

AVCO CCM PTY LTD

ST GEORGE BUSINESS ACCESS SAVER - 112-879 412960008

Signatories: Wafaie Alphonse Gayed, Nahed Gayed

					CREDITS
INDEX	DATE	DESCRIPTION	INVOICES	SYDNEY TRAINS	PAGE REF
1	03 Jul 19	Sydney Trains 8000057716	INV-3800	32,546.80	3-4
2	17 Jul 19	Sydney Trains 8000058889	INV-3801, INV-3802	37,999.50	3,5-6
			FREQUENCY	2	
			TOTALS	70,546.30	

Bank Opening Documents - P.7-8



Statement of Account

BUSINESS ACCESS SAVER



AVCO C C M PTY LTD
25 MAY AVENUE
ROSSMORE NSW 2557

Customer Enquiries 13 38 00
8am-8pm (EST) Mon-Sat
112-879
BSB Number [REDACTED]
Account Number [REDACTED]0008
Statement Period 12/06/2019 to 11/12/2019
Statement No. 10 (page 1 of 5)

AVCO C C M PTY LTD

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
30.49	+	115,927.58	-	115,955.11	=	2.96

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
12 JUN	OPENING BALANCE			30.49
13 JUN	S A H		8,514.00	8,544.49
	AHCL/SAH			
17 JUN	INTERNET DEPOSIT 17JUN 11:25 KARL BAUMGART, AVCO inv 39		5,000.00	13,544.49
17 JUN	INTERNET WITHDRAWAL 17JUN 15:38 TO 0000488617071	5,000.00		8,544.49
17 JUN	INTERNET WITHDRAWAL 16JUN 15:59 TO 0000488617071	8,500.00		44.49
17 JUN	Amir Hanna A/C fees surgery		8,470.00	8,514.49
18 JUN	INTERNET DEPOSIT 18JUN 05:30 KARL BAUMGART, AVCO 3903 p		2,470.00	10,984.49
18 JUN	INTERNET WITHDRAWAL 18JUN 06:29 TO 0000488617071	10,520.00		464.49
18 JUN	CBA Inv 3901Chaitow		7,623.00	8,087.49
19 JUN	INTERNET WITHDRAWAL 19JUN 09:45 TO 0000488617071	8,000.00		87.49
20 JUN	INTERNET WITHDRAWAL 20JUN 15:13 TO 0000488617071	60.11		27.38
21 JUN	JANE WATSON J Watson inv 3904		7,623.00	7,650.38
24 JUN	INTERNET WITHDRAWAL 24JUN 10:02 TO 0000488617071	7,600.00		50.38
29 JUN	CREDIT INTEREST		0.88	51.26
02 JUL	INTERNET DEPOSIT 02JUL 06:18 KARL BAUMGART, Baumgart Wa		153.00	204.26
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			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 0000488617071	32,000.00		751.06
06 JUL	INTERNET WITHDRAWAL 05JUL 22:41 TO 0000488617071	750.00		1.06
17 JUL	Sydney Trains 8000058889		37,999.50	38,000.56
18 JUL	INTERNET WITHDRAWAL 18JUL 10:32 TO 0000488617071	20,000.00		18,000.56
31 JUL	CREDIT INTEREST		1.57	18,002.13
03 AUG	INTERNET WITHDRAWAL 03AUG 14:19 TO 0000488617071	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 0000488617071	5,500.00		27.79
31 AUG	CREDIT INTEREST		0.17	27.96
19 SEP	INTERNET WITHDRAWAL 19SEP 08:22 TO 0000488617071	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%



MANSION

TAX INVOICE

ATT: Sydney Trains
PO Box 533
BURWOOD NSW 2134

Invoice Date
27 May 2019

Mansion Building
25 May Ave

Invoice Number
INV-3800

ROSSMORE NSW 2557
AUSTRALIA

ORDER#: 4200108447

ABN
19 167 210 522

Description	Qty	Unit Price	Amount AUD
Concreting works Penrith/Liverpool	1	\$29,588	\$29,588
		Subtotal	29588.00
		GST 10%	2958.80
		TOTAL AUD	32,546.80

BALANCE of \$32,546.80 Due Date: 30 days

Account Name: AVCO CCM
BSB: 112-879
Account: 412960008

This invoice is submitted under the Building and Construction Security of Payment Act 1999



TAX INVOICE

ATT: Sydney Trains
PO Box 533
BURWOOD NSW 2134

Invoice Date
19 June 2019

Mansion Building
25 May Ave
ROSSMORE NSW 2557
AUSTRALIA

Invoice Number
INV-3801

ORDER#: AS DIRECTED
BY Ben Vardanega

M: 0401312371

ABN
19 167 210 522

Description	Qty	Unit Price	Amount AUD
Additional Works as Directed	1	\$6,500	\$6,500
PO2 X 2 days			
Hiab truck hire			
		Subtotal	6500.00
		GST 10%	650.00
		TOTAL AUD	7150

BALANCE of \$7,150 Due Date: 30 days

Account Name: AVCO CCM
BSB: 112-879
Account: 412960008



TAX INVOICE

ATT: Sydney Trains
PO Box 533
BURWOOD NSW 2134

Invoice Date
21 June 2019

Mansion Building
25 May Ave
ROSSMORE NSW 2557
AUSTRALIA

Invoice Number
INV-3802

ORDER#:4200110809

ABN
19 167 210 522

Description	Qty	Unit Price	Amount AUD
Building Works at Wollongong SBO	1	\$28,045	\$28,045
		Subtotal	28045.00
		GST 10%	2804.50
		TOTAL AUD	\$30,849.50

BALANCE of \$30,849.50

Due Date: 30 days

Account Name: AVCO CCM
BSB: 112-879
Account: 412960008

NAME OF ACCOUNT AVCO C C H PTY LTD
 (Name of Applicant) ACCOUNT NUMBER 000.0412960008 ACCOUNT TYPE 3610 DATE OPENED 12/12/14 BUSINESS TIME 10:32
 METHOD OF OPERATION 1 TO SIGN - SPECIFY ANY SPECIAL INSTRUCTIONS IN DECLARATION

APPLICANT 1
 FULL NAME (Include title) MR WAFAIE ALPHONSE GAYED
 ADDRESS (No PO Box, Include State and Postcode) if non resident state overseas address 25 MAY AVENUE ROSSMORE NSW 2557
 MAILING ADDRESS 25 MAY AVENUE ROSSMORE NSW 2557
 EMAIL ADDRESS RAYGAYED@GMAIL.COM
 OTHER NAMES Commonly known as (if any)
 BIRTH DATE 05/11/60 MARITAL STATUS M
 ABN/ACN
 OCCUPATION 2600 Manager
 HOME PH BUS PH 0403-219998
 MOBILE 0403-219998 FAX
 ACC REL SIG CARD No. 95190865

APPLICANT 2/SIGNATORY
 FULL NAME (Include title) NAHED GAYED
 ADDRESS (No PO Box, Include State and Postcode) if non resident state overseas address 25 MAY AVE ROSSMORE NSW 2557
 MAILING ADDRESS
 EMAIL ADDRESS
 OTHER NAMES Commonly known as (if any)
 BIRTH DATE 25/12/58 MARITAL STATUS M
 ABN/ACN
 OCCUPATION 3000 Self employed (other)
 HOME PH 02-96009128 BUS PH 02-96006208
 MOBILE FAX
 ACC REL SIG CARD No. 50987416

APPLICANT 3/SIGNATORY
 FULL NAME (Include title) AVCO C C H PTY LTD
 ADDRESS (No PO Box, Include State and Postcode) if non resident state overseas address 51 JACARANDA CRESCENT CASULA NSW 2170
 MAILING ADDRESS
 EMAIL ADDRESS RAYGAYED@GMAIL.COM
 OTHER NAMES Commonly known as (if any)
 BIRTH DATE 87966202210 MARITAL STATUS
 ABN/ACN
 OCCUPATION
 HOME PH BUS PH 0403-219998
 MOBILE FAX
 ACC REL NIN CARD No. 50985555

APPLICANT 4/SIGNATORY
 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.

APPLICANT 5/SIGNATORY
 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.

APPLICANT 6/SIGNATORY
 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.

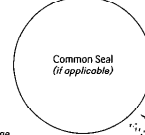
DECLARATION BY EACH APPLICANT
 By signing this application:
 I apply to open the bank account(s) ("accounts(s)") and request any card identified at the start of this application.
 I declare that I am a resident of Australia (if not please cross out). Change of Australian resident status requires notification 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 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 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
 Signature Applicant 2/Signatory
 Signature Applicant 3/Signatory
 Signature Applicant 4/Signatory
 Signature Applicant 5/Signatory
 Signature Applicant 6/Signatory
 Level of Access Full Restricted
 Level of Access Full Restricted
 Level of Access Full Restricted
 Level of Access Full Restricted
 Level of Access Full Restricted
 Level of Access Full Restricted

TAX FILE NUMBERS [Optional] Please tick if applicable.
Collection of tax numbers is 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
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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
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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
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PRIVACY STATEMENT

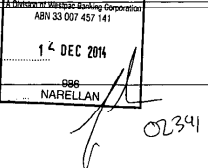
Personal information
We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or 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 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, 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.
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.
*Director of a company, partner in a partnership, trustee of a trust, chairman, 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.

Request for Account

<p>Personal Account</p> <p><input type="checkbox"/> XSM 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>Business Account</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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