS	1,000.00		
	EFFECTIVE DATE: 22 NOV 2020			
	ANZ ATM	1,000.00		
	CARNES HILL BRANCH 1 HORNINGSEA PKNS			
	CARD ENTRY AT AUBURN BRANCH	8,000.00		8,605.83
24 NOV	ANZ ATM MONA VALE BRANCH MONA VALE NS	1,000.00		7,605.83
26 NOV	NON-ANZ ATM WESTPAC RHODES	1,000.00		
	CARD ENTRY AT TOP RYDE BRANCH	6,500.00		105.83
30 NOV	TRANSFER FROM DOWNER 540642		12,320.00	12,425.83
1 DEC	NON-ANZ ATM NAB ATM RHODES	1,000.00		
	ANZ MOBILE BANKING PAYMENT 143695	1,200.00		
	TO Miner a A[i]			
	ANZ MOBILE BANKING PAYMENT 124515	10,000.00		225.83
	TO Miner a A[i]			
4 DEC	ANZ ATM CARNES HILL BRANCH 1 HORNINGSEA PKNS	200.00		25.83
14 DEC	CARD ENTRY AT MONA VALE BRANCH		2,097.00	
	ANZ M-BANKING FUNDS TFER	25.00		2,097.83
	TRANSFER 075909 TO [REDACTED] 5368			
17 DEC	NON-ANZ ATM ST.GEORGE BANK BANKSTOWN	1,000.00		
	ANZ MOBILE BANKING PAYMENT 084136	1,000.00		
	TO MARY ANN GAYED			
	ACCOUNT SERVICING FEE	10.00		87.83
	TOTALS AT END OF PAGE	33,024.00	33,037.00	87.83

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THE DIRECTOR

AVCO CONSTRUCTION,CONSULTNG & MGT SE

[REDACTED]  
 ROSSMORE NSW 2557

CARNES HILL MARKETPLACE  
 B27 CNR COWPASTURE ROAD & KURRAJON  
 HORNINGSEA PARK 2171  
 TELEPHONE NUMBERS  
 STATEMENT AND ACCOUNT ENQUIRIES 13 13 14  
 ALL OTHER ENQUIRIES 13 13 14  
 FAX NUMBER 02 9733 7099

AVCO CONSTRUCTION, CONSULTING AND  
 MANAGEMENT SERVICES PTY LTD 17 DEC 2020  
 ACN: 098 593 670

BUSINESS ADVANTAGE 15 JAN 2021

BUSINESS ADVANTAGE 012-272 [REDACTED] 1111 69

2020	Transaction Description	Debits	Credits	Balance
17 DEC	BALANCE BROUGHT FORWARD			87.83
	OPENING INTEREST RATE ON BORROWING 14.9500%			
	EXCESS INTEREST RATE 18.9500%			
21 DEC	CARD ENTRY AT TOP RYDE BRANCH		1,327.00	1,414.83
29 DEC	ANZ ATM	1,000.00		414.83
	CARNES HILL BRANCH (1 [REDACTED] HORNINGSEA PKNS)			
	EFFECTIVE DATE: 28 DEC 2020			

2021

THIS STATEMENT INCLUDES

THE DIRECTOR

AVCO CONSTRUCTION,CONSULTNG & MGT SE ANZ BANK CHARGES 72.16

[REDACTED]  
 ROSSMORE NSW 2557

NAME OF ACCOUNT (Name of Applicant) <b>AVCO C C M PTY LTD</b> ACCOUNT NUMBER <b>0008</b> ACCOUNT TYPE <b>3610</b> METHOD OF OPERATION <b>1</b>		986:002391:2000:10 DATE OPENED <b>12/12/14</b> BUSINESS ACCESS Saver TIME <b>10:32</b> BUSINESS	
TO SIGN - SPECIFY ANY SPECIAL INSTRUCTIONS IN DECLARATION			
<b>APPLICANT 1</b> FULL NAME (include title) <b>MR WAFAIE ALPHONSE GAYED</b> ADDRESS (No PO Box, include State and Postcode) if non resident state overseas address <b>ROSSMORE NSW 2557</b> MAILING ADDRESS <b>ROSSMORE NSW 2557</b> EMAIL ADDRESS <b>RAYGAYED@</b>		OTHER NAMES (Commonly known as (if any)) BIRTH DATE <b>1960</b> MARITAL STATUS <b>M</b> ABN/ACN OCCUPATION <b>2600 Manager</b> HOME PH <b>9998</b> BUS PH <b>9998</b> MOBILE <b>9998</b> FAX ACC REL <b>STG</b> CARD No. <b>0865</b>	
<b>APPLICANT 2/SIGNATORY</b> FULL NAME (include title) <b>NAHED GAYED</b> ADDRESS (No PO Box, include State and Postcode) if non resident state overseas address <b>ROSSMORE NSW 2557</b> MAILING ADDRESS <b>ROSSMORE NSW 2557</b> EMAIL ADDRESS		OTHER NAMES (Commonly known as (if any)) BIRTH DATE <b>1958</b> MARITAL STATUS <b>M</b> ABN/ACN OCCUPATION <b>3000 Self employed (other)</b> HOME PH <b>1128</b> BUS PH <b>02-96006208</b> MOBILE FAX ACC REL <b>STG</b> CARD No. <b>7416</b>	
<b>APPLICANT 3/SIGNATORY</b> FULL NAME (include title) <b>AVCO C C M PTY LTD</b> ADDRESS (No PO Box, include State and Postcode) if non resident state overseas address <b>CASULA NSW 2170</b> MAILING ADDRESS <b>RAYGAYED@</b> EMAIL ADDRESS		OTHER NAMES (Commonly known as (if any)) BIRTH DATE <b>87966202210</b> MARITAL STATUS ABN/ACN OCCUPATION HOME PH BUS PH <b>998</b> MOBILE FAX ACC REL <b>NIN</b> CARD No. <b>5555</b>	
<b>APPLICANT 4/SIGNATORY</b> FULL NAME (include title) ADDRESS (No PO Box, include State and Postcode) if non resident state overseas address MAILING ADDRESS EMAIL ADDRESS		OTHER NAMES (Commonly known as (if any)) BIRTH DATE MARITAL STATUS ABN/ACN OCCUPATION HOME PH BUS PH MOBILE FAX ACC REL CARD No.	
<b>APPLICANT 5/SIGNATORY</b> FULL NAME (include title) ADDRESS (No PO Box, include State and Postcode) if non resident state overseas address MAILING ADDRESS EMAIL ADDRESS		OTHER NAMES (Commonly known as (if any)) BIRTH DATE MARITAL STATUS ABN/ACN OCCUPATION HOME PH BUS PH MOBILE FAX ACC REL CARD No.	
<b>APPLICANT 6/SIGNATORY</b> FULL NAME (include title) ADDRESS (No PO Box, include State and Postcode) if non resident state overseas address MAILING ADDRESS EMAIL ADDRESS		OTHER NAMES (Commonly known as (if any)) BIRTH DATE MARITAL STATUS ABN/ACN OCCUPATION HOME PH BUS PH MOBILE FAX ACC REL CARD No.	

**OPTIONAL**  
 IMPORTANT INFORMATION ABOUT OUR PRODUCTS AND SERVICES  
 From time to time, St George Group would like to provide you with information about products and services - which may be supplied by the Bank, any member of the St George Group or the Bank's preferred providers - that the Bank believes may be of interest or value to you. Simply by ticking the YES box below, you can be sure that as your financial needs change you won't miss out on the information, special offers and opportunities that could help you to simplify your banking, lower banking costs and build your investments.

Tick Here  
 Applicant 1  Yes  No Applicant 2/Signatory  Yes  No Applicant 3/Signatory  Yes  No Applicant 4/Signatory  Yes  No Applicant 5/Signatory  Yes  No Applicant 6/Signatory  Yes  No

If you do not tick any box, then the Bank will continue to provide you with information about products and services.

**DECLARATION BY EACH APPLICANT**  
 By signing this application:  
 I apply to open the bank account(s) ("accounts(s)") and request any card identified at the start of this application.  
 I declare that I am a resident of Australia (if not please cross out). Change of Australian resident status requires notification to the Bank in writing within seven days.  
 I acknowledge receiving the Terms and Conditions Document(s) for the account(s) and any card and agree to be bound by the terms and conditions. I understand that I may be liable for government charges payable in relation to the account(s).  
 If I am applying to open a Concession Account, I authorise the Bank to confirm from time to time with Centrelink, that I am the holder of a current Government Health Concession Card or Seniors Card/and check with Centrelink that the details give the Bank match with Centrelink records.

**DECLARATION BY EACH APPLICANT and EACH SIGNATORY**  
 By signing this application, I acknowledge that I have read and understand the Privacy Statement in this form and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. Where I have provided information about another individual, I declare that the individual has been made aware of that fact and the contents of the Privacy Statement.

**Method of Operation**  
 If more than one Applicant/Additional Signatory and Method of Operation is not completed - account will be ANY ONE TO OPERATE  
 Special Instructions (please specify)

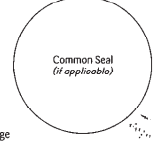
**Authority to Operate**  
 I/We the person(s) who apply to open the account(s).  
 1. Appoint with me/us the person(s) whose name(s) and signature(s) appear below as authorised to sign, subject to the Method of Operation in this request, any document required to operate the account(s) subject to the terms and conditions applying to the account(s), and to deal fully and effectively with the Bank including:  
 (a) to sign and endorse cheques and make withdrawals;  
 (b) to authorise periodical payments and direct debits;  
 (c) to operate and enter into agreements to operate on the account in any way permitted by the Bank including transactions by electronic, mechanical and other means;  
 (d) to cancel any cheque drawn on the account; and  
 (e) to request and obtain any or all information relating to the account(s).

2. Acknowledge that:  
 (a) any liability in connection with the operation of the account(s) generally is joint and several;  
 (b) this Authority remains in force until the Bank receives written notice of its cancellation; and  
 (c) the Bank is released from liability for loss or damage caused by persons authorised to sign by this Authority except for loss or damage arising from fraudulent conduct by the Bank's agents or employees;  
 (d) any St George Card(s) issued pursuant to this Authority must be surrendered upon cancellation.  
 Any/all passbook(s) issued on the Account(s) must be produced to cancel this Authority.

I believe the above details to be true and correct.  
**Level of Access**  
 Full: Signatories can view and transact on Business account(s) while accessing their personal account(s) held with St. George by all methods of operation permitted by the Bank including phone/internet banking.  
 Restricted: Signatories can view and transact on Business account(s) while accessing their personal account(s) held with St. George by all methods of operation permitted by the Bank excluding phone/internet banking.

**SIGNATURE(S) OF APPLICANT(S)/SIGNATORIES** Each Applicant and Signatory must sign:

Signature Applicant 1  Level of Access <input type="checkbox"/> Full <input type="checkbox"/> Restricted	Signature Applicant 2/Signatory  Level of Access <input type="checkbox"/> Full <input type="checkbox"/> Restricted
Signature Applicant 3/Signatory  Level of Access <input type="checkbox"/> Full <input type="checkbox"/> Restricted	Signature Applicant 4/Signatory  Level of Access <input type="checkbox"/> Full <input type="checkbox"/> Restricted
Signature Applicant 5/Signatory  Level of Access <input type="checkbox"/> Full <input type="checkbox"/> Restricted	Signature Applicant 6/Signatory  Level of Access <input type="checkbox"/> Full <input type="checkbox"/> Restricted



**TAX FILE NUMBERS [Optional]** Please tick if applicable.  
Collection of tax file numbers is a law for disclosure to the tax office.  
You do not have to quote your tax file number.  
Tax may be taken out of your interest if you don't quote your tax file number or an exemption.

I authorise the Bank to apply my Tax File Number to the specified account(s)

Applicant 1 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 2 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 3 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 4 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 5 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 6 <input type="checkbox"/> Yes <input type="checkbox"/> No
-------------------------------------------------------------------------	-------------------------------------------------------------------------	-------------------------------------------------------------------------	-------------------------------------------------------------------------	-------------------------------------------------------------------------	-------------------------------------------------------------------------

I authorise the Bank to apply the Tax File Number already on the file to the specified account(s)

Applicant 1 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 2 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 3 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 4 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 5 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 6 <input type="checkbox"/> Yes <input type="checkbox"/> No
-------------------------------------------------------------------------	-------------------------------------------------------------------------	-------------------------------------------------------------------------	-------------------------------------------------------------------------	-------------------------------------------------------------------------	-------------------------------------------------------------------------

TFN/Exempt

Applicant 1 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 2 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 3 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 4 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 5 <input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 6 <input type="checkbox"/> Yes <input type="checkbox"/> No
-------------------------------------------------------------------------	-------------------------------------------------------------------------	-------------------------------------------------------------------------	-------------------------------------------------------------------------	-------------------------------------------------------------------------	-------------------------------------------------------------------------

**PRIVACY STATEMENT**

**Personal information**  
We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you. We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy. Our privacy policy is available at [stgeorge.com.au](http://stgeorge.com.au) or by calling 13 33 30.

It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

**Other acknowledgments and consents**

- We may confirm the details of the information provided in this application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy statement.
- This application form is not an offer or acceptance of credit.

**Our Reporting Obligations**  
We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws. If you or (where you are applying on behalf of an entity) the entity and/or any office bearer of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 663 738 at the time of completing this application. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of the entity and/or any Controlling Person which will constitute certification of US tax status for the purposes of this application.

Unless you notify us that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are a US citizen or US tax resident as specified above, by completing this application you certify that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are not a US citizen or US tax resident.

If at any time after account opening, information in our possession suggests that you, the entity and/or any Controlling Person may be a US citizen or US tax resident, you may be contacted to provide further information on your US tax status and/or the US tax status of the entity and/or any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

**Your authority to us**  
By signing this application form you authorise us to collect, maintain, use and disclose your personal information in the manner set out in this privacy statement.

\*Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative

<p><b>Personal Account</b></p> <p><input type="checkbox"/> XSMM Screen</p> <p><input type="checkbox"/> All Applicants signed form</p> <p><input type="checkbox"/> Method of Operation Recorded</p> <p><input type="checkbox"/> Branch Stamp on Form</p> <p><input type="checkbox"/> Processing User ID and Initials</p> <p><input type="checkbox"/> Photocopy form (retain until signbank updated)</p> <p><input type="checkbox"/> Check all customers have provided identification</p> <p><input type="checkbox"/> Send to Image Management</p>	<p><b>Business Account</b></p> <p><input type="checkbox"/> Ensure all signatories are linked</p> <p><input type="checkbox"/> All Applicants signed form</p> <p><input type="checkbox"/> Method of Operation Recorded</p> <p><input type="checkbox"/> Processing User ID and Initials</p> <p><input type="checkbox"/> Manager Signs form for checking application</p> <p><input type="checkbox"/> Photocopy form (retain until signbank updated)</p> <p><input type="checkbox"/> Check all customers have provided identification</p> <p><input type="checkbox"/> Send to image Management, Kogarah in Red Satchel</p>
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<p>Processed by:</p> <p>User ID and Initials</p> <p>Branch Stamp</p>		<p>Business Accounts checked by:</p> <p>Manager</p>
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# Request for Account



NAME OF ACCOUNT: **AVCO C C N PTY LTD**  
 ACCOUNT NUMBER: **127-06888888888888888888**  
 ACCOUNT TYPE: **1021**  
 METHOD OF OPERATION: **1**  
 TO SIGN - SPECIFY ANY SPECIAL INSTRUCTIONS IN DECLARATION

**APPLICANT 1**  
 FULL NAME: **MR WAFAIE ALKHAYE-GAYED**  
 BIRTH DATE: **1960** MARITAL STATUS: **M**  
 ABN/ACN: **2600** OCCUPATION: **Manager**  
 HOME PH: **998** BUS PH: **998**  
 MOBILE: **998** FAX: **998**  
 ACC REL: **516** CARD No: **952**  
 FULL ADDRESS: **ROSSMORE NSW 2557**  
 EMAIL ADDRESS: **RAYGAYED@**

**APPLICANT 2/SIGNATORY**  
 FULL NAME: **RAYC C C N PTY LTD**  
 BIRTH DATE: **87964202210** MARITAL STATUS:   
 ABN/ACN:  OCCUPATION:   
 HOME PH:  BUS PH:   
 MOBILE: **998** FAX:   
 ACC REL: **NIN** CARD No: **555**  
 FULL ADDRESS: **CARULA NSW 2170**  
 EMAIL ADDRESS: **RAYGAYED@**

**APPLICANT 3/SIGNATORY**  
 FULL NAME:   
 BIRTH DATE:  MARITAL STATUS:   
 ABN/ACN:  OCCUPATION:   
 HOME PH:  BUS PH:   
 MOBILE:  FAX:   
 ACC REL:  CARD No:   
 FULL ADDRESS:   
 EMAIL ADDRESS:

**APPLICANT 4/SIGNATORY**  
 FULL NAME:   
 BIRTH DATE:  MARITAL STATUS:   
 ABN/ACN:  OCCUPATION:   
 HOME PH:  BUS PH:   
 MOBILE:  FAX:   
 ACC REL:  CARD No:   
 FULL ADDRESS:   
 EMAIL ADDRESS:

**APPLICANT 5/SIGNATORY**  
 FULL NAME:   
 BIRTH DATE:  MARITAL STATUS:   
 ABN/ACN:  OCCUPATION:   
 HOME PH:  BUS PH:   
 MOBILE:  FAX:   
 ACC REL:  CARD No:   
 FULL ADDRESS:   
 EMAIL ADDRESS:

**APPLICANT 6/SIGNATORY**  
 FULL NAME:   
 BIRTH DATE:  MARITAL STATUS:   
 ABN/ACN:  OCCUPATION:   
 HOME PH:  BUS PH:   
 MOBILE:  FAX:   
 ACC REL:  CARD No:   
 FULL ADDRESS:   
 EMAIL ADDRESS:

**OPTIONAL**  
 IMPORTANT INFORMATION ABOUT OUR PRODUCTS AND SERVICES  
 From time to time, St George Group would like to provide you with information about products and services which may be supplied by the Bank, any member of the St George Group or the Bank's preferred providers that the Bank believes may be of interest or value to you. Simply by ticking the YES box below, you can be sure that as your financial needs change you won't miss out on the relevant special offers and opportunities that could help you to simplify your banking, lower banking costs and build your investments.

Tick Here  
 Applicant 1/Signatory Applicant 2/Signatory Applicant 3/Signatory Applicant 4/Signatory Applicant 5/Signatory Applicant 6/Signatory  
 Yes  No  No  No  No  No  No  
 If you do not tick any box, then the Bank will continue to provide you with information about products and services.

**DECLARATION BY EACH APPLICANT**  
 By signing this application, I agree to open the bank account(s) ("account(s)") and request any card identified at the start of this application. I declare that I am a resident of Australia (if not please cross out). Change of Australian resident status requires notification to the bank in writing within 30 days.  
 I acknowledge receiving the Terms and Conditions Document(s) for the account(s) and any card and agree to be bound by the terms and conditions. I understand that it may be liable for government charges payable in relation to the account(s).  
 If I am applying to open a Concession Account, I authorise the Bank to confirm from time to time with Centrelink, that I am the holder of a current Government Health Concession Card or Senior Card (and check with Centrelink that the details I give the Bank match with Centrelink records).

**DECLARATION BY EACH APPLICANT AND EACH SIGNATORY**  
 By signing this application, I acknowledge that I have read and understand the Privacy Statement in this form and consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement, where I have provided information about another individual. I declare that the individual has been made aware of that fact and the contents of the Privacy Statement.


Method of Operation  
 If more than one Applicant/Additional Signatory and Method of Operation is not completed - account will be ANY ONE TO OPERATE  
 Special transactions (please specify):

**Authority to operate**  
 I/We the person(s) who apply to open the account(s).  
 1. Appoint with me/in the person(s) whose name(s) and signature(s) appear below as authorise to sign, subject to the Method of Operation in this request, any document required to operate the account(s) subject to the terms and conditions applying to the account(s), and to deal fully and effectively with the Bank including:  
 (a) to sign and endorse cheques and make withdrawals;  
 (b) to authorise periodical payments and direct debits;  
 (c) to operate and enter into agreements to operate on the account in any way permitted by the Bank including transactions by electronic, mechanical and other means;  
 (d) to cancel any cheque drawn on the account; and  
 (e) to request and obtain any or all information relating to the account(s).  
 2. Acknowledge that:  
 (a) any liability in connection with the operation of the account(s) generally is joint and several;  
 (b) this Authority remains in force until the Bank receives written notice of its cancellation; and  
 (c) the bank is released from liability for loss or damage caused by persons authorised to sign by this Authority except for loss or damage arising from fraudulent conduct by the Bank's agents or employees;  
 (d) any St George Card(s) issued pursuant to this Authority must be surrendered upon cancellation.  
 My/Our password(s) issued on the account(s) must be produced to our/their Authority.

I believe the above details to be true and correct.

**Level of Access**  
 Full Signatories can view and transact on Business account(s) while accessing their personal account(s) held with St George by all methods of operation permitted by the Bank including phone/internet banking.  
 Internet - Signatories can view and transact on Business account(s) while accessing their personal account(s) held with St George by all methods of operation permitted by the Bank excluding phone/internet banking.

**SIGNATURE(S) OF APPLICANT(S)/SIGNATORIES** Each Applicant and Signatory must sign:  
 Signature Applicant 1/Signatory /  Signature Applicant 2/Signatory   
 Official Position:  Level of Access:  Full  Restricted Official Position:  Level of Access:  Full  Restricted  
 Signature Applicant 3/Signatory  Signature Applicant 4/Signatory   
 Official Position:  Level of Access:  Full  Restricted Official Position:  Level of Access:  Full  Restricted  
 Signature Applicant 5/Signatory  Signature Applicant 6/Signatory   
 Official Position:  Level of Access:  Full  Restricted Official Position:  Level of Access:  Full  Restricted

  
 Common Seal (if applicable)

**TAX FILE NUMBERS [Optional]** Please tick if applicable.  
 Collection of the numbers is compulsory for all applications for credit in the US Office.  
 You are asked to provide your tax file number for the following reasons:  
 - to help us identify your account if you do not quote your tax file number or an exemption.

I authorise the Bank to advise my Tax File Number to the specified account(s)

Applicant 1	Applicant 2	Applicant 3	Applicant 4	Applicant 5	Applicant 6
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

I authorise the Bank to apply the Tax File Number already on the file to the specified account(s)

Applicant 1	Applicant 2	Applicant 3	Applicant 4	Applicant 5	Applicant 6
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

TIN/Exempt

Applicant 1	Applicant 2	Applicant 3	Applicant 4	Applicant 5	Applicant 6
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**PRIVACY STATEMENT**

**Personal information**  
 We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that they cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may not be able to provide a product or service to you. We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [stgeorge.com.au](http://stgeorge.com.au) or by calling 13 33 30. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

**Other acknowledgments and consents**

- We may confirm the details of the information provided in this application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- This application form is not an offer or acceptance of credit.

**Our Reporting Obligations**  
 We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws. If you or (where you are applying on behalf of an entity) the entity and/or any office bearer\* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 663 738 at the time of completing this application. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of the entity and/or any Controlling Person which will constitute certification of US tax status for the purposes of this application.

Unless you notify us that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are a US citizen or US tax resident as specified above, by completing this application you certify that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are not a US citizen or US tax resident.

If at any time after account opening, information in our possession suggests that you, the entity and/or any Controlling Person may be a US citizen or US tax resident, you may be contacted to provide further information on your US tax status and/or the US tax status of the entity and/or any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

\*Individuals who are members of a partnership, trustee of a trust, director, secretary or treasurer of an association or co-operative.

**Your authority to us**  
 By signing this application form you authorise us to collect, maintain, use and disclose your personal information in the manner set out in this privacy statement.

<b>Personal Account</b> <input type="checkbox"/> XMAS Service <input type="checkbox"/> All Applicants signed form <input type="checkbox"/> Method of Operation Recorded <input type="checkbox"/> Branch Stamp on form <input type="checkbox"/> Processing User ID and initials <input type="checkbox"/> Photocopy form (return with signbank updated) <input type="checkbox"/> Check all customers have provided identification <input type="checkbox"/> Send to Image Management, Kogarah, in Red Satchel	<b>Business Account</b> <input type="checkbox"/> Ensure all signatures are Inked <input type="checkbox"/> All Applicants signed form <input type="checkbox"/> Method of Operation Recorded <input type="checkbox"/> Processing user ID and initials <input type="checkbox"/> Manager Signs form for checking application <input type="checkbox"/> Photocopy form (return with signbank updated) <input type="checkbox"/> Check all customers have provided identification <input type="checkbox"/> Send to Image Management, Kogarah in Red Satchel
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Pr:

User ID and initials:

Branch Stamp:

Business Accounts checked by:

Manager:

# Request for Account



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**Company/Formal Trust Account Authority**

**CUSTOMER DETAILS**

Company/Trust name ('the Customer')  
 Avco Construction Consulting and Management Services Pty Ltd

Date (DD/MM/YYYY)  
 16/5/15

ACN/ABN/ARB  
 51 098 593 670

BSB  
 012272

Account number  
 [REDACTED] 1111

**AUTHORITY FOR OPERATIONS - LETTER OPENING ACCOUNT (COMPANY/FORMAL TRUST)**

To: Australia and New Zealand Banking Group Limited ABN 11 005 357 522 ('ANZ')

The Director(s)/Trustee(s) of the above mentioned Company/Trust request you to open an account in the name of the above mentioned company/trust. In pursuance of this request, we hand you:

- Certificate of Registration (for inspection and return)
- Trust Deeds (if applicable)

The full name of the company/trust is: Avco Construction Consulting and Management Services Pty Ltd

ACN/ARB/ABN  
 51 098 593 670  
 Nature of Business \*  
 Construction  
 Place of Establishment/Registration (if not Australia)

\* For a trust, this is the business or activity that generates 50% or more of the trust's income.

The Registered Office of the Company is at:

[REDACTED]

I/We the director(s) certify that the following resolution was passed in accordance with the company's constitution at a meeting of the Board of Directors on (date) [REDACTED] and that it has been recorded in the minute book of the company.

The Company acknowledges that: \* (a) It is not a single director/shareholder company and undertakes to notify ANZ immediately if it becomes a single director/shareholder company.

\* (b) It is a single director/shareholder company and undertakes to notify ANZ immediately if it ceases to be a single director/shareholder company. (\* delete as appropriate)

**Resolved:**

That a bank account for the company be opened with Australia and New Zealand Banking Group Limited at its [REDACTED] branch, and that

Any one to sign  Any Director jointly with Secretary (Not available for ANZ Business Visa Debit Cards).

Any two signatories (Not available for ANZ Business Visa Debit Cards).

Other\* - specify [REDACTED]  
 (Not available for ANZ Business Visa Debit Cards).

**be authorised to:**

- Operate and enter into agreements to operate on the account(s) in any way permitted by ANZ including transactions by electronic, mechanical and other means.
- Sign cheques; draw, endorse, accept and discount bills of exchange and drafts; make, endorse and discount promissory notes.
- Overdraw or increase the overdraft on the account.
- Sign authorities for periodical payments; direct debits and recurring payments; place money on term deposit or other non-current deposit and deal with and receive payment for such deposits, including interest, and deal with term deposit receipts and certificates of deposit.
- Give receipts for shipping documents and the like and sign requisitions for letters of credit.
- Sign and make withdrawals in respect of any deposit or current account.
- Generally act fully and effectually in all dealings, matters and transactions between the company and ANZ.





## Company/Formal Trust Account Authority

### AUTHORITY FOR OPERATIONS - LETTER OPENING ACCOUNT (COMPANY/FORMAL TRUST) (CONT.)

**Term Deposits (Small Business Customers Only)** This authority applies to the account described above and additionally to any future term deposit accounts opened with identical account names, unless requested otherwise.

**Boxes, packets or documents lodged with ANZ may be delivered to or to the order of**

### Privacy and Confidentiality

I/We declare that any person named in this form is aware or I/we will immediately make them aware of the following:

- ANZ collects your information (including information about your business) to provide the product being applied for. Without this information ANZ may not be able to consider or process the application.
- You agree that we may disclose your information to: any agent, contractor or service provider we engage to carry out or assist our functions and activities; a person who introduces you to ANZ; and any related entity of ANZ.
- ANZ may disclose information to recipients located outside Australia. You can find details about the location of these recipients in ANZ's Privacy Policy and at [www.anz.com/privacy](http://www.anz.com/privacy).

### Privacy Policy

ANZ's Privacy Policy ([www.anz.com/privacy](http://www.anz.com/privacy)) also contains information about:

- any laws that require or authorise ANZ to collect certain information from you;
- the circumstances in which ANZ may collect your information from other sources (including from a third party);
- how to access your personal information and seek correction of your personal information; and
- how you can raise concerns that ANZ has breached the Privacy Act or an applicable Code and how ANZ will deal with these matters.

### Promotion of other products or services

ANZ may use your information to help ANZ promote its products or services or those of its related entities or organisations that are in a product or marketing alliance with ANZ (alliance partners). ANZ may also disclose your information to its related entities or alliance partners to enable them or ANZ to tell you about a product or service.

Where you do not want ANZ to tell you about its products and services or those of its related entities or alliance partners, you may call 13 13 14 at any time to withdraw your consent.

### Further information

Your product terms and conditions booklet and our ANZ Privacy Policy contain further information about our handling of the information we collect during the course of your relationship with ANZ.





# Company/Formal Trust Account Authority

### DECLARATION SIGNATURE(S)

I certify that:

- I understand and agree to all matters specified in this form and this declaration
- the place of Establishment/Registration of the Company/Formal Trust is Australia, unless I tell ANZ otherwise (either in this form or through other means)
- the Nature of Business specified in this form generates at least 50% of the Company/Trust's gross income
- all other information provided in this form is true and correct

Where I have ticked this box, I do not consent to ANZ telling me about the products or services of others in the manner described above.

Director/Secretary/Trustee (Full Name)

Wafaie Adhousse Gayad.

Signature

X [Redacted Signature]

Director/Secretary/Trustee (Full Name)

[Empty Field]

Signature

[Empty Field]

List Full Names of all other Directors that appear on the Company Search.

Full Name

[Empty Field]

Full Name

[Empty Field]

Full Name

[Empty Field]

Full Name

[Empty Field]

### AUTHORISED SIGNATORIES

Full name (surname first)

Gayad Wafaie A.

Office/Title

Director

[Empty Field]

[Empty Field]

[Empty Field]

[Empty Field]

[Empty Field]

[Empty Field]

[Empty Field]

[Empty Field]

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[Empty Field]

Specimen signature

X [Redacted Signature]

[Empty Field]

[Empty Field]

[Empty Field]

[Empty Field]

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[Empty Field]

[Empty Field]

[Empty Field]

[Empty Field]

### BANK USE ONLY

Date received (DD/MM/YYYY)

16/5/15

Recorded by

[Redacted Name]

Checked by

[Empty Field]

R00216

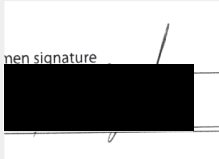
Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Item No. R00216 06.2014 W202687

05/14

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### Account Authority Profile

A/C Number: [REDACTED] 111 BSB: 012272 Signing Rule: ANY ONE TO SIGN Source Host: CAP DDAA/C Status: Open  
A/C Name: AVCO CONSTRUCTION, CONSULTING AND MANAGEMENT SERVICES PTY LTD ACN: 098 593 670 Other Instructions:

Signatory Name	Position	POA	Signature Image	Signature Type
WAFIAE ALPHONSE GAYED	Director			

## TAX INVOICE

**Client:** Downer EDI Works

**Date:** 05 March 2020

**Purchase Order #:** 21353715

**Invoice #:** DOW255701

**Description:** 1500m2 storage yard

Area (m2)	Rate/month	Qty	Total	GST	Total incl. GST
1500	\$ 4,000.00	3	\$12,000.00	\$1,200.00	\$ 13,200.00

**Due Date:** 13 March 2020

**Account Name:** Avco CCM Pty Ltd

**BSB:** 012 272

**Account Number:** [REDACTED] 1111

This is a payment claim under the Building and Construction Industry Security of Payment Act (1999).

**ABN:** 51 098 593 670

## TAX INVOICE

**Client:** Downer EDI Works

**Date:** 25 May 2020

**Purchase Order #:** 21353715

**Invoice #:** DOW255702

R# 3273609

B# 7663958

**Description:** 1500m2 storage yard

**Lease Period:** 20 February 2020 – 20 May 2020

Description	Rate	Qty	Total	GST	Total incl. GST
1500m2 of leased area	\$ 4,000/month	3	\$12,000.00	\$1,200.00	\$13,200.00
Transport of 2 containers to Nth Strathfield	\$1,200/each	2	\$2,400.00	\$240.00	\$2,640.00
End of Lease clean	\$1,500	1	\$1,500.00	\$150.00	\$1,650.00

**TOTAL \$17,490.00**

**Due Date:** 13 March 2020

**Account Name:** Avco CCM Pty Ltd

**BSB:** 012 272

**Account Number:** [REDACTED] 111

This is a payment claim under the Building and Construction Industry Security of Payment Act (1999).

**ABN:** 51 098 593 670



ROSSMORE  
NSW 2557

02 9606 6260 02 4605 0828 9 998

### TAX INVOICE

**Client:** Downer EDI Works

**Date:** 26 October 2020

**Purchase Order #:** 21603657

**Invoice #:** DOW255703

Receipt # 3648757  
Batch # 8366272  
Approved by Ryan C  
Processed on 27Oct2020 by GNG

**Description:** Lighting towers for WE16&17

Description	Rate	Qty	Total	GST	Total incl. GST
Lighting towers – 4 off	\$ 1,000/week	8	\$8,000	\$800	\$8,800
Transport of 4 lighting towers	\$500/each	8	\$4,000	\$400	\$4,400

**TOTAL \$13,200.00**

**Due Date:** 9 November 2020

**Account Name:** Avco CCM Pty Ltd

**BSB:** 112 879

**Account Number:** 7 071

This is a payment claim under the Building and Construction Industry Security of Payment Act (1999).

**ABN:** 51 098 593 670

AVCO CONSTRUCTION CONSULTING & MANAGEMENT SERVICES PTY. LTD.

## TAX INVOICE

**Client:** Downer EDI Works

**Date:** 06 November 2020

**Purchase Order #:** 21603657

**Invoice #:** DOW255704

**Description:** Lighting towers for WE16&17

Description	Rate	Qty	Total	GST	Total incl. GST
Security cameras and CCTV	\$ 1,000/each	10	\$10,000	\$1,000	\$11,000
Back to Base monitoring	\$1,200/month	1	\$1,200	\$120	\$1,320

**TOTAL \$12,320.00**

**Due Date:** 4 December 2020

**Account Name:** Avco CCM Pty Ltd

**BSB:** 112 879

**Account Number:** 7 071

This is a payment claim under the Building and Construction Industry Security of Payment Act (1999).

**ABN:** 51 098 593 670