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Details of Filing

Document Lodged:	Affidavit - Form 59 - Rule 29.02(1)
File Number:	WAD59/2021
File Title:	ADAM NICHOLAS IAN FLETCHER & ORS v CHRISTOPHER MICHAEL BROWN & ANOR
Registry:	WESTERN AUSTRALIA REGISTRY - FEDERAL COURT OF AUSTRALIA



A handwritten signature in blue ink that reads "Sia Lagos".

Dated: 17/03/2021 3:58:25 PM AWST

Registrar

Important Information

As required by the Court's Rules, this Notice has been inserted as the first page of the document which has been accepted for electronic filing. It is now taken to be part of that document for the purposes of the proceeding in the Court and contains important information for all parties to that proceeding. It must be included in the document served on each of those parties.

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Form 59
Rule 29.02(1)

Affidavit

No. WAD of 2021

Federal Court of Australia
District Registry: Perth
Division: Commercial and Corporations

ADAM NICHOLAS IAN FLETCHER & OTHERS

Plaintiffs

AND

CHRISTOPHER MICHAEL BROWN & ANOTHER

Defendants

Affidavit of: **Nader El Sayed**
Address: [REDACTED]
Occupation: Chief Executive Officer
Date: 16 March 2021

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I, Nader El Sayed, of [REDACTED], Western Australia, Chief Executive Officer, affirm as follows:

1. I am the Chief Executive Officer of Jaytona Pty Ltd t/a Multiplant Holdings (**Jaytona**), which is an engineering and construction business. I have occupied this role since September 2012.
2. I hold a Bachelor of Commerce (major in Banking and Finance) and Master of Accounting from the Curtin University of Technology and a Graduate Diploma with the Australian Institute of Chartered Accountants.
3. The contents of this affidavit are true to my knowledge, unless otherwise stated, in which case they are true to the best of my information and belief and the source of my information and belief is stated.

4. Exhibited to this affidavit and marked Exhibit NES-1 is a bundle of documents separated by numbered tabs. In this affidavit, unless otherwise indicated, a reference to a tab number is a reference to the corresponding numbered tab of Exhibit NES-1. Where I refer to a page number of a document, I refer to the paginated number of Exhibit NES-1.
5. In addition to my regular role with Jaytona, I am also involved in a number of other companies with my business partner, Mr Jaysen Taylor (**Jaysen**), which are relevant to this application, being 365 Plant Hire Pty Ltd and Nameo Pty Ltd. At **tab 1** is a true copy of the company extracts of those companies and Jaytona.

PURPOSE OF THIS AFFIDAVIT

6. This affidavit is affirmed by me in support of:
 - (a) an originating process to be filed by the plaintiffs to this action (**OP**); and
 - (b) an interlocutory process to further be filed by the plaintiffs to this action (**IP**).
7. This application is made on an urgent basis, in the absence of the defendant, Mr Christopher Brown (**Chris**), and without notice to him. This is because I am extremely concerned that Chris, being a person who may be in possession of a substantial sum of money (in excess of \$300m) in circumstances where he owes a similarly substantial sum to other people (including myself):
 - (a) has misrepresented the amount and status of the money held in his accounts;
 - (b) may dissipate assets, which would otherwise be available to me and other persons that he holds money on behalf of (**Creditors**); and
 - (c) is incapable of managing those assets for the benefit of the Creditors.
8. As a result, the relief sought in the IP (and the OP) includes:
 - (a) asset preservation orders; and
 - (b) orders for the appointment of a receiver and manager to the property of the defendant.

SUMMARY OF RELATIONSHIP WITH CHRIS AND CONCERNS

9. My relationship with Chris is based on an investment arrangement whereby I, and others, have advanced money to him to pursue a strategy related to betting, primarily on horse racing through online betting agencies, in a way that takes advantage of naturally occurring arbitrage positions (buy and sell value discrepancies) in the relevant markets to create what I understand to be a risk free position.
10. Through pursuing that strategy I have advanced \$ [REDACTED] through Nameo to Chris, and me and my business partner, Jaysen, have further advanced approximately \$ [REDACTED]




through Jaytona and 365 Plant Hire to Brown. The basis on which that money has been advanced is that we will be distributed a portion of the profits from those investments, as well as return of the principal sum. Chris will keep a portion for himself.

11. From regular updates provided by Chris to Jaysen and me, since the beginning of our involvement in this investment in October 2018, I am aware that Chris owes Nameo the sum of at least \$34,379,518 and Jaytona the sum of at least \$1,663,730. Chris has acknowledged those debts as owing but, after repeated request, he has not provided any return of money to me, Jaytona or the other companies.
12. I believe that Chris has consistently misrepresented to me the status of the funds held in his bank accounts, including in relation to whether those funds are able to be released and where they are held, if it all. During the course of our relationship, I have reason to believe, as set out below, that Chris has impersonated people in positions of authority, including the Managing Partner of a law firm ([REDACTED]) and that he has provided false emails claiming to be from banking institutions and more recently AUSTRAC.
13. As of Thursday 11 March 2021, I have developed reason to believe that an amount of approximately \$172m, which I understand Chris has certified in a Federal Court affidavit as being held in his account, may not actually exist in that account at all.
14. In view of this, and the information outlined below, I have serious concerns as to what money Chris holds in his bank accounts, which includes the sum of at least \$34,379,518 owed to Nameo. I also have serious concerns that, having recently been alerted to the fact that the sum of \$172m may not exist in the relevant account, Chris may have sought, or may be seeking, to dissipate those funds or transfer them to a location that I may not be able to follow.

INTRODUCTION TO CHRIS AND INVESTMENT METHODOLOGY

15. I was introduced to Chris in October 2018 through Jaysen who explained to me that he had become aware of an investment opportunity with Chris.
16. Chris was someone who was familiar to me as I had known his father, Gavin Brown, for about 12 months at the time. I knew him and his wife, Toni, from a trip I had taken to Melbourne where I spent time with them.
17. In around October 2018, Jaysen brought Chris along to a meeting at Atomic Café in South Perth. I recall it was around this time, as it was not long before the Victorian Racing Derby, which was on 4 November of that year. Jason, Chris and I were present at the meeting.




18. Chris explained to us the background of his education and what he had been doing professionally. Chris told us that he had a commerce degree. I cannot recall if he mentioned that he had other degrees, but Chris struck me as very intelligent.
19. Chris explained that he had been working in the resource sector as an analyst. At this point he went on to explain his interest in trading in gambling platforms, specifically in relation to horse races, which I observed that he had a very good understanding of.
20. Chris explained to me that he had met a lot of people with interests in horse racing and that he had a good line of sight over what horses would run well. He explained that he would get information, for example, from contacts as to whether or not a horse would be scratched leading up to a race (which would impact the odds on the remaining horses). I observed that Chris had excellent knowledge of historical and recent races. He could recite previous winners and losers and explain why they won and why they did not. It was clear to me that he knew what he was talking about.
21. Chris told me he had been investing in horse racing for a period of time. He also referred to his activities as investing rather than gambling.
22. At that meeting, Chris explained to Jaysen and me the strategy behind his investment proposal. From that meeting I left with a clear understanding of what Chris was doing. In summary the position that I understood was as follows:
 - (a) Chris' investment strategy was focused on online gambling platforms (for example, Betfair, Sportsbet, Bet365 and other similar platforms).
 - (b) Chris would monitor the betting market, particularly in relation to horse racing, and would place bets at an early point in time so as to gain the most favourable (or longest) odds available. For example, a bet could be laid on a horse one month prior to the race and at that time the odds were much higher (for example odds of 10 to 1).
 - (c) Having put down bets, as the time period grew closer to the relevant race, Chris would then use the opportunities available through Betfair to act at the same time as a bookmaker. That is, Betfair has a platform where an individual can offer odds on a race to other punters, as though that person was a bookmaker (selling bets).
 - (d) As the bets offered by Chris to other punters were offered closer in time to the race, those odds would be significantly shorter than the odds he had placed bets on for himself (for example, instead of offering bets to punters at the price of 10 to 1 that Chris had obtained, he would offer odds to punters at 3 to 1).
 - (e) While this is a simplistic summary, in effect, through carrying out the above, Chris explained to me that he could ensure that, irrespective of the outcome of the race, he would make a profit. This is what I understood as taking an arbitrage position – that

is, buying and selling the same product in different markets to take advantage of differing prices.

23. Chris explained to me that, as a result of the above, there was no risk in terms of losing money. He did not give me a guaranteed rate of return, as the amount won would depend on liquidity in the gambling market and other factors, but I understood that it was a no risk position.
24. At the time of the meeting, I was not familiar with Betfair, but I went away and googled hedging and betting strategies in Betfair. I was convinced by my independent assessment that Chris had a clear strategy and that it was akin to investing rather than gambling. I also observed from my background in accounting and my general understanding of mathematics and investment strategies that Chris' strategy was supported by the underlying principles that he explained.
25. From the meeting with Chris I obtained the impression that the funds invested would be returned to me, together with a return on profit, in a short period of time. Jaysen and I further discussed with Chris at the meeting that the profits from the investment would be split 50:50. That is, 50% to Chris and the other 50% to Jaysen and Nameo equally.
26. Not long after the meeting, Chris sent me a power point presentation with a case study on his strategy. At **tab 2** is a true copy of an email dated 23 October 2018 from Chris to me with a copy of that presentation titled "*Trading Case Study – Winx Cox Plate 2018*".

INITIAL MONEY ADVANCED AND REPORTS

27. After the meeting I had a discussion with Jaysen, and we agreed to advance \$[REDACTED] to Chris for the investment through Jaytona. Jaysen and I decided together that all money advanced in relation to this investment arrangement with Chris would be dealt with directly by Jaysen, such that if one of the companies I was involved in were to make a direct investment or contribution to Chris' arrangement, I would transfer money to Jaysen who in turn would transfer it to Chris. I considered this would be cleaner from the point of view of accounting (between us and Chris) and communications (i.e. Chris could primarily deal with Jaysen).
28. On 29 October 2018, after Jaysen and I had made our first advance of \$[REDACTED] Chris sent me a further email with the subject line "forward planning". At **tab 3** is a true copy of that email together with a spreadsheet titled "*Program-Derby Week CBJTNES*", which I understood outlined Chris' investment strategy for the upcoming races at Flemington in Victoria. This is the first email that I recall receiving from Chris specifically in relation to the above arrangement.



29. At the time of receiving this email, Jaysen and I observed that our first advance of \$ [REDACTED] to Chris had produced a positive return. Jaysen and I then advanced further moneys to Chris to continue to participate. I understood that our initial capital would be returned following this further investment. I was happy to participate because I saw the profits being generated from the result that came in from the races and the betting strategy that Chris would advise of prior to those races occurring.
30. I was also happy, on occasion, to roll the profits from a previous investment into a subsequent investment. Where those profits were accumulating, I understood that I would get the principal of my investment back.
31. **Tab 4** is a true copy of an excel spreadsheet titled "*JTNES – Program 0203221*" that Chris initially prepared as a record of our investments and the return generated. Chris initially sent this spreadsheet to Jaysen and I, but as time went on Jaysen began to maintain this spreadsheet based on bets that Chris advised would be placed, and then by monitoring their results. This spreadsheet is current as at the end of February 2021.
32. In relation to this spreadsheet I note the following:
- (a) Tab "*JTNES*" of this spreadsheet represents the investment strategy adopted and the amount of the bets placed for Jaytona.
 - (b) Tab "*Nader personal*" of this spreadsheet represents the investment strategy adopted and the amount of the bets placed for Nameo directly.
 - (c) Column B "Event" in tab "*JTNES*" represents the horse that the investment was placed on.
 - (d) Column E "Return" in tab "*JTNES*" represents the rate of return that was obtained on the investment for us (i.e. the rate of return on our 50% share in the winnings).
 - (e) Column F "Result" in tab "*JTNES*" represents the total proceeds obtained from the investment on that horse.
 - (f) In relation to columns C and D in tab "*JTNES*", they represent amounts invested by us and also amounts rolled over from one investment to the next. I observe that there are some inconsistencies in this spreadsheet, and so a generalisation as to what these columns represents is difficult. I am able to provide a further explanation of this if required.

MONEY ADVANCED TO CHRIS & PROFITS GENERATED

33. From a review of the spreadsheet attached at **tab 4** of this affidavit, I observe the following:




- (a) It records, at Column F Row 154 in tab "JTNES", \$ [REDACTED] as having been advanced in total through Jaytona and 365 Plant Hire. I confirm this amount is accurate to the best of my knowledge and belief.
- (b) It further records, through the total amount in column E rows 4 to 12 in tab "Nader personal", that there was an additional \$ [REDACTED] advanced from Nameo. I further confirm this amount is accurate to the best of my knowledge and belief.
- (c) The amount of return on the investment by Jaysen and I together is outlined at row 152 column F in tab "JTNES", in the amount of \$50,521,035. Once the initial investment of \$ [REDACTED] is taken into account the profit total, Row 159 column F in tab "JTNES" is displayed as \$48,249,035 of which Nameo's half share profit entitlement is recorded at \$24,124,518. I further confirm this amount is accurate to the best of my knowledge and belief.

REQUESTS FOR RETURN OF MONEY & EXPLANATIONS PROVIDED

Initial requests and advise re release of funds

- 34. From as early as November 2018, Jaysen and I have both made a number of requests to Chris for return of our funds invested, together with the profits that we have been informed have been made and which have been reflected in documents provided to us.
- 35. After a number of verbal requests, I received an email from Chris on 16 November 2018. At **tab 5** is a true copy of that email together with a screenshot of what I understood to be a bank transfer of \$427,655.00 to Jaysen's account. In relation to that screenshot I understood that, given the email originated from Chris, the account details described as "pay from" were Chris' account details.
- 36. I recall waiting for that sum to settle in Jaysen's account (being the pay to account), however I was informed by Jaysen, and I believe, that nothing was received.
- 37. I also recall that I did not think too much of the money not being received. I thought that with large transfers sometimes things take time or banks encounter issues with authorisation.
- 38. On 27 November 2018, I then received another email from Chris addressed to Jaysen and me with the subject "current state + payment reports via NAB". At **tab 6** is a true copy of that email with its attachments. I note from those attachments that they also contain two payment detail reports (one for the previous transfer of \$427,655.00 and another for \$267,000.00), together with a copy of our running investment balance (being the document attached at tab 4 above as it was at that time). Despite having received this email I am informed by Jaysen, and I believe, that these funds were never received in his account.




39. At the time of receiving these emails I was preoccupied with work matters and working remotely (in the north of Western Australia) and so did not give these issues too much thought.
40. I recall that I was further informed by Jaysen, and I verily believe, that he was dealing directly with Chris at the time in trying to obtain access to our funds.
41. In around late December 2018, after I returned from up north, I informed Jaysen that I was getting concerned and impatient with regards to the access to our funds.

Meeting with Chris & [REDACTED] Representation

42. In early January 2019 I then arranged a meeting with Chris and his father (Gavin), and one of my business associates (Alex Hewlett) at a coffee shop in Bullcreek. The purpose of that meeting was to request an understanding as to why no money had been returned to Jaysen's account. I observed at that meeting that Chris was shaking when I was talking to him and he was unwilling to make eye contact. Chris told me he did not want to talk in front of his father.
43. I recall that Gavin and Alex then left the table and I spoke privately with Chris. Chris showed me emails from [REDACTED] (of [REDACTED]). I recall being shown a specific email which appeared to be from [REDACTED] and which contained details concerning potential Anti Money Laundering (AML) compliance issues that Chris was having with his bank accounts. This was the first time that Chris had explained to me that he had potential financial issues, or issues with access to his funds.
44. After that meeting I formed the view that Chris had a reasonable explanation for not being able to release the funds owing to me and others. I also gained some comfort in knowing that a law firm was dealing with the matter.

Further representation regarding release of funds & closure of NAB account

45. Following this meeting Chris was providing continuous updates verbally to Jaysen and I as to the status of his accounts and our funds.
46. In early February 2019, I was then informed by Chris that NAB were going to close his account. Chris provided me with an email from NAB advising that they were going to pay the money into his Westpac account. At **tab 7** is an apparent email from NAB to Chris dated 8 February 2019 together with a payment details report for \$6,183,171.63 to Chris' Westpac account.
47. On 20 February 2019 I then received an email from Chris regarding the transfer of \$6,408,171.63 to his Westpac account as part of the account closure. At the time of receiving that email I believed it to be an email from NAB and saw it as explanation as to



why Chris had not earlier received that similar sum of money in his Westpac account. At **tab 8** is a true copy of that email.

48. At that point, I was happy that Chris appeared to be moving to Westpac. Jaysen and I were Westpac customers and, through our business operations, I had a banking manager at Westpac who I believed could assist in showing that we were trusted sources and so there would be less issue in Chris transferring funds to us if he was encountering general AML compliance issues. It did not surprise me at the time that Chris would have been encountering such issues. While I have never suspected Chris of money laundering, I was not surprised that large transactions of money would raise red flags, especially in light of the fact that monies were being deposited from betting agencies.
49. On 13 and 15 March 2019 I then received further emails forwarded from Chris, which appeared to forward emails from [REDACTED]. At **tab 9** is a true copy of those emails, which concern the release of funds that were apparently being transferred to Chris' Westpac account. Those emails, being purportedly from [REDACTED] again gave me some assurance that issues with the funds were being progressed.

Further meetings and discovery of [REDACTED] impersonation

50. At around that time, in March 2019, Jaysen and I organised a further meeting with Chris as we were concerned that nothing was happening. We still had not seen any funds. I told Chris we wanted to speak with Nathan.
51. Around Anzac Day 2019 Jaysen, myself, Chris and Mr Adam Wilson (who is a supplier and friend of Jaysen and mine) were in Melbourne to watch a football match. I am an Essendon supporter and I recall they were playing.
52. A few months later, in around June 2019, I had a meeting with Adam and a business partner of his (Kade Lang) at the Windsor Hotel in South Perth.
53. At that meeting, Adam told me that he had invested with Chris but had not received any funds back from his investment. I informed Adam that Chris was having issues with access to his funds but that [REDACTED] was managing it. We subsequently arranged a meeting with [REDACTED].
54. At that meeting (on 17 May 2019) [REDACTED] informed me that he did not act for Chris, but that he knew Chris from [REDACTED] [REDACTED] informed me, and I believe, that he was not the author of the emails that Chris sent me. I am informed by [REDACTED] and I believe that he subsequently lodged a formal complaint that Chris was pretending to be him in those emails.

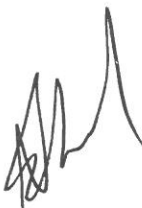



55. This process of being informed that we would receive money, but then the money never coming, has then continued over approximately the next two years. During that period of time I have received a number of statements from bank accounts showing significant balances of money in Chris' accounts, but I am consistently informed by Chris that he is having issues with his accounts being frozen.
56. Chris has explained to me that that were a lot of people going into the bank branches to ask about his accounts, including to impersonate him. As the bank saw money from betting agencies, they were concerned there were illegal activities and as such the bank did not release his funds. At **tab 10** is a true copy of an email from Chris to an email address described as Scam Assist at Westpac, together with an attachment described as a "sheet for the tracking of funds and below parties that are creditors".

Preparation of Loan Agreement & Further Bank Account Representations

Loan Agreement

57. In July 2019, Chris explained to Jaysen and I that, given his issues with the banks, we now needed some formal documentation in place to assist with Know Your Client (**KYC**) requirements that banks had imposed. I was under the impression that by documenting our agreement this would assist in gaining access to our funds. At **tab 11** is a true copy of a loan agreement executed between Jaysen and Chris dated 1 September 2018.
58. I was directly involved in the preparation of this agreement, having drafted it myself. I am aware that it was prepared reflecting our general understanding of the terms on which we had advanced money to Chris for the investment.
59. I note that there is no specific loan amount noted in the agreement. Instead, the amount of the loan is described to be based on cash calls made by Chris with interest to accrue from the date of payment. I understood these cash calls to represent the additional funds advanced to Chris to invest. Accordingly, the amount of \$1.45m that Chris promised to pay Jaysen under the agreement (with interest and charges (cl 4)) represented the amount advanced to Chris by Jaysen and I (through our jointly operated companies) at the time of this Agreement.
60. The reference to the special interest that Chris is to pay based on the trading performance reported by Chris represents the allocation of the winnings to Jaysen and Nameo.
61. Given that all money had been transferred from Jaysen's account to Chris directly, in relation to any advances made, I formed the view that it was appropriate for the written agreement to be solely between Chris and Jaysen.



Further Bank Issues & Introduction to Josh Hunt of HopgoodGanim

62. Following the apparent transfer of funds from NAB to Westpac, after the closure of Chris' NAB account, I understand that Chris started experiencing similar problems with Westpac. Chris then informed me that he was moving his money to Macquarie. Jaysen and I continued to request verification from Chris as to this.
63. At **tab 12** is a true copy of an email from Chris to me dated 1 August 2019 attaching a bank statement purportedly evidencing the transfer of funds from Westpac to Macquarie in the amount of \$15,617,831.81, together with a Westpac bank account statement from Chris. I note the transfer and statement is certified by Lenny Rego as a Westpac Bank Manager.
64. On 2 August 2019, I received an email from Lenny to Chris (copied to me) enclosing documents stamped with Lenny's signature and various pages of account transaction summaries relating to Chris' accounts. I noted that within that bundle of documents was the statement of transfer from Chris' Westpac account to his Macquarie account. I also observed within this bundle of documents that certain pages appeared to be bank generated and others appeared to be from Chris' personal intranet account with Westpac. I observed this based on the information appearing at the footer of each page which was different in parts. At **tab 13** is a true copy of that email from Lenny to Chris together with an attachment titled "20190801160737339.pdf" enclosing the various documents of Chris' accounts stamped and signed by Lenny.
65. Upon review of those documents, I recall remaining concerned that something was wrong and being unsure as to why I had still not seen any money from Chris or why there was not confirmation that the money had moved to his Macquarie account.
66. On 12 August 2019 I received a further email from Lenny Rego at Westpac. This email was in response to a query from me as to what happens with the funds if they are not received by Macquarie. I noted, immediately upon reading that email, that Lenny confirmed that he did not assist Chris to complete the transfer of funds and that he had only certified that "the receipt that Chris presented...was the Payment Summary (page 26). I did not need to confirm the transfer took place." At **tab 14** is a true copy of an email from Lenny to me dated 12 August 2019.
67. At around this time I first met Adam Fletcher who is a party to this action. I know that Adam was good friends with a business contact of mine, Mr. Peter Aleksander. I first met Adam through Peter, who introduced Jaysen and I to Adam for the purposes of a property investment that Adam was involved in. From that Jaysen and I built a relationship with Adam. I then met Stuart Campbell (who is also a party to this action) through Adam.



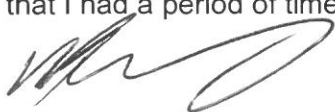
68. In around mid to late 2019 (September/October) I learnt that Chris was dealing with Josh Hunt of HopgoodGanim and I was under the impression that Josh could assist Chris with access to money issues.
69. Due to my frustration I started to distance myself from being a point of contact with Chris and allowed Jaysen to handle things from then on. Notwithstanding this, and Josh's involvement, I continued to observe that there was a lack of progress being made with any access to funds.
70. In around September 2020 Chris then informed me that Adam and Stuart were involved in this same investment. Adam and I started talking about our similar issues with an inability to obtain access to funds once we realised the mutual connection.

RECENT DEVELOPMENTS – URGENCY

71. While matters regarding the access to funds continued to linger, from around mid to late last year my concerns started to grow. They have now severely increased.

Further closure of accounts

72. In around early 14 August 2020, Josh and I were involved in a meeting with Macquarie which I understood was going to be for the purposes of talking about future strategy with dealing with Chris' investment and how we could access our funds despite what I was being told by Chris were AML compliance issues. That meeting was initiated by Chris.
73. I was informed by Chris that Macquarie was willing to deal with Chris as a customer based on his investment and that there would not be issues regarding AML compliance. I hoped this was correct and, having my own trading account through Macquarie, I was hopeful that it would be a simpler process than what we had previously encountered.
74. At that meeting both Josh and I were present with Chris at Macquarie's office at 240 St Georges Terrace. Unfortunately, it became clear to me that the people at the arranged meeting were part of Macquarie's wealth management team and would unlikely deal with the issues Chris was confronted with. When I explained the situation, they could not assist.
75. Following that meeting Chris tried to transfer money to my Macquarie bank account in the amount of 1 cent. Chris told me that he was doing this to link the accounts because that would make the transfer of future money more efficient. That transaction was successful, the 1 cent was credited to my account. Shortly after that transaction my account was closed by Macquarie without any notification or explanation.
76. I did not receive any notification of this in writing, but my stockbroker, Hugo McChesney of Shaw and Partners, informed me that my bank account at Macquarie was being closed and that I had a period of time in which to set up a new account and to transfer



funds out to another bank. Hugo informed me that he had spoken with a Macquarie representative and they were not at liberty to disclose why they were closing my account. Hugo informed me that he had never seen this before and that he understood, from his telephone conversation with the Macquarie representative, that I would not get any information from Macquarie.

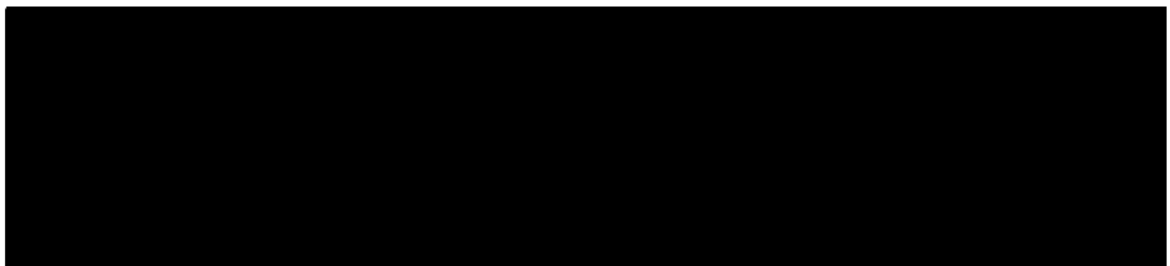
77. Based on this, at that time, I considered there appeared to be genuine banking issues with Chris' accounts.

ATO, AUSTRAC and ASIC Representations

78. At around this time, I was also informed by Chris that the ATO was the reason that the banks had locked down his accounts. At this time Chris sent me a photo showing part of a notice of assessment from the ATO for approximately \$36m. At **tab 15** is a true copy of the screenshot that Chris sent me.
79. The following month, in or around late November early December, I was further informed by Chris that ASIC had been making enquiries in relation to his business activities and whether he needed an AFSL and that Josh Hunt was managing this. I was later informed by Josh that he was not managing this.
80. At around this time Chris also started advising me that he was having issues with AUSTRAC and they had locked down his accounts.
81. On or around 15 January 2021, Chris informed me that he had made a "settlement payment" with AUSTRAC for \$4.5m. Chris had previously informed me that he had made another "settlement payment" of \$1.5m to AUSTRAC. This caused me to question Chris' version of events, as I am not aware of any proceedings being commenced by AUSTRAC against Chris or by or any other regulatory authorities. Furthermore, Chris stated that he had signed a settlement deed with AUSTRAC. On or around 15 January 2021, when I requested a copy of the settlement deed, Chris stated that he did not have one. At **tab 16** is a true copy of an email which appears to be from AUSTRAC to Chris dated 22 January 2021.

Acknowledgements of debt and location of funds

82.



83.



A handwritten signature in black ink, located at the bottom center of the page.

A handwritten signature in black ink, located at the bottom right of the page.



84. At around that time I had become increasingly concerned about the security of our funds with Chris, however after receiving letters of this type I at least felt that the funds were in existence and could be made available once such issues were sorted.
85. Despite having received the above assurances from Chris and Josh Hunt, I am now however, extremely concerned as I currently have no assurance that there is any money in any of the bank accounts that Chris shown to me.
86. Further, Jaysen has told me that Chris had previously provided him with login access for his BOQ account and his NAB account. I am informed by Jaysen, and I believe that previously there was money going into his BOQ account, but now there is no money going into this account and the balance of this BOQ account is zero.
87. I am also informed by Jaysen, and I believe, that Chris' Macquarie account was closed down in December 2020 with \$109m in it and there is no longer any visibility on this account.
88. Chris has also informed me that ING account was closed down in January 2021 with approximately \$3.5m in it. Chris told me this, and Jaysen has shown me screen shots of that account which show that it is closed. Chris has told Jaysen and I that he hasn't received a cheque from that account despite its closure.

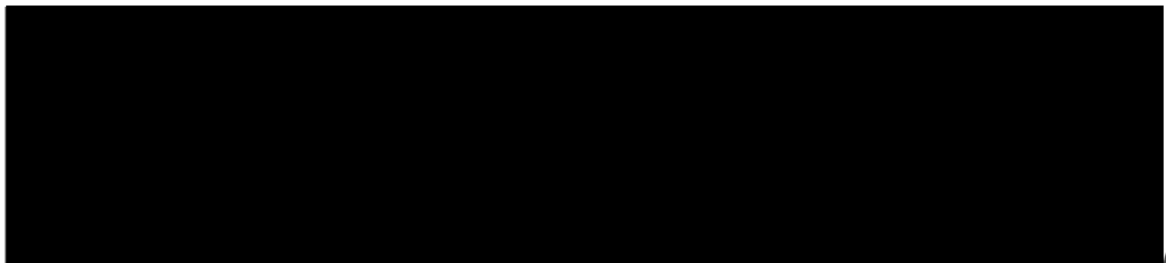
Ability to alter NAB Trade Account Balance – 11 March 2021 Meeting

89. Chris has further told Jaysen, who informed me on or around 3 March 2021, that he now has approximately \$172m in his NAB trade account and he has provided Jaysen with login access to that account. I had recently sighted that account and confirmed that the money appeared to be there.
90. Given my growing concerns, however, on Wednesday 10 March 2021 Chris told me that he would take Jaysen or Adam to NAB to explain what the process is with the banks and why the money is being held up. I tried to arrange a meeting with Chris to call NAB with each of Jaysen and Adam on the call. Chris said he was going to have that call and then cancelled, or never organised for it to happen.

91. On 11 March 2021, I was then informed by Adam, and I believe, that he attended the offices of Josh Hunt of HopgoodGanim for a meeting with Chris regarding issues concerning access to the funds.
92. Immediately prior to that meeting I was in the airport lounge with Jaysen returning on a work flight from the Port Hedland and Jaysen handed me his phone where he had logged into Chris' NAB trade. I wanted to verify for myself how the money was in there and wanted to try and play around with the account. During the course of that I discovered the ability to manually alter the balance to zero. I was also able to change the balance to read \$100.00.
93. I immediately telephoned Adam to tell him to get Chris to log on to his account and view the balance. I am informed by Adam and I believe that Chris was shocked when he logged on, that he swore and that he appeared to be physically shaking. I am further informed by Adam that, at that meeting, Adam was shown an affidavit sworn by Chris, which was filed in the bankruptcy proceedings, verifying that the \$172m was in his NAB account. Adam informed me that he was assured, at that meeting, that the money is with Chris.
94. All of the above events have left me extremely confused as to what is the status of funds that I invested with Chris and have caused me serious concern that those funds, and any profit derived from them, may either not exist or may have been transferred to a location that I am not aware of. This has caused me to wonder whether the \$172m ever existed in Chris' account or whether the appearance of those funds were just created by him.
95. I am further concerned that, as a result of the 11 March 2021 meeting, Chris will be "spooked" from being confronted about the ability to change a balance in the NAB account. I am concerned that this may lead Chris to take action concerning funds held in his accounts, particularly if he is aware that these proceedings have been commenced.

Undertaking

96. I understand that the plaintiffs in this action are required to give an undertaking as to damages in support of the freezing order and related relief sought in the absence of the defendant. I confirm, as a director of Nameo, Jaytona and 365 Plant Hire the following:



Handwritten signature of the plaintiff.

Handwritten signature of the plaintiff.

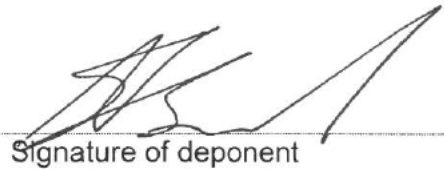


Conclusion

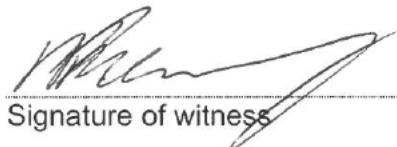
97. In view of the material outlined above, I respectfully request that this matter be heard on an urgent basis in the absence of Chris because I am concerned that if the orders sought by the IP, and particularly the freezing orders, are not made on an *ex parte* basis, then there is a heightened risk that Chris will seek to transfer or dissipate the funds so that I and other investors are left without any recourse to our money.
98. For the reasons given above, I seek the IP be heard on an urgent *ex parte* basis in the first instance.

Affirmed by the deponent
At Perth
In Western Australia
on 16 March 2021
Before me:

)
)
)
)
)



Signature of deponent



Signature of witness

MICHAEL PETER MCCARREY
Solicitor
Mills Oakley
24/240 St Georges Terrace
Perth WA 6000

Federal Court of Australia
District Registry: Perth
Division: Commercial and Corporations

ADAM NICHOLAS IAN FLETCHER & OTHERS

Plaintiffs

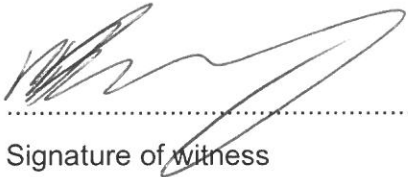
CHRISTOPHER MICHAEL BROWN & ANOTHER

Defendants

CERTIFICATE OF EXHIBIT

This is the exhibit marked NES-1 referred to in the affidavit of Nader El Sayed affirmed on 16 March 2021.

Nader El Sayed



.....

Signature of witness

Current Company Extract for 365 PLANT HIRE PTY LTD

Extracted from ASIC database on 12 March 2021 01:24 PM AEST

This extract contains information derived from the Australian Securities and Investment Commission's (ASIC) database under section 1274A of the Corporations Act 2001. Please advise ASIC of any error or omission which you may identify.

Organisation Details

Name: 365 PLANT HIRE PTY LTD
 A.C.N: 621477978
 A.B.N: 77621477978
 Status: Registered
 Registered In: WA
 Registration Date: 04/09/2017
 Review Date: 04/09/2021
 Ultimate Holding Company: NAMEO PTY LTD
 Name Start Date: 04/09/2017
 Type: Australian Proprietary Company
 Organisation Number Type: Australian Company Number
 Details Start Date: 04/09/2017
 Class: Limited By Shares
 Subclass: Proprietary Company
 Disclosing Entity: No
 Registered charity: No
 Document Number: 3E7025168

Organisation Address

Status	Address Type	Address	Start Date	Doc Number
Current	Registered Office	BLAKERS PTY LTD UNIT 7 37 YIRRIGAN DRIVE MIRRABOOKA WA 6061	04/09/2017	3E7025168
Current	Principal Place of Business	UNIT 1 25 BARKER STREET BELMONT WA 6104	26/07/2019	0EQW31395

Organisation Officers

Role	Officer Details	Address	Appointment Date	Court Details	Doc Number
Director	NADER IBRAHIM EL SAYED Date of Birth: [REDACTED] Place of Birth: [REDACTED]	[REDACTED]	04/09/2017		3E7025168
Director	JAYSEN ANDREW TAYLOR Date of Birth: [REDACTED] Place of Birth: [REDACTED]	[REDACTED]	11/10/2017		6E5579411
Secretary	NADER IBRAHIM EL SAYED Date of Birth: [REDACTED] Place of Birth: [REDACTED]	[REDACTED]	04/09/2017		3E7025168
Ultimate Holding Company	NAMEO PTY LTD ACN: 155839197 ABN: 47155839197				3E7025168

Share Structure

Share Class	No. Issued	Amount Paid	Amount Unpaid	Doc Number
ORD ORDINARY SHARES	166	\$166.00	\$0.00	3E8569740

Note: For each class of shares issued by a proprietary company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

Shareholders

Class	No. Held	Beneficially Held	Fully Paid	Shareholder Details	Document Number
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Class	No. Held	Beneficially Held	Fully Paid	Shareholder Details	Document Number
ORD	116	Yes	Yes	JAYSEN ANDREW TAYLOR [REDACTED]	6E5579411
ORD	50	Yes	Yes	NAMEO PTY LTD SUITE 11 100 MILL POINT ROAD SOUTH PERTH WA 6151 ACN: 155839197 ABN: 47155839197	6E5579411

Documents

Form Code	Description	# of pages	Received	Processed	Effective	Doc Number
484	484C Change to Company Details Change of Principal Place Of Business (Address)	2	26/07/2019	26/07/2019	26/07/2019	0EQW31395
484	484 Change to Company Details 484A12 Change Officeholder Name or Address 484A2 Change Member Name or Address	2	09/04/2018	09/04/2018	05/04/2018	6E5579411
484	484C Change to Company Details Change of Principal Place Of Business (Address)	2	13/02/2018	13/02/2018	19/01/2018	6E4044823
484	484 Change to Company Details 484E Appointment or Cessation of a Company Officeholder 484O Changes to Share Structure 484G Notification of Share Issue 484N Changes to (Members) Share Holdings	3	11/10/2017	11/10/2017	11/10/2017	3E8569740
201	201C Application For Registration as a Proprietary Company	3	04/09/2017	04/09/2017	04/09/2017	3E7025168

Contact Address for ASIC use only

Note: The Address for ASIC Company Communications is for ASIC use only to correspond with the company. ASIC will forward notices such as the company statement, invoice statements and other correspondence where requested to this address.

Address	Start Date	Doc Number
PO BOX 404 MIRRABOOKA WA 6941	04/09/2017	

Current Company Extract for JAYTONA PTY LTD

Extracted from ASIC database on 12 March 2021 01:22 PM AEST

This extract contains information derived from the Australian Securities and Investment Commission's (ASIC) database under section 1274A of the Corporations Act 2001. Please advise ASIC of any error or omission which you may identify.

Organisation Details

Name: JAYTONA PTY LTD
 A.C.N: 137723418
 A.B.N: 35137723418
 Status: Registered
 Registered In: WA
 Registration Date: 17/06/2009
 Review Date: 17/06/2021
 Name Start Date: 17/06/2009
 Type: Australian Proprietary Company
 Organisation Number Type: Australian Company Number
 Details Start Date: 17/06/2009
 Class: Limited By Shares
 Subclass: Proprietary Company
 Disclosing Entity: No
 Registered charity: No
 Document Number: 5E2129618

Organisation Address

Status	Address Type	Address	Start Date	Doc Number
Current	Registered Office	BLAKERS PTY LTD UNIT 7 37 YIRRIGAN DRIVE MIRRABOOKA WA 6061	12/04/2011	1E7300403
Current	Principal Place of Business	SUITE 1 414 ROKEBY ROAD SUBIACO WA 6008	01/03/2021	7EBF52696

Organisation Officers

Role	Officer Details	Address	Appointment Date	Court Details	Doc Number
Director	JAYSEN ANDREW TAYLOR Date of Birth: [REDACTED] Place of Birth: [REDACTED]	[REDACTED]	17/06/2009		6E5687337
Director	TONIA MICHELLE TAYLOR Date of Birth: [REDACTED] Place of Birth: [REDACTED]		17/06/2009		6E5687337
Secretary	JAYSEN ANDREW TAYLOR Date of Birth: [REDACTED] Place of Birth: [REDACTED]		17/06/2009		6E5687337

Share Structure

Share Class	No. Issued	Amount Paid	Amount Unpaid	Doc Number
ORD ORDINARY SHARES	136	\$136.00	\$0.00	3E5127491

Note: For each class of shares issued by a proprietary company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

Shareholders

Class	No. Held	Beneficially Held	Fully Paid	Shareholder Details	Document Number
ORD	45	Yes	Yes	TONIA MICHELLE TAYLOR [REDACTED]	6E5687337

Class	No. Held	Beneficially Held	Fully Paid	Shareholder Details	Document Number
ORD	50	Yes	Yes	JAYSEN ANDREW TAYLOR	6E5687337
ORD	41	Yes	Yes	NAMEO PTY LTD SUITE 11 100 MILL POINT ROAD SOUTH PERTH WA 6151 ACN: 155839197 ABN: 47155839197	6E5687337

Documents

Form Code	Description	# of pages	Received	Processed	Effective	Doc Number
484	484C Change to Company Details Change of Principal Place Of Business (Address)	2	11/03/2021	11/03/2021	11/03/2021	7EBF52696
484	484C Change to Company Details Change of Principal Place Of Business (Address)	2	09/12/2019	09/12/2019	09/12/2019	0EZE06775
484	484 Change to Company Details 484A13 Change Officeholder Name or Address 484A2 Change Member Name or Address	4	11/04/2018	11/04/2018	06/04/2018	6E5687337
484	484C Change to Company Details Change of Principal Place Of Business (Address)	2	13/02/2018	13/02/2018	18/01/2018	6E4044821
484	484 Change to Company Details 484O Changes to Share Structure 484G Notification of Share Issue 484N Changes to (Members) Share Holdings	2	14/07/2017	14/07/2017	14/07/2017	3E5127491
484	484C Change to Company Details Change of Principal Place Of Business (Address)	2	07/03/2017	07/03/2017	02/03/2017	2E9825093
484	484A1 Change to Company Details Change Officeholder Name Or Address	2	05/01/2015	05/01/2015	15/12/2014	2E1352855
484	484C Change to Company Details Change of Principal Place Of Business (Address)	2	27/09/2012	27/09/2012	27/09/2012	1E8760866
484	484 Change to Company Details 484O Changes to Share Structure 484G Notification of Share Issue 484N Changes to (Members) Share Holdings	3	29/03/2012	29/03/2012	27/03/2012	1E8233673
312	312C Notification of Release of Property	3	10/11/2011	10/11/2011	19/10/2011	7E4079097
309	309A Notification of Details of a Charge	26	09/11/2011	09/11/2011	20/10/2011	7E4077786
309	309A Notification of Details of a Charge	11	13/10/2011	14/10/2011	27/09/2011	027560122
312	312C Notification of Release of Property	2	13/10/2011	14/10/2011	13/10/2011	027560107
309	309A Notification of Details of a Charge	25	12/10/2011	12/10/2011	28/09/2011	7E4012805
309	309A Notification of Details of a Charge	5	06/07/2011	06/07/2011	23/06/2011	7E3792683
484	484B Change to Company Details Change of Registered Address	2	05/04/2011	05/04/2011	03/04/2011	1E7300403
312	312C Notification of Release of Property	3	27/09/2010	27/09/2010	10/09/2010	7E3194688
309	309A Notification of Details of a Charge	6	27/09/2010	27/09/2010	13/09/2010	7E3194644
309	309A Notification of Details of a Charge	5	07/01/2010	07/01/2010	24/12/2009	7E2637345
484	484 Change to Company Details 484C Change of Principal Place of Business (Address) 484A1 Change Officeholder Name or Address 484A2 Change Member Name or Address	3	18/09/2009	18/09/2009	18/09/2009	1E5831573
309	309A Notification of Details of a Charge	17	28/08/2009	01/09/2009	18/08/2009	025869580
201	201C Application For Registration as a Proprietary Company	3	17/06/2009	17/06/2009	17/06/2009	5E2129618

Contact Address for ASIC use only

Note: The Address for ASIC Company Communications is for ASIC use only to correspond with the company. ASIC will forward notices such as the company

Current Company Extract for NAMEO PTY LTD

Extracted from ASIC database on 12 March 2021 01:25 PM AEST

This extract contains information derived from the Australian Securities and Investment Commission's (ASIC) database under section 1274A of the Corporations Act 2001. Please advise ASIC of any error or omission which you may identify.

Organisation Details

Name: NAMEO PTY LTD
 A.C.N: 155839197
 A.B.N: 47155839197
 Status: Registered
 Registered In: WA
 Registration Date: 21/02/2012
 Review Date: 21/02/2022
 Name Start Date: 21/02/2012
 Type: Australian Proprietary Company
 Organisation Number Type: Australian Company Number
 Details Start Date: 21/02/2012
 Class: Limited By Shares
 Subclass: Proprietary Company
 Disclosing Entity: No
 Registered charity: No
 Document Number: 5E2937835

Organisation Address

Status	Address Type	Address	Start Date	Doc Number
Current	Registered Office	'2' 51 LANCASTER ROAD WANGARA WA 6065	17/06/2019	0ENN63397
Current	Principal Place of Business	[REDACTED]	09/03/2014	5E3498649

Organisation Officers

Role	Officer Details	Address	Appointment Date	Court Details	Doc Number
Director	MELANIE EL SAYED Date of Birth: [REDACTED] Place of Birth: [REDACTED]	[REDACTED]	21/02/2012		5E3498649
Director	NADER EL SAYED Date of Birth: [REDACTED] Place of Birth: [REDACTED]	[REDACTED]	21/02/2012		5E3498649

Appointment of secretary is optional. In the event no secretary is appointed the director(s) assume the responsibilities under the Law

Share Structure

Share Class	No. Issued	Amount Paid	Amount Unpaid	Doc Number
ORD ORDINARY	1	\$1.00	\$0.00	5E2937835

Note: For each class of shares issued by a proprietary company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

Shareholders

Class	No. Held	Beneficially Held	Fully Paid	Shareholder Details	Document Number
ORD	1	Yes	Yes	MELANIE EL SAYED [REDACTED]	5E3498649

Documents

Form Code	Description	# of pages	Received	Processed	Effective	Doc Number
484	484B Change to Company Details Change of Registered Address	2	10/06/2019	10/06/2019	10/06/2019	0ENN63397
484	484 Change to Company Details 484C Change of Principal Place of Business (Address) 484A1 Change Officeholder Name or Address 484A2 Change Member Name or Address	3	09/03/2014	09/03/2014	09/03/2014	5E3498649
201	201C Application For Registration as a Proprietary Company	3	21/02/2012	21/02/2012	21/02/2012	5E2937835

Contact Address for ASIC use only

Note: The Address for ASIC Company Communications is for ASIC use only to correspond with the company. ASIC will forward notices such as the company statement, invoice statements and other correspondence where requested to this address.

Address	Start Date	Doc Number
UNIT 2 51 LANCASTER ROAD WANGARA WA 6065	10/06/2019	

Sarah Lo

From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 3:04 PM
To: Justin Daly; Sarah Lo
Subject: FW: CB Trade
Attachments: TRADE CB.pptx; ATT00001.htm

From: Jaysen Taylor <[REDACTED]>
Sent: Tuesday, 23 October 2018 10:15 AM
To: Nader El Sayed <[REDACTED]>
Subject: Fwd: CB Trade

Many thanks

Kind Regards

Jaysen Taylor
Director

Mobile: [REDACTED]
 Email: [REDACTED]

Unit 1 / 25 Barker St
 BELMONT Western Australia
www.multipiant.com.au

The information contained in this message may be confidential and is intended for the addressees only.
 Jaytona Pty Ltd have virus checked the email prior to it being sent and accept no liability for any damages caused by changes or additions to the email content or structure.

Sent from Jaysen's iPhone

Begin forwarded message:

From: "Chris Brown" <[REDACTED]>
To: "Jaysen Taylor" <[REDACTED]>
Subject: Fwd: CB Trade

See attached Jaysen. Exciting times.

Sent from my iPhone

Begin forwarded message:

From: Chris Brown <[REDACTED]>
Date: 23 October 2018 at 8:58:55 am AWST

To: Chris Brown <[REDACTED]>
Subject: CB Trade

attached

--

Chris Brown
Investment Analyst
M: +61 [REDACTED]
141 Cambridge St
West Leederville
Perth WA 6007

[REDACTED]
www.resources-wa.com.au



Trading Case Study

Winx - Cox Plate 2018

Chris Brown

Current Ledger

Significant Position



RESOURCESWA

Position	Back Investment	Return	ASSET	Liability of CB	Return	Investment Against Us
Winx - BACK	\$ 20,000.00	8	\$ 160,000.00			
Winx - BACK	\$ 15,000.00	8	\$ 120,000.00			
Winx - BACK	\$ 13,000.00	6	\$ 78,000.00			
Winx - BACK	\$ 10,000.00	6	\$ 60,000.00			
Winx - BACK	\$ 10,000.00	5.5	\$ 55,000.00			
Winx - BACK	\$ 15,000.00	5	\$ 75,000.00			
Winx - BACK	\$ 10,000.00	5	\$ 50,000.00			
Winx - BACK	\$ 15,000.00	4.5	\$ 67,500.00			
Winx - BACK	\$ 10,000.00	4.5	\$ 45,000.00			
Winx - BACK	\$ 25,000.00	4.5	\$ 112,500.00			
Winx - BACK	\$ 45,000.00	4	\$ 180,000.00			
Winx - LAY				\$ 50,000.00	\$ 3.00	\$ 25,000
Winx - LAY				\$ 25,000.00	\$ 2.50	\$ 16,667
Winx - LAY				\$ 10,000.00	\$ 1.95	\$ 10,526
Winx - LAY				\$ 15,000.00	\$ 2.10	\$ 13,636
Winx - LAY				\$ 100,000.00	\$ 1.80	\$ 125,000
Benbatl - BACK	\$ 5,000.00	19	\$ 95,000.00			
Humidor - BACK	\$ 5,000.00	16	\$ 80,000.00			
Winx - LAY				\$ 50,000.00	\$ 1.80	\$ 62,500
Winx - LAY				\$ 25,000.00	\$ 1.75	\$ 33,333
Winx - LAY				\$ 35,000.00	\$ 1.50	\$ 70,000
Winx - LAY				\$ 50,000.00	\$ 1.60	\$ 83,333
Winx - LAY				\$ 60,000.00	\$ 1.45	\$ 133,333
Winx - LAY				\$ 25,000.00	\$ 1.40	\$ 62,500
Winx - LAY				\$ 50,000.00	\$ 1.40	\$ 125,000
Dargento - BACK	\$ 2,500.00	31	\$ 77,500.00			
TOTALS	\$ 200,500.00		\$ 1,255,500.00	\$ 495,000.00		\$ 760,829.35

Total Spread of Funds – Current State

Small hedge allocations to chances deemed 'dangers'



	INVESTED ON	ASSET	LIABILITY	INVESTED AGAINST
WINX	\$ 188,000.00	\$ 1,003,000.00	\$ 495,000.00	\$ 760,829.35
BENBATL	\$ 5,000.00	\$ 95,000.00	-	-
HUMIDOR	\$ 5,000.00	\$ 80,000.00	-	-
DARGENTO	\$ 2,500.00	\$ 77,500.00	-	-

SCENARIO	ASSET RETURN	LIABILITY RETURN	TOTAL RETURN	TOTAL INVESTMENT	ROI
WINX WINS	\$ 1,003,000.00	\$ -	1,003,000 \$	695,500	44%
HUMIDOR WINS	\$ 80,000.00	\$ 760,829	840,829 \$	695,500	21%
BENBATL WINS	\$ 95,000.00	\$ 760,829	855,829 \$	695,500	23%
DARGENTO WINS	\$ 77,500.00	\$ 760,829	838,329 \$	695,500	21%
ANY OTHER RESULT	\$ -	\$ 760,829	760,829 \$	695,500	9%

Strategy – Slowly reduce spread in coming days and bring a worst case result of 30% together which at current prices would mean minimum result 30% and maximum 40% Winx winning.

Strategy over 6-12 Months

Slow build up and reactions to news, then long term lay off once 'price point' met



RESOURCESWA

- Slowly build an asset base and foundation of the trade as the season post her 3rd cox plate.
- Set a price point to then begin the lay off phase of the trade – for me it was \$3 as I knew there would be international presence this year.
- Back Benbatl and Humidor individually as the main threats (Benbatl now \$9 so value in that trade also)
- Further lay off this week at the lower price to bring the spread closer together and ensure maximum result regardless of end outcome in a binary sense.
- Bulletproof results with Winx laid off enough and minimum current result of 9% - i.e. if all horses scratched etc 9% on \$FUM end result currently. “Black Swan” Event...
- Hope this helps – and as discussed all amounts kept confidential in their entirety

CB

Sarah Lo

From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 2:38 PM
To: Justin Daly; Sarah Lo
Subject: FW: Forward Planning
Attachments: Program - Derby Week - CBJTNES.xlsx

From: Chris Brown <[REDACTED]>
Sent: Monday, 29 October 2018 10:18 PM
To: Nader [REDACTED]
Subject: Forward Planning

Hi Mate,

See attached some figures I have input to assess capital allocations based on withdrawals requested today across agencies and some conservative figures for the next two weeks.

Would be the potential opportunity for some to max out and as always I have been conservative with balances and the returns with intent to go higher as the weeks progress.

In regards to how to allocate the funds that return during the period, I have obviously already got \$220k in the asset sides for these trades thus far, but for returning funds this week my thought would be that in terms of allocations towards the weekends events, I am happy to split the money until your total investment is on.

i.e. Current Balance - \$343k

- For the first 686k we are 50/50 in all allocations to any position. This keeps it clean, and we all make the same until my excess funds pour in over the latter stages of next week.

Will definitely be room to add funds also and they would provide definite improvement to each position as you will see by the net gaps for max under the main table working left to right. Trading would begin to take place over the next couple of days when some final markets go up and others close off.

Hope I am making sense!

--
Chris Brown
 Investment Analyst
 M: +61 [REDACTED]
 141 Cambridge St
 West Leederville
 Perth WA 6007

[REDACTED]
www.resources-wa.com.au



FLEMINGTON CARNIVAL

JT NES CB
GB LT SB

TANGIBLE										CONSERVATIVE				
EVENT	HORSE	DATE	VALUE ASSET	WAP	CURRENT PRICE	CURRENT INVESTMENT	PERCEIVED PROBABILITY	IMPLIED PROBABILITY	TANGIBLE NET PROBABILITY VALUE	MAX CAPACITY	ESTIMATED RETURN	OUTCOME	PROFIT	
VRC DERBY	THINKIN' BIG	SAT	\$ 425,000.00	8.5	2.8	\$ 50,000.00	11.76%	35.71%	23.95%	\$ 273,214.29	1.3	\$ 355,178.57	\$ 81,964.29	
COOLMORE	ZOUSAIN	SAT	\$ 330,000.00	11	3.6	\$ 30,000.00	9.09%	27.78%	18.69%	\$ 238,333.33	1.25	\$ 297,916.67	\$ 59,583.33	
CANTLALA (KENNEDY MILE)	LAND OF PLENTY	SAT	\$ 180,000.00	9	4	\$ 20,000.00	11.11%	25.00%	13.89%	\$ 135,000.00	1.2	\$ 162,000.00	\$ 27,000.00	
MYER(PRIMROSE NOW)	AMPHIRITE	SAT	\$ 154,000.00	11	5	\$ 14,000.00	9.09%	20.00%	10.91%	\$ 123,200.00	1.15	\$ 141,680.00	\$ 18,480.00	
MELBOURNE CUP	YUCATAN	TUE	\$ 390,000.00	26	4.5	\$ 15,000.00	3.85%	22.22%	18.38%	\$ 303,333.33	1.225	\$ 371,583.33	\$ 68,250.00	
OAKS (50/50 POSITION)	VERY ELLEGANT	THUR	\$ 225,000.00	15	2.5	\$ 15,000.00	6.67%	40.00%	33.33%	\$ 135,000.00	1.35	\$ 182,250.00	\$ 47,250.00	
VRC SPRINT	REDZEL	SAT	\$ 234,000.00	9	4.8	\$ 26,000.00	11.11%	20.83%	9.72%	\$ 185,250.00	1.15	\$ 213,037.50	\$ 27,787.50	
EMIRATES STAKES	BLAIR HOUSE	SAT	\$ 325,000.00	6.5	2.8	\$ 50,000.00	15.38%	35.71%	20.33%	\$ 208,928.57	1.25	\$ 261,160.71	\$ 52,232.14	
										\$ 1,692,259.52				\$ 382,547.26
DAY E(Funds) R(Funds) Gap for Max			Wednesday 150000	Thursday 150000	Friday 150000	Saturday 450000	Monday 150000	Tuesday 150000	Wednesday 150000	Thursday 150000	Friday 150000	Saturday 750000		
						\$ 769,747.62						\$ 832,511.90		
						\$ 319,747.62						\$ 82,511.90		
Total Potential Gap for Max						\$ 402,259.52								

Rexx Mistake	\$	45,000	\$	495,000	\$	637,500
CB Mistake	\$	40,000	\$	45,000	\$	677,500
Winx 1.41.01-2	\$		\$	1,040,000	\$	1,717,500
Loss	\$		\$	43,000	\$	1,974,500
Osborne Bulls	\$	20,000	\$	87,200	\$	1,761,700
Settlement	\$	21,500	\$	170,148	\$	1,931,848
Rare Selection	\$	35,000	\$	427,200	\$	2,399,048
Sunday Settlement	\$	15,000	\$	62,500	\$	2,461,548
Golf	\$		\$	23,500	\$	2,485,048
Royal Ascot	\$		\$	9,000	\$	2,474,048
Settlement	\$	55,000	\$	189,400	\$	2,663,448
Loan	\$	50,000	\$	60,000	\$	2,723,448
Settlement	\$	10,000	\$	50,000	\$	2,773,448
Settlement	\$	22,000	\$	110,000	\$	2,893,448
Myatary Miss Lay 2/3 placing	\$	10,500	\$	50,000	\$	2,933,448
Sacred Croulx	\$	30,000	\$	480,000	\$	3,413,448
2nd August	\$	40,000	\$	360,000	\$	3,773,448
29th February 65K	\$		\$	370,000	\$	4,143,448
Trading while waiting funds	\$		\$	65,000	\$	4,208,448
30 x trade 50/50 1/03/20	\$	20,000	\$	288,717	\$	4,497,165
30 x trade 50/50 1/03/20	\$	10,000	\$	300,000	\$	4,797,165
Racing 14th March	\$		\$	150,000	\$	4,947,165
Settlement 14th March	\$	30,000	\$	500,000	\$	5,097,165
Settlement 21st March	\$	30,000	\$	712,500	\$	5,397,165
Settlement 21st March	\$	20,000	\$	475,000	\$	5,872,165
Denilde Money	\$		\$	475,000	\$	6,347,165
Betting 4th April	\$		\$	35,000	\$	6,382,165
Mistake 4th April	\$		\$	45,000	\$	6,427,165
Mistake Hong Kong 5th April	\$	30,000	\$	600,000	\$	7,027,165
Trading	\$	20,000	\$	334,000	\$	7,361,165
Mistake 65x 11th April	\$		\$	55,000	\$	7,416,165
Mistake 40x 13th April	\$	30,000	\$	1,517,000	\$	8,933,165
Mistake 40x 13th April	\$	40,000	\$	1,067,000	\$	9,900,165
Mistake 40x 13th April	\$	30,000	\$	888,000	\$	10,788,165
Mistake 15x x 35/3 18th April	\$		\$	600,000	\$	11,388,165
Trading 18th April	\$	15,000	\$	350,000	\$	11,738,165
Trading 25th April	\$		\$	70,000	\$	11,808,165
Mistake 25th April 45 x 75000k / 3	\$	25,000	\$	50,000	\$	11,858,165
Mistake 25th April 20 x 20000k / 3	\$	20,000	\$	2,183,335	\$	13,041,500
Mistake 29th April 41 x 25000 / 3	\$	25,000	\$	200,000	\$	13,241,500
Mistake 2nd May 48 x 45000 / 3	\$	45,000	\$	696,700	\$	13,938,200
Betting 2nd May	\$		\$	1,440,000	\$	15,378,200
Betting 8th May	\$		\$	100,000	\$	15,478,200
Betting 18th May	\$		\$	50,000	\$	15,528,200
Betting 23rd May	\$		\$	100,000	\$	15,628,200
Mistake 23rd May 22 x 25k	\$	25,000	\$	50,000	\$	15,678,200
Betting 30th May	\$		\$	550,000	\$	16,228,200
Betting 6th June	\$		\$	252,000	\$	16,480,200
Betting 13th June	\$		\$	303,000	\$	16,783,200
Betting 20th June	\$		\$	157,500	\$	16,940,700
Mistake 20k x 38/3	\$		\$	291,250	\$	17,231,950
Mistake 15k x 34.6 26th June	\$	20,000	\$	508,000	\$	17,740,000
Betting 27th June	\$	15,000	\$	519,000	\$	18,259,000
Betting 4th July	\$		\$	160,500	\$	18,419,500
Betting 11th July	\$		\$	200,000	\$	18,619,500
Betting 18th July	\$		\$	450,000	\$	19,069,500
Mistake 18th July	\$	10000	\$	1,089,750	\$	20,159,250
Betting 25th July	\$		\$	389,000	\$	20,548,250
Betting 1st August	\$		\$	714,375	\$	21,262,625
Betting 8th August	\$		\$	49,375	\$	21,312,000
Mistake 8th August	\$		\$	1,398,250	\$	22,710,250
Betting 15th August	\$		\$	2,030,000	\$	24,740,250
Betting 22nd August	\$		\$	315,000	\$	25,055,250
Betting 28th August	\$		\$	115,000	\$	25,170,250
Betting 5th Sept	\$		\$	38,000	\$	25,208,250
Betting 9th Sept	\$		\$	600,000	\$	25,808,250
Betting 12th Sept	\$		\$	200,000	\$	26,008,250
Betting 19th Sept	\$		\$	177,500	\$	26,185,750
Betting 26th Sept	\$		\$	361,250	\$	26,547,000
Betting 03 Oct	\$		\$	942,500	\$	27,489,500
Betting 10 Oct	\$		\$	3,152,500	\$	30,642,000
Betting 17 Oct	\$		\$	862,500	\$	31,504,500
Betting 24 Oct	\$		\$	2,880,000	\$	34,384,500

10k x 38.8

Sarah Lo

From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 3:27 PM
To: Sarah Lo; Justin Daly
Subject: FW: dividend
Attachments: JTNES.JPG

From: Chris Brown <[REDACTED]>
Sent: Friday, 16 November 2018 1:54 PM
To: Nader El Sayed <[REDACTED]>
Subject: dividend

attached

--
Chris Brown
Investment Analyst
M: +61 [REDACTED]
141 Cambridge St
West Leederville
Perth WA 6007
[REDACTED]
www.resources-wa.com.au



Pay from
CMB
[Redacted]

Pay to
Jaysen Taylor
[Redacted]

Amount
\$ [Redacted]

When
Today: 16/11/2018

Description for payee
JT

Description for you
CB Dividend 1/1

Payment ID
127365944

Payment type
Pay anyone (Domestic)

Payment method
Overnight payment ⓘ

Payment history
[View payment history >](#)

New payment

Sarah Lo

From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 3:31 PM
To: Sarah Lo; Justin Daly
Subject: FW: Current State + Payment Reports via NAB
Attachments: payment_details_report-2018-11-27_1301_127549591_.pdf;
 payment_details_report-2018-11-27_1303_127365944_.pdf; JTNES - Program.xlsx

From: Chris Brown <[REDACTED]>
Sent: Tuesday, 27 November 2018 10:36 AM
To: Nader El Sayed <[REDACTED]>
Subject: Current State + Payment Reports via NAB

Hi Guys,

See attached summary post-weekend and pdf's sent through.

Went better than expected as i was able to allocate capital with a more estimated approach and both favourites won respectively.

NAB advisor said the latest funds will hit would be tomorrow, and apologised for the delay which she blamed on the nab connect set up being done poorly and gaps in my verification as i mentioned thursday night. Money left Friday as expected, so all good there finally.

Winterbottom position this week we will be able to fully allocate and maxismise without doubt. Viddora \$10 into \$3.60 favourite and worked well today on the main course in her last gallop. I am forecasting a return of 30-35% with full capital being 350 or so.

Thanks again and apologies for the capital management all a learning curve.

--
Chris Brown
 Investment Analyst
 M: +61 [REDACTED]
 141 Cambridge St
 West Leederville
 Perth WA 6007

www.resources-wa.com.au





NAB Connect - Domestic payment report

Payment ID



When 23/11/2018

Status Processed

Total amount (AUD) \$267,200.00

Payment details

Payment type

Pay anyone (Domestic)

Payment method

Overnight payment

From

Account name

CMB

BSB

Account



Description for you

Loan Repayment 1

Amount (AUD) Status

\$267,200.00 DR Valid

To

Account name

Jaysen Taylor

BSB

Account



Description for payee

JT

Amount (AUD) Status

\$267,200.00 CR Valid

End of report



NAB Connect - Domestic payment report

Payment ID [REDACTED]

When 23/11/2018

Status Processed

Total amount (AUD) \$427,655.00

Payment details

Payment type	Pay anyone (Domestic)	Payment method	Overnight payment
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From

Account name	BSB	Account	Description for you	Amount (AUD)	Status
CMB	[REDACTED]	[REDACTED]	CB Dividend 1/1	\$427,655.00 DR	Valid

To

Account name	BSB	Account	Description for payee	Amount (AUD)	Status
Jaysen Taylor	[REDACTED]	[REDACTED]	JT	\$427,655.00 CR	Valid

End of report

Event	Investment	Net Investment	Return	Result	Running Balance	Notes
Kings Will Dream	\$ 50,000	\$ 50,000	1.256	\$ 62,800	\$ 62,800	COMPLETE
Winx Lose - Any Other Result						
Winx Lose - Dargento						
Winx Lose - Humidor						
Winx Lose - Benbati						
Winx Win - Max Result	\$ 190,000	\$ 127,200	1.452	\$ 275,880	\$ 275,880	COMPLETE
Sunlight Manikato	\$ 55,000	\$ 55,000	1.225	\$ 67,375	\$ 343,255	COMPLETE
Weighted Averages - Derby Day	\$ 185,000	\$ 270,000.00	1.28	\$ 582,400	\$ 740,655	COMPLETE
	VOID					
	based on 150 tomorrow + CB 85 = 50/50 split of capital allocation outside external contributions					
	Net addition NES, JT					
Yucatan	\$ 100,000	55000	1.25	\$ 130,000.00	\$ 820,655	COMPLETE
Very Elegant	\$ 135,000	0	1.1	\$ 148,500.00	\$ 934,155	COMPLETE
Redzel	\$ 170,000	40000	1.21	\$ 254,100.00	\$ 918,255	COMPLETE
Blair House	\$ 190,000	70000	1.41	\$ 366,600.00	\$ 1,094,855	COMPLETE
LORDHELPMERUN ASSET BUILD	\$ -	100000 Future Return		\$ -	\$ 1,194,855	COMPLETE
Guineas Trade Theft				\$ 15,000.00	\$ 1,209,855	COMPLETE
Lordhelpmerun trade	\$ 62,500		1.15	\$ 71,875.00	\$ 1,219,230	COMPLETE
Achternar Star trade	\$ 62,500		1.18	\$ 73,750.00	\$ 1,230,480	COMPLETE
PAY Out					PAID	To JT Account
NAB Transfer 1 - Profit				\$ 427,655.00	PAID	To JT Account
NAB Transfer 2 - Loan Repayment 1/1				\$ 267,200.00	PAID	To JT Name - 467.5k pending in CB NAB Account
Remaining				\$ 535,625.00	\$ -	
Total Investment	\$ 767,200					
Profit	\$ 463,280					
ROI	60%					

Sarah Lo

From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 3:51 PM
To: Sarah Lo; Justin Daly
Subject: FW: Account Closure
Attachments: payment_details_report-2019-02-08_1922_132071596.pdf

From: Chris Brown <[REDACTED]>
Sent: Friday, 8 February 2019 7:17 PM
To: Nader El Sayed <[REDACTED]>
Subject: Fwd: Account Closure

See below. Looking forward to a bright future ahead.

Cheers
 CB

----- Forwarded message -----

From: Lizzy Xing <[REDACTED]>
Date: Fri, Feb 8, 2019 at 4:33 PM
Subject: Account Closure
To: Chris Brown <[REDACTED]>

Hi Chris,

See attached today's lodged account transfer for closure of account ending #2581. You will no longer be able to access NAB Connect, or NAB internet Banking beyond 12am EST tonight.

The transfer is via RTGS method, and will be processed Monday morning with a 24-48hr timeline for cleared funds.

Lizzy Xing
 Banking Adviser
Booragoon | National Australia Bank Limited
 Gateway Building, Cnr Marmion & Davy St, Booragoon WA 6154
 Tel: (08) 6436 5900 | Mob: [REDACTED]
 [REDACTED]

"Based on our interactions, how likely would you be to refer a friend, family member, or colleague to NAB?"

I strive to achieve a 10/10 so if there is anything you feel I could improve on, I would really appreciate your feedback."

For everyday business & personal enquiries, contact your extended banking team on **13 10 12**

Available: **Mon-Fri, 8am-8pm, Sat-Sun, 9am-6pm AEST**

Having your NAB ID & PIN handy will help us assist you faster.

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NAB Connect - Domestic payment report

Payment ID [REDACTED]

When 11/02/2019

Status Future dated

Total amount (AUD) \$6,183,171.63

Payment details

Payment type	Pay anyone (Domestic)	Payment method	RTGS payment
Additional information for payee			

From

Account name	BSB	Account	Description for you	Amount (AUD)	Status
CMB	[REDACTED]	[REDACTED]	701282581 Closure	\$6,183,171.63 DR	Valid

To

Account name	BSB	Account	Description for payee	Amount (AUD)	Status
Chris Brown	[REDACTED]	[REDACTED]	701282581 Closure	\$6,183,171.63 CR	Valid

Additional details

Payee account name	Chris Brown	Payee bank name	Westpac Banking Corporation
Payee address		Payee bank address	6 Gateway Bldg Cnr Davey Marmion Booragoon WA 6154

End of report

Sarah Lo

From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 3:54 PM
To: Sarah Lo; Justin Daly
Subject: FW: Transfer - C. Brown 20/02
Attachments: payment_details_report-2019-02-20_1454_132071596.pdf

From: Chris Brown <[REDACTED]>
Sent: Wednesday, 20 February 2019 12:31 PM
To: Nader El Sayed <[REDACTED]>
Subject: Fwd: Transfer - C. Brown 20/02

Attached guys, just received. I checked the previous transfer and it had the same payment ID with a different amount so they definitely didn't execute the original. Pathetic...

Cheers
 CB

----- Forwarded message -----

From: Lizzy Xing <[REDACTED]>
Date: Wed, Feb 20, 2019 at 12:10 PM
Subject: Transfer - C. Brown 20/02
To: [REDACTED]

Hi Chris,

See attached the processed transfer from this morning. This is in accordance to yesterday's settlement.

Thanks and regards

Lizzy Xing
 Banking Adviser
Booragoon | National Australia Bank Limited
 Gateway Building, Cnr Marmion & Davy St, Booragoon WA 6154
 Tel: (08) 6436 5900 | Mob: [REDACTED]
 [REDACTED]

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If this email contains any promotional content that you do not wish to receive, please reply to the original sender and write "Don't email promotional material" in the subject.



NAB Connect - Domestic payment report

Payment ID [REDACTED]
Status Processed

When 20/02/2019
Total amount (AUD) \$6,408,171.63

Payment details

Payment type Pay anyone (Domestic) Payment method RTGS payment
Additional information for payee

From

Account name	BSB	Account	Description for you	Amount (AUD)	Status
CMB	[REDACTED]	[REDACTED]	701282581 Closure	\$6,408,171.63	DR Valid

To

Account name	BSB	Account	Description for payee	Amount (AUD)	Status
Chris Brown	[REDACTED]	[REDACTED]	701282581 Closure	\$6,408,171.63	CR Valid

Additional details

Payee account name	Chris Brown	Payee bank name	Westpac Banking Corporation
Payee address		Payee bank address	6 Gateway Bldg Cnr Davey Marmion Booragoon WA 6154

End of report

Sarah Lo

From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 2:26 PM
To: Nirupa Manoharan
Subject: FW: Funds Update

From: Nader El Sayed
Sent: Friday, 12 March 2021 10:18 AM
To: Nirupa Manoharan <[REDACTED]>
Subject: Fwd: Funds Update

Begin forwarded message:

From: Chris Brown <[REDACTED]>
Date: 13 March 2019 at 2:56:31 pm AWST
Subject: Fwd: Funds Update

See below.

----- Forwarded message -----
From: [REDACTED]
Date: Wed, Mar 13, 2019 at 12:40 PM
Subject: Funds Update
To: [REDACTED]

Chris

ETA regarding funds as follows:

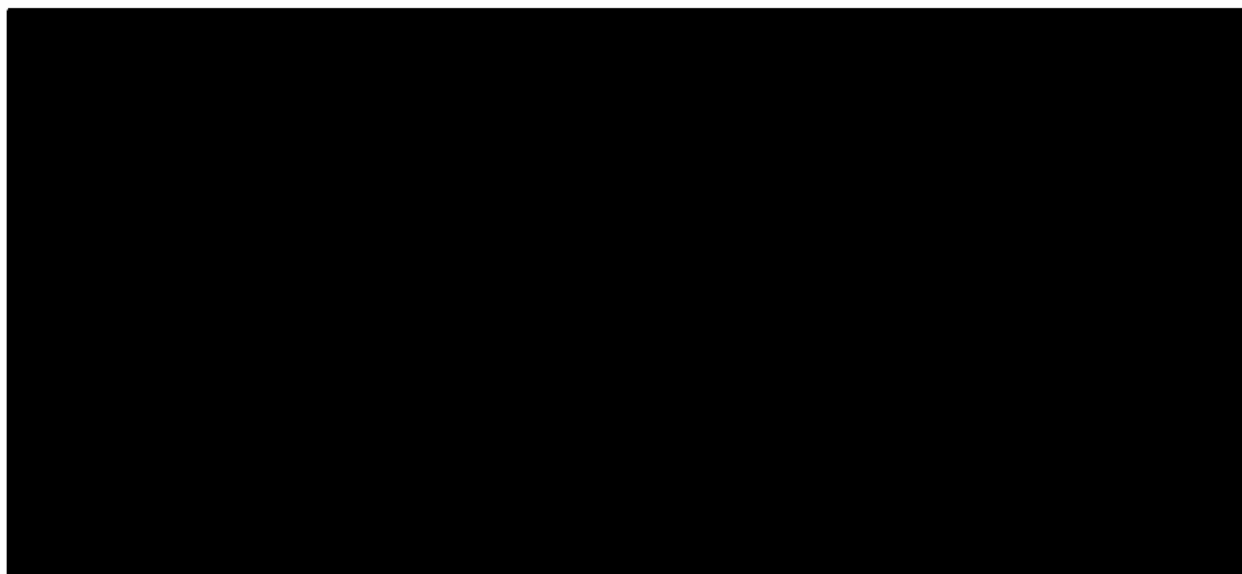
- \$6.78m by Friday COB. I have sent across all info regarding previous issues, closure of account, sign of via relevant authorities, and settlement of case.

- \$1m was manually rejected today and will return to your account within 1-3 business days via OSKO system.

Regarding meeting Friday, afternoon should be fine, if nothing arises between then.

Regards

[REDACTED]



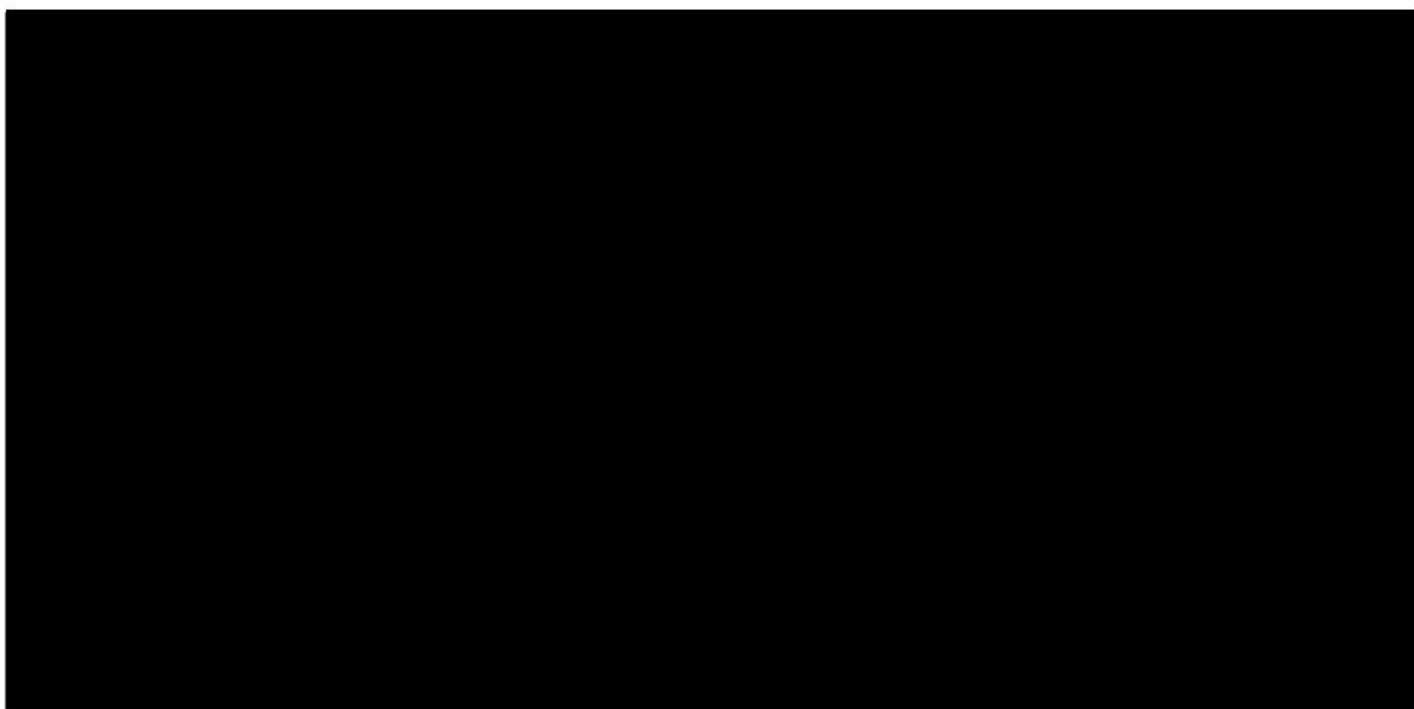
Sarah Lo

From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 2:26 PM
To: Nirupa Manoharan
Subject: FW: Chris Brown - Funds/Meeting

From: [REDACTED] >
Sent: Friday, 12 March 2021 10:22 AM
To: Nader El Sayed <[REDACTED]>
Subject: RE: Chris Brown - Funds/Meeting

Thanks – I hadn't seen the first one.

Regards



From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 10:21 AM
To: Nathan Ebbs <[REDACTED]>
Subject: Fwd: Chris Brown - Funds/Meeting

2 of 2

Begin forwarded message:

From: Chris Brown <[REDACTED]>
Date: 15 March 2019 at 12:05:13 pm AWST
Subject: Fwd: Chris Brown - Funds/Meeting

yippee

----- Forwarded message -----

From: **Nathan Ebbs** <[REDACTED]>

Date: Fri, Mar 15, 2019 at 9:49 AM

Subject: Chris Brown - Funds/Meeting

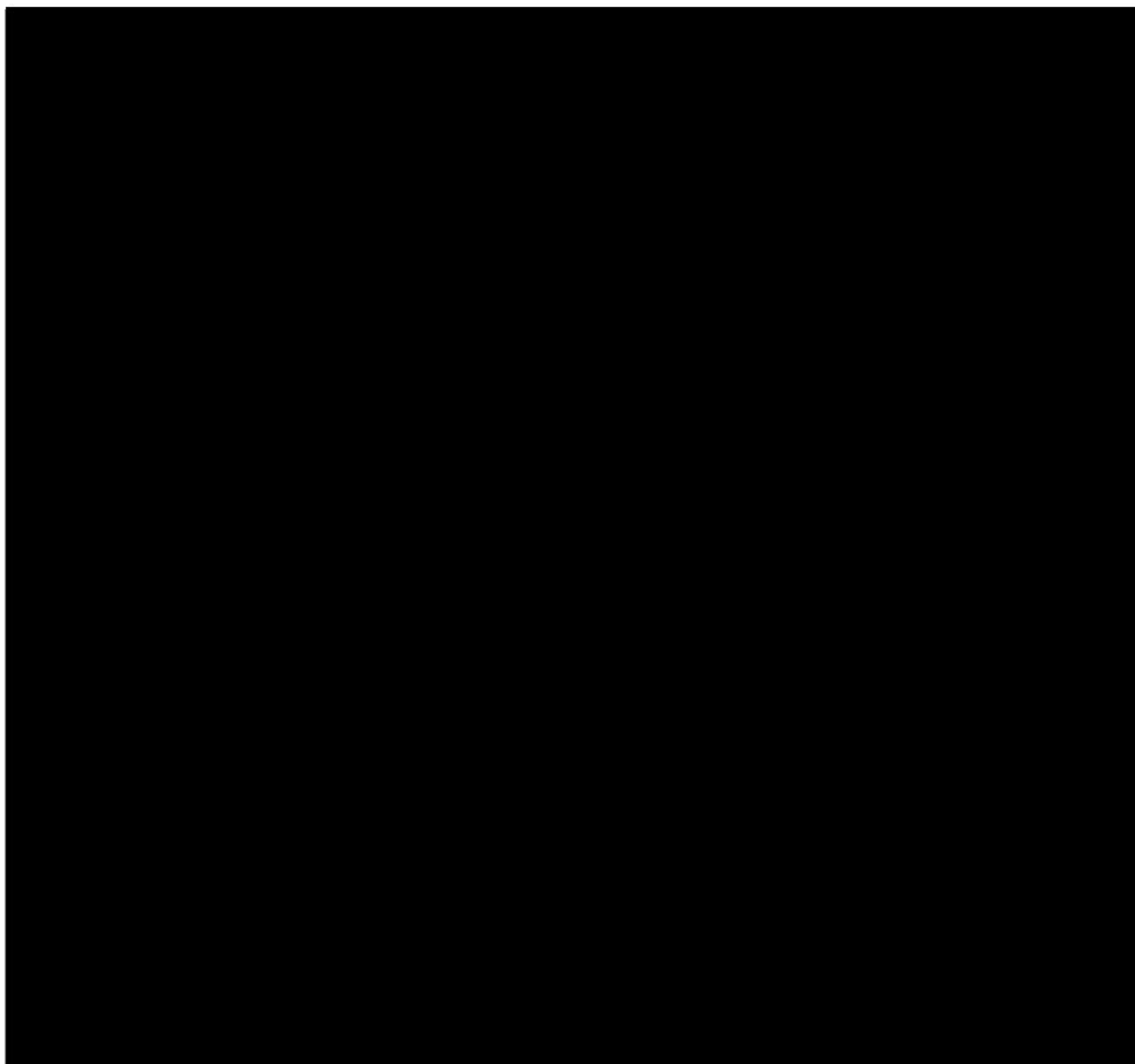
To: Chris Brown <[REDACTED]>

Chris

I have this morning confirmed the release date for the large tranche of funds currently being processed in your account #812949. The bank will be processing the current \$6.78m as cleared funds Monday, 18th March at 1pm WST. You should receive confirmation of this also via email direct from your branch advisor.

The \$1m will be returning to your account via BPAY either today, or Monday in a worst case.

Do you have some time early next week for our catch up? As I also want to discuss your partnership agreement/liability moving forward if you are planning on dropping half a brick in to kick it off.



Sarah Lo

From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 4:25 PM
To: Sarah Lo; Justin Daly
Subject: FW: Attn: Matthew - Chris Brown
Attachments: Trading - Entire Structure.xlsx

From: Chris Brown <[REDACTED]>
Sent: Tuesday, 16 July 2019 11:25 AM
To: Scam Assist (WBC) <ScamAssistWBC@westpac.com.au>
Subject: Attn: Matthew - Chris Brown

Hi Matthew,

Thanks for the help earlier today regarding the current state of the accounts/profile at hand.

As discussed, there is a few parties that may be slightly rogue in trying to access information, and/or, make things harder for my program to run efficiently.

Attached is a sheet for the tracking of funds and below parties that are creditors in the whole view of things and their remaining tallies.

John Norup would be my only guess for the in house dispute. He is a former boss of mine and past family friend. Our relationship deteriorated after I left his firm as he was misusing his position as my employer. Tried to access my private emails etc via work computers, and also I know has used his private banker with Westpac to access my accounts information in front of people, which is not only pathetic, but highly illegal. I have made no noise about this as I am really not concerned to his thoughts/actions, but more focused on the task at hand - funds release/account access.

This is extremely frustrating as I have more funds also expecting to arrive but I am tentative to withdraw them to WPC, though I would prefer to have them there which would benefit all parties involved...

I hope this can help push through the resolution as discussed this morning, given on the banks end all other checks have been approved.

Chris Brown

FUND DISTRIBUTION - ENTIRE LIST - DETAILS INCLUDED

ID	Location	Bank	Status	In Accounts	Balance	Betfair	Neds	Ladbrokes	TAB	Sportsbet	Betasy	Unibet	Top Sport	Mood	Future Use
				\$ 1,395,000.00	\$ 1,395,000	\$ 850,000	\$ 300,000	\$ 35,000	\$ -	\$ 15,000	\$ 115,000	\$ 45,000	\$ 35,000		
		NAB	IN	\$ 365,000.00	\$ 365,000	\$ 30,000	\$ 160,000	\$ 50,000	\$ 40,000	\$ 20,000	\$ 65,000	\$ -	\$ -		
		NAB	IN	\$ 245,000.00	\$ 245,000	\$ 45,000	\$ 65,000	\$ 15,000	\$ 35,000	\$ 15,000	\$ 70,000	\$ -	\$ -		
		Bankwest	IN	\$ 190,000.00	\$ 190,000	\$ 20,000	\$ 45,000	\$ 60,000	\$ -	\$ 35,000	\$ 30,000	\$ -	\$ -		
		ANZ	IN	\$ 185,000.00	\$ 185,000	\$ 20,000	\$ 75,000	\$ 25,000	\$ -	\$ -	\$ 45,000	\$ -	\$ -		
		NAB	IN	\$ 140,000.00	\$ 140,000	\$ 75,000	\$ 45,000	\$ -	\$ -	\$ -	\$ 20,000	\$ -	\$ -		
		CBA	IN	\$ 810,000.00	\$ 810,000	\$ -	\$ 145,000	\$ 225,000	\$ -	\$ 145,000	\$ -	\$ 110,000	\$ 185,000		
		CBA/Mac/ANZ	IN	\$ 705,000.00	\$ 705,000	\$ -	\$ 115,000	\$ 235,000	\$ -	\$ 155,000	\$ -	\$ 85,000	\$ 115,000		
		CBA	IN	\$ 465,000.00	\$ 465,000	\$ 445,000	\$ 40,000	\$ 55,000	\$ -	\$ 30,000	\$ -	\$ -	\$ -		
		CBA	IN	\$ 825,000.00	\$ 825,000	\$ 235,000	\$ 110,000	\$ 65,000	\$ -	\$ 15,000	\$ -	\$ -	\$ -		
		CBA/ANZ	IN	\$ 350,000.00	\$ 350,000	\$ 250,000	\$ -	\$ -	\$ 85,000	\$ 75,000	\$ 165,000	\$ 65,000	\$ 110,000		
		CBA/WPC	IN	\$ 495,000.00	\$ 495,000	\$ 280,000	\$ -	\$ -	\$ 170,000	\$ 45,000	\$ -	\$ -	\$ -		
		St George	IN	\$ 305,000.00	\$ 305,000	\$ 215,000	\$ -	\$ -	\$ 65,000	\$ 25,000	\$ -	\$ -	\$ -		
		CBA	IN	\$ 105,000.00	\$ 105,000	\$ 60,000	\$ 45,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
		TOTALS		\$ 7,130,000.00	#REF!	\$ 2,825,000	\$ 1,295,000	\$ 765,000	\$ 395,000	\$ 590,000	\$ 510,000	\$ 305,000	\$ 445,000		

Accounts not utilized

WPC \$ 5,400,000
\$ 10,650,000

Number	Creditor	Value	Paid	Remains	Bank	Trouble/Rogue
90500		\$ 42,000	\$ 42,000	\$ 48,500	Bankwest	
180000		\$ 20,000	\$ 20,000	\$ 160,000	Westpac	
200000		\$ -	\$ -	\$ 200,000	Westpac	
150000		\$ -	\$ -	\$ 160,000	Westpac	
23000		\$ 2,500	\$ 2,500	\$ 20,500	Westpac/ANZ	
65000		\$ 20,000	\$ 20,000	\$ 45,000	Westpac/CBA	
90000		\$ 10,000	\$ 10,000	\$ 80,000	CBA	
55000		\$ 15,000	\$ 15,000	\$ 40,000	Westpac/CBA	
1500000		\$ -	\$ -	\$ 1,500,000	Westpac	
				\$ 2,254,000		

DEED OF GUARANTEE AND INDEMNITY

In consideration of Lender granting a Loan pursuant to the Loan Agreement to the Borrower described above the guarantor being,

(Guarantor)

Chris Brown

of

CMB Investments 1993 Pty Ltd

(collectively the "Guarantor") guarantee, jointly and severally, the payment of any amount which is now due or owing or which may hereafter become due or owing by the Borrower to the Lender. The Guarantor further covenants to save, keep harmless and indemnify the Lender from any loss or damage the Lender may suffer by reason of the failure of the Borrower to pay any liability, debt, damages or claim payable or due by the Borrower to the Lender. The terms of this guarantee and indemnity shall be as set forth in the Loan Agreement and in addition as follows:

1. this Guarantee shall be a continuing guarantee and shall not be determined by the death of the Guarantor, nor, in the case where the Guarantor is a company, by its liquidation;
2. all payments received by the Lender shall be taken as payments in gross and the Guarantor's right to be subrogated in respect thereof shall not arise until the Lender shall have received the full amount of the Customer's indebtedness;
3. no time or other indulgence granted to the Customer nor any variation in the terms of any contract, agreement or arrangement between the Lender and the Borrower nor the release by the Company of any guarantee of security held by the Lender shall in any way affect the liability of the Guarantor;
4. as between the Lender and the Guarantor no cheque, bill of exchange or promissory note received by the Lender in respect of the Customer's indebtedness to it shall be in whole or partial satisfaction of the obligations in respect of which it is given unless and until the same shall have been met;
5. the discharge extinguishment of postponement by bankruptcy, operation of law or otherwise of any part of the indebtedness of the Customer shall not impair, limit or affect the liability of the Guarantor;
6. If any payment made to the Lender by or on behalf of the Borrower or Guarantor shall subsequently be avoided for any reason such payment shall be deemed not to have discharged the Guarantor's liability and in such event the Lender and the Guarantor shall be restored to the position in which they would have been if such payment had not been made; and
7. The Lender shall be entitled to recover from the Guarantor without first taking any steps or proceedings against the Customer.

Executed as a deed this	01	day of	September	20	18
-------------------------	----	--------	-----------	----	----

SIGNED by Guarantor 1)

In the presence of:

Signature of Witness

Name of Witness (Please print)

NAOER EL SATEO

Sarah Lo

From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 4:29 PM
To: Sarah Lo; Justin Daly
Subject: FW: iScanner: Aug 1, Doc 1
Attachments: Aug 1, Doc 1.pdf

From: Nader El Sayed
Sent: Thursday, 1 August 2019 2:52 PM
To: Jaysen Taylor <[REDACTED]>
Subject: FW: iScanner: Aug 1, Doc 1

From: Chris Brown <[REDACTED]>
Sent: Thursday, 1 August 2019 2:04 PM
To: Nader El Sayed <[REDACTED]>
Subject: iScanner: Aug 1, Doc 1

Created with [iScanner App](#)

Sent from my iPhone



Payment summary

Payment method	Local Transfer
Payment status	Processed
Payment ID	[REDACTED]

From

From account	[REDACTED]
Description	Chris Brown
Payer name	CHRISTOPHER BROWN

To

Account name	Chris Brown CMA
BSB	[REDACTED]
Account number	xxxx3912
Description	Chris Brown

Payment details

Amount	\$15,617,831.81
Payment date	1 Aug 2019

Other details

Method	Manually created
--------	------------------

I certify this to be a true and correct copy of the original document.	
SIGN:	
NAME:	Lenny Rego
DATE:	1/8/19
OCCUPATION:	Bank Manager

Sarah Lo

From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 4:28 PM
To: Sarah Lo; Justin Daly
Subject: FW: iScanner: Aug 1, Doc 2
Attachments: Aug 1, Doc 2.pdf

From: Chris Brown <[REDACTED]>
Sent: Thursday, 1 August 2019 2:08 PM
To: Nader El Sayed <[REDACTED]>
Subject: iScanner: Aug 1, Doc 2

Created with [iScanner App](#)

See below

Sent from my iPhone



Statement Period
6 December 2018 - 26 July 2019

Westpac Choice

Account Name
MR CHRISTOPHER MICHAEL BROWN

CHRISTOPHER MICHAEL BROWN

Customer ID

BROWN, CHRISTOPHER
MICHAEL

BSB

Account Number

I certify this to be a true and correct
copy of the original document.

SIGN:

NAME: Lenny Rego

DATE:

11/8/19

OCCUPATION: Bank Manager

Opening Balance	\$0.00
Total Credits	+ \$19,170,415.60
Total Debits	- \$3,552,583.79
Closing Balance	+ \$15,617,831.81

Tax File Number/Australian Business Number Information: Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
06/12/18	STATEMENT OPENING BALANCE			0.00
31/12/18	Deposit Online 2001752 Tfr Westpac Choice 2000		2,000.00	2,000.00
31/12/18	Debit Card Purchase Willetton Iga Willetton Aus	3.80		1,996.20
31/12/18	Debit Card Purchase Nando's Karawara Karawara Aus	26.85		1,969.35
31/12/18	Debit Card Purchase Popular Australia Pty Willetton Aus	349.15		1,620.20
31/12/18	Withdrawal Mobile 1056505 Tfr Westpac Cho	500.00		1,120.20
31/12/18	Withdrawal Mobile 1633908 Tfr Westpac Cho	120.00		1,000.20
31/12/18	Withdrawal At Handybank Watfrd WA O/S 14226052 30/12/18	1,000.00		0.20
08/01/19	Deposit Online 2737790 Tfr Westpac esaver		2,000.00	2,000.20
08/01/19	Debit Card Purchase Dan Murphy's 4038 Bull Creekwa Aus	173.98		1,826.22
08/01/19	Debit Card Purchase Universal Store Ply L Booragoon Aus	229.80		1,596.42
08/01/19	Withdrawal Mobile 1865807 Tfr Westpac Cho	1,200.00		396.42
09/01/19	Debit Card Purchase David Jones Limited Booragoon Aus	393.95		2.47

Sarah Lo

From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 4:30 PM
To: Sarah Lo; Justin Daly
Subject: FW: Confirmation of certified bank statement and transfer to Macquarie CMA
Attachments: 20190801160737339.pdf

From: Rego, Lenny <[REDACTED]>
Sent: Friday, 2 August 2019 11:26 AM
To: 'Chris Brown' <[REDACTED]>
Cc: Nader El Sayed <[REDACTED]>
Subject: RE: Confirmation of certified bank statement and transfer to Macquarie CMA

Hello Chris
Cc Nader

For your records I would like to confirm:

- 1.8.19
- Chris came to the Westpac Applecross Branch located at 13 Riseley Street Applecross WA 6153
- I printed and certified account statement documents for Chris for the attached accounts

Please use this email as confirmation of our interaction. Anything further, do not hesitate to call and ask.
Thank you

Kind Regards,

Lenny Rego
Bank Manager – Applecross Branch

13 Riseley Street, Applecross WA 6153
T (08) 9318 7144 | M [REDACTED] | E [REDACTED]

Help when it matters | 

From: Chris Brown [mailto:[REDACTED]]
Sent: Friday, 2 August 2019 11:07 AM
To: Rego, Lenny
Cc: Nader El Sayed
Subject: Confirmation of certified bank statement and transfer to Macquarie CMA

Hi Lenny,

As discussed, Nader (CC'd on this email) requires your confirmation that the attached certified Bank Statements for account 664297 and the Payment Transfer ID DB4CB6FF-A238-4B18-BF14-D7F24A9477AA respectively was confirmed by you dated 1 August 2019.

In lieu of originals, Nader will be satisfied with a direct email from yourself which confirms the attached.

Many thanks

Chris Brown

Confidential communication

Westpac Banking Corporation (ABN 33 007 457 141)

Westpac Institutional Bank is a division of Westpac Banking Corporation



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

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Westpac Choice

CHRISTOPHER MICHAEL BROWN

ACCOUNT NO.

*

BOORAGOON WA

ACCOUNT NAME

MR CHRISTOPHER MICHAEL BROWN

CUSTOMER NUMBER

BROWN, CHRISTOPHER MICHAEL



ACCOUNT ENQUIRIES

Call Westpac Telephone Banking

8am - 8pm 7 days

132 032 within Australia

+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$59.51	\$69.50	\$129.01	\$0.00

DETAILS OF YOUR ACCOUNT

FROM LAST STATEMENT DATED 03 JUL 2019 TO 25 JUL 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2019	STATEMENT OPENING BALANCE			59.51
16JUL	DEPOSIT Racing and Wager 446341		59.50	119.01
23JUL	DEPOSIT Racing and Wager 448776		10.00	129.01
25JUL	WITHDRAWAL	129.01		0.00
25JUL	CLOSING BALANCE			0.00

I certify this to be a true and correct copy of the original document.

SIGN:

NAME: Lenny Rego

DATE: 1/8/19

OCCUPATION: Bank Manager

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Westpac Choice

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to
pay bills, transfer funds, check your
account balances and much more

PLEASE CHECK ALL ENTRIES ON THIS STATEMENT AND PROMPTLY
INFORM THE BANK OF ANY POSSIBLE ERROR OR UNAUTHORISED
TRANSACTION.

THANK YOU FOR BANKING WITH WESTPAC

STATEMENT NO. 5 PAGE 2 OF 2



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

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Westpac Choice

CHRISTOPHER MICHAEL BROWN

ACCOUNT NO.

*

BOORAGOON WA

ACCOUNT NAME

MR CHRISTOPHER MICHAEL BROWN

CUSTOMER NUMBER

BROWN, CHRISTOPHER MICHAEL

ACCOUNT ENQUIRIES

Call Westpac Telephone Banking

8am - 8pm 7 days

132 032 within Australia

+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$0.39	\$1019999.41	\$1019940.29	+ \$59.51

DETAILS OF YOUR ACCOUNT

FROM LAST STATEMENT DATED 03 JAN 2019 TO 03 JUL 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2019	STATEMENT OPENING BALANCE			0.39
08JAN	DEPOSIT ONLINE 2504175			
	TFR Westpac eSaver		40000.00	40000.39
08JAN	DEPOSIT ONLINE 2659336			
	TFR Westpac eSaver		20000.00	60000.39
08JAN	DEPOSIT ONLINE 2741931			
	TFR Westpac eSaver		3000.00	63000.39
08JAN	DEPOSIT ONLINE 2744836			
	TFR Westpac eSaver		5000.00	68000.39
08JAN	DEPOSIT ONLINE 2796261			
	TFR Westpac eSaver		10000.00	78000.39
08JAN	DEPOSIT ONLINE 2865808			
	TFR Westpac Choice		1200.00	79200.39
08JAN	WITHDRAWAL 0000054			
	BOORAGOON WA	3000.00		76200.39
08JAN	WITHDRAWAL MOBILE			
	1669882 PYMT	20000.00		56200.39

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Westpac Choice

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 03 JAN 2019 TO 03 JUL 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
09JAN	DEBIT CARD PURCHASE LOTTERYWEST SUBIACO AUS	500.00		55700.39
09JAN	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	1000.00		54700.39
09JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	1200.00		53500.39
09JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	3500.00		50000.39
09JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	5000.00		45000.39
09JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	5000.00		40000.39
09JAN	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	10000.00		30000.39
09JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	10000.00		20000.39
09JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	20000.00		0.39
11JAN	DEPOSIT ONLINE 2276729 TFR Westpac eSaver		15000.00	15000.39
11JAN	DEPOSIT ONLINE 2411948 TFR Westpac eSaver		5000.00	20000.39
14JAN	DEPOSIT ONLINE 2127139 PYMT [REDACTED] To CB [REDACTED]		10000.00	30000.39
14JAN	DEPOSIT ONLINE 2135794 PYMT [REDACTED] To CB [REDACTED]		10000.00	40000.39
14JAN	DEPOSIT ONLINE 2231134 TFR Westpac eSaver		5000.00	45000.39
14JAN	DEPOSIT ONLINE 2370965 TFR Westpac Choice		767.00	45767.39
14JAN	DEPOSIT ONLINE 2457221 PYMT [REDACTED] To CB [REDACTED]		20000.00	65767.39

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Westpac Choice

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 03 JAN 2019 TO 03 JUL 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
14JAN	DEPOSIT ONLINE 2802691			
	TFR Westpac Choice		85.00	65852.39
14JAN	DEPOSIT neds.com.au Pty			
	Neds		80000.00	145852.39
14JAN	DEBIT CARD PURCHASE TAB			
	Touch			
	OSBORNE PARK AUS	85.00		145767.39
14JAN	DEBIT CARD PURCHASE Neds			
	Australia BOWEN			
	HILLS AUS	500.00		145267.39
14JAN	DEBIT CARD PURCHASE Neds			
	Australia BOWEN			
	HILLS AUS	1000.00		144267.39
14JAN	DEBIT CARD PURCHASE Neds			
	Australia BOWEN			
	HILLS AUS	1000.00		143267.39
14JAN	DEBIT CARD PURCHASE Neds			
	Australia BOWEN			
	HILLS AUS	1000.00		142267.39
14JAN	DEBIT CARD PURCHASE TAB			
	Touch			
	OSBORNE PARK AUS	1000.00		141267.39
14JAN	DEBIT CARD PURCHASE TAB			
	Touch			
	OSBORNE PARK AUS	1000.00		140267.39
14JAN	DEBIT CARD PURCHASE Neds			
	Australia BOWEN			
	HILLS AUS	1500.00		138767.39
14JAN	DEBIT CARD PURCHASE			
	BetEasy			
	SOUTHBANK AUS	2000.00		136767.39
14JAN	DEBIT CARD PURCHASE Neds			
	Australia BOWEN			
	HILLS AUS	2000.00		134767.39
14JAN	DEBIT CARD PURCHASE Neds			
	Australia BOWEN			
	HILLS AUS	2000.00		132767.39
14JAN	DEBIT CARD PURCHASE Neds			
	Australia BOWEN			
	HILLS AUS	2000.00		130767.39
14JAN	DEBIT CARD PURCHASE Neds			
	Australia BOWEN			
	HILLS AUS	2000.00		128767.39

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Westpac Choice

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 03 JAN 2019 TO 03 JUL 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
14JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	2000.00		126767.39
14JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	2000.00		124767.39
14JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	3000.00		121767.39
14JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	3000.00		118767.39
14JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	3000.00		115767.39
14JAN	DEBIT CARD PURCHASE BetEasy SOUTH BANK AUS	5000.00		110767.39
14JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	6000.00		104767.39
14JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	10000.00		94767.39
14JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	10000.00		84767.39
14JAN	WITHDRAWAL-OSKO PAYMENT 1129521	2500.00		82267.39
14JAN	WITHDRAWAL-OSKO PAYMENT 1193973			
14JAN	CMB INVESTMENTS 1993 FT	20000.00		62267.39
14JAN	WITHDRAWAL-OSKO PAYMENT 1246431	5000.00		57267.39
14JAN	WITHDRAWAL-OSKO PAYMENT 1255575	3000.00		54267.39
14JAN	WITHDRAWAL-OSKO PAYMENT 1274396	5000.00		49267.39
14JAN	WITHDRAWAL-OSKO PAYMENT 1286785	4500.00		44767.39
14JAN	WITHDRAWAL MOBILE 1115191 PYMT DMAC	10000.00		34767.39
14JAN	WITHDRAWAL MOBILE 1238470 PYMT	5000.00		29767.39

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Westpac Choice

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 03 JAN 2019 TO 03 JUL 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
14JAN	WITHDRAWAL MOBILE			
	1272165 PYMT [REDACTED]	2100.00		27667.39
14JAN	WITHDRAWAL MOBILE			
	1332851 PYMT LC Travel	2000.00		25667.39
14JAN	WITHDRAWAL MOBILE			
	1347874 TFR Westpac Cho	1000.00		24667.39
14JAN	WITHDRAWAL MOBILE			
	1391985 TFR Westpac Cho	1767.00		22900.39
15JAN	DEPOSIT 0000052 RIVERTON WA		2000.00	24900.39
16JAN	DEPOSIT ONLINE 2425149 TFR Westpac Choice		550.00	25450.39
16JAN	DEPOSIT ONLINE 2672869 PYMT [REDACTED]			
	Loan to CB		20000.00	45450.39
16JAN	DEBIT CARD PURCHASE Neds Australia BOWEN			
	HILLS AUS	500.00		44950.39
16JAN	DEBIT CARD PURCHASE Neds Australia BOWEN			
	HILLS AUS	500.00		44450.39
16JAN	DEBIT CARD PURCHASE Neds Australia BOWEN			
	HILLS AUS	1900.00		42550.39
16JAN	DEBIT CARD PURCHASE Neds Australia BOWEN			
	HILLS AUS	2000.00		40550.39
16JAN	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	5000.00		35550.39
16JAN	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	5000.00		30550.39
16JAN	DEBIT CARD PURCHASE Neds Australia BOWEN			
	HILLS AUS	5000.00		25550.39
16JAN	DEBIT CARD PURCHASE Neds Australia BOWEN			
	HILLS AUS	5000.00		20550.39
16JAN	WITHDRAWAL-OSKO PAYMENT 1796876 [REDACTED]	4000.00		16550.39
17JAN	DEPOSIT ONLINE 2286420 PYMT [REDACTED]			
	CB		20000.00	36550.39

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Westpac Choice

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 03 JAN 2019 TO 03 JUL 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
17JAN	DEPOSIT ONLINE 2309111 PYMT [REDACTED] CB [REDACTED]		20000.00	56550.39
17JAN	DEPOSIT ONLINE 2505506 TFR Westpac Choice		450.00	57000.39
17JAN	DEBIT CARD PURCHASE Ladbrokes Australia LUTWYCHE AUS	200.00		56800.39
17JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	300.00		56500.39
17JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	500.00		56000.39
17JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	550.00		55450.39
17JAN	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	1000.00		54450.39
17JAN	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	4000.00		50450.39
17JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	10000.00		40450.39
17JAN	WITHDRAWAL-OSKO PAYMENT 1207077 [REDACTED]	1000.00		39450.39
18JAN	DEPOSIT ONLINE 2028778 PYMT [REDACTED] CB [REDACTED]		25000.00	64450.39
18JAN	DEPOSIT ONLINE 2409200 TFR Westpac Choice		1000.00	65450.39
18JAN	DEPOSIT ONLINE 2411355 TFR Westpac Choice		1013.00	66463.39
18JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	450.00		66013.39
18JAN	WITHDRAWAL-OSKO PAYMENT 1039307 [REDACTED]	2000.00		64013.39
18JAN	WITHDRAWAL MOBILE 1046731 TFR Westpac Cho	1000.00		63013.39
21JAN	DEPOSIT ONLINE 2163522 TFR Westpac Choice		149.00	63162.39

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Westpac Choice

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 03 JAN 2019 TO 03 JUL 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
21JAN	DEPOSIT ONLINE 2216673 TFR Westpac Choice		2001.00	65163.39
21JAN	DEPOSIT ONLINE 2442336 TFR Westpac Choice		1000.00	66163.39
21JAN	DEPOSIT ONLINE 2456894 TFR Westpac Choice		500.00	66663.39
21JAN	DEPOSIT ONLINE 2472035 TFR Westpac Choice		20.00	66683.39
21JAN	DEPOSIT ONLINE 2738351 TFR Westpac Choice		1500.00	68183.39
21JAN	DEPOSIT ONLINE 2746367 TFR Westpac Choice		1016.00	69199.39
21JAN	DEPOSIT ONLINE 2759741 TFR Westpac Choice		1000.00	70199.39
21JAN	DEPOSIT ONLINE 2768972 TFR Westpac Choice		500.00	70699.39
21JAN	DEBIT CARD PURCHASE EB *Good Times Episode RICHMOND AUS	20.98		70678.41
21JAN	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	100.00		70578.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	500.00		70078.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	500.00		69578.41
21JAN	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	1000.00		68578.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	1000.00		67578.41
21JAN	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	1000.00		66578.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	1013.00		65565.41
21JAN	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	2500.00		63065.41

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DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
21JAN	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	2500.00		60565.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN	2500.00		58065.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN	2500.00		55565.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN	2500.00		53065.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN	2500.00		50565.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN	3000.00		47565.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN	3000.00		44565.41
21JAN	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	3500.00		41065.41
21JAN	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	4000.00		37065.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN	4000.00		33065.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN	4000.00		29065.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN	4000.00		25065.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN	5000.00		20065.41
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN	5000.00		15065.41

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DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
21JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	10000.00		5065.41
21JAN	WITHDRAWAL MOBILE 1765578 TFR Westpac Cho	49.00		5016.41
21JAN	CARDLESS CASH WITHDRAWAL AT HANDYBANK SOUTHLANDS O/S 00527005 18/01/19	500.00		4516.41
21JAN	CARDLESS CASH WITHDRAWAL AT HANDYBANK SPEARWOOD 1 19817035 19/01/19	500.00		4016.41
22JAN	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	1000.00		3016.41
22JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	3016.00		0.41
23JAN	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	3016.00		-3015.59
24JAN	ACCOUNT OVERDRAWN FEE 23-JANUARY-2019	15.00		-3030.59
31JAN	INTEREST	10.66		-3041.25
04FEB	DEPOSIT 664297		3041.25	0.00
08FEB	DEPOSIT-OSKO PAYMENT 2087863 [REDACTED] Family		35.00	35.00
08FEB	DEPOSIT ONLINE 2277161 PYMT [REDACTED] From [REDACTED]		50000.00	50035.00
08FEB	DEPOSIT [REDACTED] Punting syndicate		5000.00	55035.00
08FEB	DEPOSIT [REDACTED]		10000.00	65035.00
08FEB	WITHDRAWAL-OSKO PAYMENT 1022618 [REDACTED]	1000.00		64035.00
08FEB	WITHDRAWAL-OSKO PAYMENT 1035110 [REDACTED]	3000.00		61035.00
08FEB	WITHDRAWAL-OSKO PAYMENT 1035185 [REDACTED]	2500.00		58535.00
08FEB	WITHDRAWAL-OSKO PAYMENT 1099543 [REDACTED]	1000.00		57535.00

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DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
08FEB	WITHDRAWAL-OSKO PAYMENT 1205601 [REDACTED]	4170.00		53365.00
08FEB	WITHDRAWAL-OSKO PAYMENT 1218639 [REDACTED]	6100.00		47265.00
08FEB	WITHDRAWAL-OSKO PAYMENT 1219454 [REDACTED]	1000.00		46265.00
08FEB	WITHDRAWAL-OSKO PAYMENT 1262300 [REDACTED]	2500.00		43765.00
08FEB	WITHDRAWAL-OSKO PAYMENT 1266050 [REDACTED]	5000.00		38765.00
08FEB	WITHDRAWAL-OSKO PAYMENT 1282966 [REDACTED]	2000.00		36765.00
08FEB	WITHDRAWAL-OSKO PAYMENT 1296746 [REDACTED]	6000.00		30765.00
08FEB	WITHDRAWAL MOBILE 1060052 P2M [REDACTED]	35.00		30730.00
11FEB	DEPOSIT-OSKO PAYMENT 2121394 [REDACTED] Family [REDACTED]		500.00	31230.00
11FEB	DEPOSIT-OSKO PAYMENT 2139059 [REDACTED] Family [REDACTED]		500.00	31730.00
11FEB	DEPOSIT-OSKO PAYMENT 2395302 [REDACTED] Plus 500 acc		3000.00	34730.00
11FEB	DEPOSIT-OSKO PAYMENT 2568207 [REDACTED] Family [REDACTED]		100.00	34830.00
11FEB	DEPOSIT-OSKO PAYMENT 2572635 [REDACTED] Family [REDACTED]		500.00	35330.00
11FEB	DEPOSIT-OSKO PAYMENT 2924781 [REDACTED] Family [REDACTED]		1000.00	36330.00
11FEB	DEPOSIT-OSKO PAYMENT 2982875 [REDACTED] Yyyy [REDACTED]		3000.00	39330.00
11FEB	DEPOSIT ONLINE 2200583 PYMT [REDACTED] From [REDACTED]		5000.00	44330.00
11FEB	DEPOSIT ONLINE 2436900 PYMT [REDACTED] From [REDACTED]		5000.00	49330.00

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DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
11FEB	DEBIT CARD PURCHASE Spotify P0968C5058 Sydney AUS	11.99		49318.01
11FEB	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	300.00		49018.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	500.00		48518.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	500.00		48018.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	518.00		47500.01
11FEB	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	700.00		46800.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	1000.00		45800.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	1000.00		44800.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	1000.00		43800.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	1000.00		42800.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	1000.00		41800.01
11FEB	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	1000.00		40800.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	1200.00		39600.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	1500.00		38100.01

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DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
11FEB	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	2000.00		36100.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	2000.00		34100.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	2000.00		32100.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	2000.00		30100.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	3000.00		27100.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	3000.00		24100.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	4000.00		20100.01
11FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	5000.00		15100.01
11FEB	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	10000.00		5100.01
11FEB	WITHDRAWAL-OSKO PAYMENT 1430951 [REDACTED]	500.00		4600.01
11FEB	WITHDRAWAL-OSKO PAYMENT 1438216 [REDACTED]	500.00		4100.01
11FEB	WITHDRAWAL-OSKO PAYMENT 1472508 [REDACTED]	1000.00		3100.01
11FEB	WITHDRAWAL MOBILE 1188240 TFR Westpac Cho	0.01		3100.00
12FEB	REVERSAL OF DEBIT TRANSACTION ON 080219 REFERENCE 1060052		35.00	3135.00
12FEB	DEPOSIT-OSKO PAYMENT 2392445 [REDACTED] Shares		2000.00	5135.00
12FEB	DEPOSIT-OSKO PAYMENT 2457576 [REDACTED]		500.00	5635.00

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DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
12FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	100.00		5535.00
12FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	3000.00		2535.00
13FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	500.00		2035.00
13FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	2035.00		0.00
14FEB	DEPOSIT-OSKO PAYMENT 2003216 [REDACTED] Family		250.00	250.00
14FEB	DEPOSIT-OSKO PAYMENT 2612672 [REDACTED] Loan		500.00	750.00
14FEB	DEPOSIT-OSKO PAYMENT 2832338 [REDACTED] Investment		500.00	1250.00
14FEB	DEPOSIT-OSKO PAYMENT 2842785 [REDACTED] Family		250.00	1500.00
15FEB	DEPOSIT-OSKO PAYMENT 2856931 [REDACTED] Investment		1000.00	2500.00
15FEB	DEPOSIT [REDACTED] Punting syndi		6350.00	8850.00
15FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	250.00		8600.00
15FEB	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	250.00		8350.00
15FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	500.00		7850.00
15FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	500.00		7350.00
18FEB	DEPOSIT-OSKO PAYMENT 2152951 [REDACTED]		35.00	7385.00

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DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
18FEB	DEPOSIT-OSKO PAYMENT 2433706 [REDACTED] Loan		500.00	7885.00
18FEB	DEPOSIT-OSKO PAYMENT 2452557 [REDACTED] Tickets		50.00	7935.00
18FEB	DEPOSIT-OSKO PAYMENT 2938417 [REDACTED] loan		250.00	8185.00
18FEB	DEPOSIT ONLINE 2941477 PYMT [REDACTED] CB		2000.00	10185.00
18FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	35.00		10150.00
18FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	250.00		9900.00
18FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	250.00		9650.00
18FEB	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	300.00		9350.00
18FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	350.00		9000.00
18FEB	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	350.00		8650.00
18FEB	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	650.00		8000.00
18FEB	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	2000.00		6000.00
18FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	2000.00		4000.00
18FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	4000.00		0.00

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DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
19FEB	DEPOSIT-OSKO PAYMENT 2868029 [REDACTED] Family		50.00	50.00
19FEB	DEPOSIT-OSKO PAYMENT 2888898 [REDACTED] Investment		1000.00	1050.00
19FEB	DEPOSIT-OSKO PAYMENT 2898357 [REDACTED] Investment		1000.00	2050.00
19FEB	WITHDRAWAL-OSKO PAYMENT 1870341 [REDACTED]	10.00		2040.00
20FEB	DEPOSIT-OSKO PAYMENT 2155492 [REDACTED] Family		670.00	2710.00
20FEB	DEPOSIT-OSKO PAYMENT 2385608 [REDACTED] Family		500.00	3210.00
20FEB	DEPOSIT ONLINE 2009631 PYMT [REDACTED] CB		57000.00	60210.00
20FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	2040.00		58170.00
20FEB	WITHDRAWAL-OSKO PAYMENT 1058294 [REDACTED]	5000.00		53170.00
20FEB	WITHDRAWAL-OSKO PAYMENT 1067134 [REDACTED]	3000.00		50170.00
20FEB	WITHDRAWAL-OSKO PAYMENT 1075645 [REDACTED]	3300.00		46870.00
20FEB	WITHDRAWAL-OSKO PAYMENT 1147701 [REDACTED]	2000.00		44870.00
20FEB	WITHDRAWAL-OSKO PAYMENT 1176702 [REDACTED]	16250.00		28620.00
20FEB	WITHDRAWAL-OSKO PAYMENT 1197417 [REDACTED]	150.00		28470.00
20FEB	WITHDRAWAL-OSKO PAYMENT 1201128 [REDACTED]s	110.00		28360.00
21FEB	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	1000.00		27360.00

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DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
21FEB	DEBIT CARD PURCHASE Ladbrokes Australia LUTWYCHE AUS	1450.00		25910.00
21FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	2500.00		23410.00
21FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	22500.00		910.00
21FEB	TRANSFER/REPLENISHMENT BY AUTHORITY 664297	6371.24		-5461.24
21FEB	CARDLESS CASH WITHDRAWAL AT HANDYBANK SPEARWOOD 1 19817046 20/02/19	500.00		-5961.24
22FEB	ACCOUNT OVERDRAWN FEE 21-FEBRUARY-2019	15.00		-5976.24
22FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	410.00		-6386.24
25FEB	ACCOUNT OVERDRAWN FEE 22-FEBRUARY-2019	15.00		-6401.24
27FEB	DEPOSIT [REDACTED] Punting syndi		15650.00	9248.76
28FEB	INTEREST	22.03		9226.73
28FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	248.00		8978.73
28FEB	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	1000.00		7978.73
28FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	4000.00		3978.73
28FEB	DEBIT CARD PURCHASE Neds Australia BOWEN HILLS AUS	4000.00		-21.27
01MAR	DEPOSIT ONLINE 2854042 TFR Westpac Choice		21.27	0.00
01MAR	ACCOUNT OVERDRAWN FEE 28-FEBRUARY-2019	15.00		-15.00
04MAR	DEPOSIT 2220734 [REDACTED] . Yeah		65.00	50.00

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DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
04MAR	DEPOSIT ONLINE 2566850 PYMT [REDACTED] CB		5000.00	5050.00
04MAR	DEPOSIT ONLINE 2752524 PYMT [REDACTED] CB		500.00	5550.00
04MAR	DEPOSIT ONLINE 2853343 PYMT [REDACTED] CB		500.00	6050.00
04MAR	DEPOSIT [REDACTED] [REDACTED]		500.00	6550.00
04MAR	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	450.00		6100.00
04MAR	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	4000.00		2100.00
04MAR	WITHDRAWAL MOBILE 1092361 TFR Westpac Cho	35.00		2065.00
04MAR	WITHDRAWAL MOBILE 1277483 TFR Westpac Cho	65.00		2000.00
04MAR	WITHDRAWAL MOBILE 1776085 TFR Westpac Cho	500.00		1500.00
04MAR	WITHDRAWAL MOBILE 1892794 TFR Westpac Cho	500.00		1000.00
04MAR	CARDLESS CASH WITHDRAWAL AT HANDYBANK SPEARWOOD 1 19817106 02/03/19	500.00		500.00
05MAR	DEPOSIT ONLINE 2387338 TFR Westpac Choice		1500.00	2000.00
05MAR	DEPOSIT [REDACTED] Punting syndi		20400.00	22400.00
05MAR	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	250.00		22150.00
05MAR	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	250.00		21900.00
05MAR	WITHDRAWAL-OSKO PAYMENT 1283553 [REDACTED]	2000.00		19900.00
05MAR	WITHDRAWAL-OSKO PAYMENT 1291636 [REDACTED]	2000.00		17900.00
05MAR	WITHDRAWAL-OSKO PAYMENT 1293136 [REDACTED]	2500.00		15400.00

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DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
05MAR	WITHDRAWAL MOBILE 1211700 TFR Westpac Cho	3000.00		12400.00
06MAR	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	400.00		12000.00
06MAR	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	1000.00		11000.00
06MAR	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	1000.00		10000.00
06MAR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	2000.00		8000.00
06MAR	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	3000.00		5000.00
06MAR	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	5000.00		0.00
08MAR	DEPOSIT ONLINE 2033906 TFR Westpac Choice		30000.00	30000.00
08MAR	WITHDRAWAL MOBILE 1075062 TFR Westpac Cho	30000.00		0.00
11MAR	DEPOSIT ONLINE 2644549 PYMT [REDACTED] CB		2000.00	2000.00
11MAR	DEPOSIT BROWN, CHRISTOPHE CB Loan		10000.00	12000.00
11MAR	WITHDRAWAL-OSKO PAYMENT 1648352 [REDACTED]	1000.00		11000.00
11MAR	WITHDRAWAL-OSKO PAYMENT 1649228 [REDACTED]	1000.00		10000.00
11MAR	WITHDRAWAL MOBILE 1651125 TFR Westpac Cho	2000.00		8000.00
11MAR	WITHDRAWAL MOBILE 1692717 TFR Westpac Cho	2500.00		5500.00
11MAR	CARDLESS CASH WITHDRAWAL AT HANDYBANK SOUTHLANDS O/S 00527224 11/03/19	500.00		5000.00
12MAR	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	1000.00		4000.00

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12MAR	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	2000.00		2000.00
13MAR	DEPOSIT ONLINE 2710814 TFR Westpac Choice		900.00	2900.00
13MAR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	1000.00		1900.00
13MAR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	1000.00		900.00
14MAR	DEPOSIT ONLINE 2915003 PYMT [REDACTED] CB		10000.00	10900.00
14MAR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	400.00		10500.00
14MAR	DEBIT CARD PURCHASE Ladbroke's Australia Lutwyche Rd AUS	500.00		10000.00
14MAR	WITHDRAWAL MOBILE 1932487 TFR Westpac Cho	10000.00		0.00
21MAR	DEPOSIT neds.com.au Pty Neds		15000.00	15000.00
21MAR	WITHDRAWAL-OSKO PAYMENT 1006418 [REDACTED] crip's Delivery Fees	4150.00		10850.00
21MAR	WITHDRAWAL-OSKO PAYMENT 1037954 [REDACTED]	52.00		10798.00
21MAR	WITHDRAWAL MOBILE 1010636 TFR Westpac Cho	498.00		10300.00
22MAR	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	1000.00		9300.00
22MAR	WITHDRAWAL-OSKO PAYMENT 1873038 [REDACTED]	50.00		9250.00
22MAR	WITHDRAWAL MOBILE 1256777 TFR Westpac Cho	100.00		9150.00
22MAR	WITHDRAWAL MOBILE 1877014 PYMT [REDACTED]	50.00		9100.00
25MAR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	250.00		8850.00

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25MAR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	1000.00		7850.00
25MAR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	1850.00		6000.00
25MAR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	5999.96		0.04
28MAR	DEPOSIT ONLINE 2877113 PYMT [REDACTED] JT		9000.00	9000.04
28MAR	DEPOSIT ONLINE 2949828 PYMT [REDACTED] Cb		1000.00	10000.04
28MAR	WITHDRAWAL-OSKO PAYMENT 1880348 [REDACTED]	2000.00		8000.04
29MAR	DEPOSIT ONLINE 2612761 PYMT [REDACTED] CB		10000.00	18000.04
29MAR	INTEREST	0.02		18000.02
29MAR	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	5800.00		12200.02
29MAR	WITHDRAWAL-OSKO PAYMENT 1633804 [REDACTED]	1000.00		11200.02
29MAR	WITHDRAWAL-OSKO PAYMENT 1635196 [REDACTED]	1000.00		10200.02
01APR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	1000.00		9200.02
01APR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	1000.00		8200.02
01APR	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	1000.00		7200.02
01APR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	1200.00		6000.02
01APR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	2000.00		4000.02

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DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
01APR	DEBIT CARD PURCHASE Ladbrokes.com.au LADBROKES AU AUS	4000.00		0.02
04APR	DEPOSIT ONLINE 2341074 PYMT [REDACTED] CB		25000.00	25000.02
04APR	DEPOSIT ONLINE 2694608 PYMT [REDACTED] CB		20000.00	45000.02
04APR	WITHDRAWAL-OSKO PAYMENT 1310639 [REDACTED]	1000.00		44000.02
04APR	WITHDRAWAL-OSKO PAYMENT 1315339 [REDACTED]	1000.00		43000.02
04APR	WITHDRAWAL-OSKO PAYMENT 1382101 [REDACTED]	2000.00		41000.02
04APR	WITHDRAWAL-OSKO PAYMENT 1384148 [REDACTED]	260.00		40740.02
04APR	WITHDRAWAL-OSKO PAYMENT 1392394 [REDACTED]	1000.00		39740.02
04APR	WITHDRAWAL-OSKO PAYMENT 1434411 DANIELE MILLO	1000.00		38740.02
04APR	WITHDRAWAL-OSKO PAYMENT 1619395 [REDACTED]	1000.00		37740.02
04APR	WITHDRAWAL MOBILE 1450619 TFR Westpac Cho	500.00		37240.02
04APR	WITHDRAWAL MOBILE 1728819 TFR Westpac Cho	502.68		36737.34
04APR	WITHDRAWAL MOBILE 3679795 BPAY Royal Pert	1897.34		34840.00
05APR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	340.00		34500.00
05APR	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	1000.00		33500.00
05APR	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	1000.00		32500.00
05APR	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	1000.00		31500.00
05APR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	2000.00		29500.00

STATEMENT NO. 4 PAGE 21 OF 33

Copy of statement No 4

Page 22 of 33

Westpac Choice

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 03 JAN 2019 TO 03 JUL 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
05APR	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	2000.00		27500.00
05APR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	2500.00		25000.00
05APR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	5000.00		20000.00
05APR	DEBIT CARD PURCHASE Ladbroke's Australia Lutwyche Rd AUS	10000.00		10000.00
05APR	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	10000.00		0.00
12APR	DEPOSIT ONLINE 2009168 TFR Westpac Choice		2000.00	2000.00
12APR	DEPOSIT ONLINE 2789058 PYMT [REDACTED] CB		40000.00	42000.00
12APR	WITHDRAWAL-OSKO PAYMENT 1816847 [REDACTED]	2500.00		39500.00
12APR	WITHDRAWAL-OSKO PAYMENT 1820735 [REDACTED]	1500.00		38000.00
12APR	WITHDRAWAL-OSKO PAYMENT 1865242 [REDACTED]	1059.00		36941.00
12APR	WITHDRAWAL-OSKO PAYMENT 1876488 [REDACTED]	1941.00		35000.00
12APR	WITHDRAWAL ONLINE 1004600 TFR Westpac Cho	2000.00		33000.00
12APR	WITHDRAWAL MOBILE 1739292 TFR Westpac Cho	20000.00		13000.00
15APR	DEPOSIT ONLINE 2179260 TFR Westpac Choice		300.00	13300.00
15APR	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	300.00		13000.00
15APR	DEBIT CARD PURCHASE BetEasy SOUTHBANK AUS	3000.00		10000.00
15APR	DEBIT CARD PURCHASE Ladbroke's Australia Lutwyche Rd AUS	5000.00		5000.00

STATEMENT NO. 4 PAGE 22 OF 33



Electronic Statement

Statement Period
6 December 2018 - 26 July 2019

Westpac Choice

Account Name
MR CHRISTOPHER MICHAEL BROWN

CHRISTOPHER MICHAEL BROWN

Customer ID
[REDACTED] BROWN, CHRISTOPHER
MICHAEL

BSB [REDACTED] Account Number [REDACTED]

I certify this to be a true and correct
copy of the original document.

SIGN: [Signature]

NAME: Lenny Rego

DATE: 1/8/19

OCCUPATION: Bank Manager

Opening Balance	\$0.00
Total Credits	+ \$19,170,415.60
Total Debits	- \$3,552,583.79
Closing Balance	+ \$15,617,831.81

Tax File Number/Australian Business Number Information: Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
06/12/18	STATEMENT OPENING BALANCE			0.00
31/12/18	Deposit Online 2001752 Tfr Westpac Choice 2000		2,000.00	2,000.00
31/12/18	Debit Card Purchase Willetton Iga Willetton Aus	3.80		1,996.20
31/12/18	Debit Card Purchase Nando's Karawara Karawara Aus	26.85		1,969.35
31/12/18	Debit Card Purchase Popular Australia Pty Willetton Aus	349.15		1,620.20
31/12/18	Withdrawal Mobile 1056505 Tfr Westpac Cho	500.00		1,120.20
31/12/18	Withdrawal Mobile 1633908 Tfr Westpac Cho	120.00		1,000.20
31/12/18	Withdrawal At Handybank Watfrd WA O/S 14226052 30/12/18	1,000.00		0.20
08/01/19	Deposit Online 2737790 Tfr Westpac esaver		2,000.00	2,000.20
08/01/19	Debit Card Purchase Dan Murphy's 4038 Bull Creekwa Aus	173.98		1,826.22
08/01/19	Debit Card Purchase Universal Store Pty L Booragoon Aus	229.80		1,596.42
08/01/19	Withdrawal Mobile 1865807 Tfr Westpac Cho	1,200.00		396.42
09/01/19	Debit Card Purchase David Jones Limited Booragoon Aus	393.95		2.47



Payment summary

Payment method Local Transfer
 Payment status Processed
 Payment ID [REDACTED]

From

From account [REDACTED]
 Description Chris Brown
 Payer name CHRISTOPHER BROWN

To

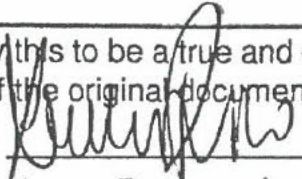
Account name Chris Brown CMA
 BSB [REDACTED]
 Account number xxxx3912
 Description Chris Brown

Payment details

Amount \$15,617,831.81
 Payment date 1 Aug 2019

Other details

Method Manually created

I certify this to be a true and correct copy of the original document.	
SIGN: 	
NAME: Lenny Rego	1/8/19
DATE:	
OCCUPATION: Bank Manager	



Westpac Banking Corporation
ABN 33 007 457 141

Printed: 01/08/2019 12:22:44 EST

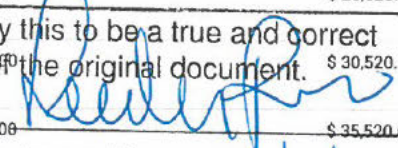
← Back

Transactions



Date	Description	Withdrawals	Deposits	Running Balance
29/04/2019	WITHDRAWAL-OSKO PAYMENT 1101764 [REDACTED]	\$ 3,100.00		\$ 51,900.01
29/04/2019	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	\$ 6,000.00		\$ 55,000.01
29/04/2019	DEBIT CARD PURCHASE Crownbet MELBOURNE AUS	\$ 5,000.00		\$ 61,000.01
29/04/2019	DEBIT CARD PURCHASE Crownbet MELBOURNE AUS	\$ 4,000.00		\$ 66,000.01
29/04/2019	DEBIT CARD PURCHASE Crownbet MELBOURNE AUS	\$ 3,000.00		\$ 70,000.01
29/04/2019	DEBIT CARD PURCHASE Crownbet MELBOURNE AUS	\$ 3,000.00		\$ 73,000.01
29/04/2019	DEBIT CARD PURCHASE Crownbet MELBOURNE AUS	\$ 3,000.00		\$ 76,000.01
29/04/2019	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	\$ 1,000.00		\$ 79,000.01
29/04/2019	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	\$ 1,000.00		\$ 80,000.01
29/04/2019	DEPOSIT ONLINE 2120843 PYMT [REDACTED] Cb		\$ 1,000.00	\$ 81,000.01
29/04/2019	DEPOSIT-OSKO PAYMENT 2997790 [REDACTED] Trade Investment		\$ 25,000.00	\$ 80,000.01
29/04/2019	DEPOSIT-OSKO PAYMENT 2561474 [REDACTED] Betting Money		\$ 20,000.00	\$ 55,000.01
29/04/2019	DEPOSIT-OSKO PAYMENT 2135457 [REDACTED] Investment		\$ 35,000.00	\$ 35,000.01
23/04/2019	WITHDRAWAL MOBILE 1965056 TFR Westpac eSa	\$ 1,000.00		\$ 0.01
23/04/2019	WITHDRAWAL MOBILE 1901727 TFR Westpac Cho	\$ 1,500.00		\$ 1,000.01
23/04/2019	WITHDRAWAL MOBILE 1763315 TFR Westpac Cho	\$ 2,000.00		\$ 2,500.01
23/04/2019	WITHDRAWAL MOBILE 1747900 TFR Westpac Cho	\$ 10,000.00		\$ 4,500.01
23/04/2019	WITHDRAWAL MOBILE 1622107 TFR Westpac Cho	\$ 2,000.00		\$ 14,500.01
23/04/2019	WITHDRAWAL MOBILE 1507637 TFR Westpac Cho	\$ 20.00		\$ 16,500.01
23/04/2019	WITHDRAWAL MOBILE 1115977 TFR Westpac eSa	\$ 2,000.00		\$ 16,520.01
23/04/2019	WITHDRAWAL-OSKO PAYMENT 1223351 [REDACTED]	\$ 2,000.00		\$ 18,520.01
23/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK AU S	\$ 5,000.00		\$ 20,520.01
23/04/2019	DEBIT CARD PURCHASE Ladbrokes Australia Lutwyche Rd AUS	\$ 5,000.00		\$ 25,520.01
23/04/2019	DEBIT CARD PURCHASE Ladbrokes.com.au LADBROKES AU AUS	\$ 5,000.00		\$ 30,520.01
23/04/2019	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	\$ 4,000.00		\$ 35,520.01

I certify this to be a true and correct copy of the original document.

SIGN: 

NAME: Lenny Rego

DATE: 1/8/19

OCCUPATION: Bank Manager

Date	Description	Withdrawals	Deposits	Running Balance
23/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 2,000.00		\$ 39,520.01
23/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 2,000.00		\$ 41,520.01
23/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 2,000.00		\$ 43,520.01
23/04/2019	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	\$ 1,000.00		\$ 45,520.01
23/04/2019	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	\$ 1,000.00		\$ 46,520.01
23/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 1,000.00		\$ 47,520.01
23/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 1,000.00		\$ 48,520.01
23/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 1,000.00		\$ 49,520.01
23/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 1,000.00		\$ 50,520.01
23/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 1,000.00		\$ 51,520.01
23/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 1,000.00		\$ 52,520.01
23/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 1,000.00		\$ 53,520.01
23/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 1,000.00		\$ 54,520.01
23/04/2019	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	\$ 1,000.00		\$ 55,520.01
23/04/2019	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	\$ 1,000.00		\$ 56,520.01
23/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 1,000.00		\$ 57,520.01
23/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 500.00		\$ 58,520.01
23/04/2019	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	\$ 500.00		\$ 59,020.01
23/04/2019	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	\$ 500.00		\$ 59,520.01
23/04/2019	ATM DEPOSIT HANDYBANK BOORAGOON 19/04 888		\$ 1,500.00	\$ 60,020.01
23/04/2019	DEPOSIT ONLINE 2919939 PYMT [REDACTED] Cb [REDACTED]		\$ 6,500.00	\$ 58,520.01
23/04/2019	DEPOSIT ONLINE 2731929 PYMT [REDACTED] CB [REDACTED]		\$ 21,500.00	\$ 52,020.01
23/04/2019	DEPOSIT ONLINE 2721452 PYMT [REDACTED] Cb [REDACTED]		\$ 5,000.00	\$ 30,520.01
23/04/2019	DEPOSIT ONLINE 2610560 PYMT [REDACTED] Cb [REDACTED]		\$ 5,000.00	\$ 25,520.01
23/04/2019	DEPOSIT ONLINE 2510122 PYMT [REDACTED] CB [REDACTED]		\$ 10,000.00	\$ 20,520.01
23/04/2019	DEPOSIT ONLINE 2142959 PYMT [REDACTED] Cb [REDACTED]		\$ 5,000.00	\$ 10,520.01

Date	Description	Withdrawals	Deposits	Running Balance
23/04/2019	DEPOSIT ONLINE 2070723 TFR Westpac eSaver		\$ 500.00	\$ 5,520.01
23/04/2019	DEPOSIT 2355012 [REDACTED]		\$ 20.00	\$ 5,020.01
18/04/2019	WITHDRAWAL MOBILE 1899224 TFR Westpac Cho	\$ 20,000.00		\$ 5,000.01
18/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 1,500.00		\$ 25,000.01
18/04/2019	DEPOSIT ONLINE 2886124 PYMT [REDACTED] CB		\$ 20,000.00	\$ 26,500.01
18/04/2019	DEPOSIT ONLINE 2837811 TFR Westpac Choice		\$ 5,000.00	\$ 6,500.01
17/04/2019	DEBIT CARD PURCHASE Ladbrokes Australia Lutwyche Rd AUS	\$ 5,000.00		\$ 1,500.01
17/04/2019	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	\$ 3,500.00		\$ 6,500.01
17/04/2019	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	\$ 2,500.00		\$ 10,000.01
17/04/2019	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	\$ 2,000.00		\$ 12,500.01
17/04/2019	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	\$ 500.00		\$ 14,500.01
17/04/2019	DEBIT CARD PURCHASE Spotify P0A6A399CB Sydney AUS	\$ 11.99		\$ 15,000.01
16/04/2019	WITHDRAWAL MOBILE 1048892 TFR Westpac Cho	\$ 20,000.00		\$ 15,012.00
16/04/2019	DEPOSIT ONLINE 2957307 PYMT [REDACTED] CB		\$ 35,000.00	\$ 35,012.00
16/04/2019	DEPOSIT ONLINE 2359542 TFR Westpac Choice		\$ 12.00	\$ 12.00
15/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 5,000.00		\$ 0.00
15/04/2019	DEBIT CARD PURCHASE Ladbrokes Australia Lutwyche Rd AUS	\$ 5,000.00		\$ 5,000.00
15/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 3,000.00		\$ 10,000.00
15/04/2019	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	\$ 300.00		\$ 13,000.00
15/04/2019	DEPOSIT ONLINE 2179260 TFR Westpac Choice		\$ 300.00	\$ 13,300.00
12/04/2019	WITHDRAWAL MOBILE 1739292 TFR Westpac Cho	\$ 20,000.00		\$ 13,000.00
12/04/2019	WITHDRAWAL ONLINE 1004600 TFR Westpac Cho	\$ 2,000.00		\$ 33,000.00
12/04/2019	WITHDRAWAL-OSKO PAYMENT 1876488 [REDACTED]	\$ 1,941.00		\$ 35,000.00
12/04/2019	WITHDRAWAL-OSKO PAYMENT 1865242 [REDACTED]	\$ 1,059.00		\$ 36,941.00
12/04/2019	WITHDRAWAL-OSKO PAYMENT 1820735 [REDACTED]	\$ 1,500.00		\$ 38,000.00
12/04/2019	WITHDRAWAL-OSKO PAYMENT 1816847 [REDACTED]	\$ 2,500.00		\$ 39,500.00
12/04/2019	DEPOSIT ONLINE 2789058 PYMT [REDACTED] CB		\$ 40,000.00	\$ 42,000.00
12/04/2019	DEPOSIT ONLINE 2009168 TFR Westpac Choice		\$ 2,000.00	\$ 2,000.00
05/04/2019	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	\$ 10,000.00		\$ 0.00
05/04/2019	DEBIT CARD PURCHASE Ladbrokes Australia Lutwyche Rd AUS	\$ 10,000.00		\$ 10,000.00

Date	Description	Withdrawals	Deposits	Running Balance
05/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 5,000.00		\$ 20,000.00
05/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 2,500.00		\$ 25,000.00
05/04/2019	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	\$ 2,000.00		\$ 27,500.00
05/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 2,000.00		\$ 29,500.00
05/04/2019	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	\$ 1,000.00		\$ 31,500.00
05/04/2019	DEBIT CARD PURCHASE Neds Australia Bowen Hills AUS	\$ 1,000.00		\$ 32,500.00
05/04/2019	DEBIT CARD PURCHASE TAB Touch OSBORNE PARK AUS	\$ 1,000.00		\$ 33,500.00
05/04/2019	DEBIT CARD PURCHASE BetEasy SOUTHBANK A US	\$ 340.00		\$ 34,500.00
04/04/2019	WITHDRAWAL MOBILE 3679795 BPAY Royal Pert	\$ 1,897.34		\$ 34,840.00
04/04/2019	WITHDRAWAL MOBILE 1728819 TFR Westpac Cho	\$ 502.68		\$ 36,737.34
04/04/2019	WITHDRAWAL MOBILE 1450619 TFR Westpac Cho	\$ 500.00		\$ 37,240.02
04/04/2019	WITHDRAWAL-OSKO PAYMENT 1619395 [REDACTED]	\$ 1,000.00		\$ 37,740.02
04/04/2019	WITHDRAWAL-OSKO PAYMENT 1434411 [REDACTED]	\$ 1,000.00		\$ 38,740.02
04/04/2019	WITHDRAWAL-OSKO PAYMENT 1392394 [REDACTED]	\$ 1,000.00		\$ 39,740.02
04/04/2019	WITHDRAWAL-OSKO PAYMENT 1384148 [REDACTED]	\$ 260.00		\$ 40,740.02
04/04/2019	WITHDRAWAL-OSKO PAYMENT 1382101 [REDACTED]	\$ 2,000.00		\$ 41,000.02
04/04/2019	WITHDRAWAL-OSKO PAYMENT 1315339 [REDACTED]	\$ 1,000.00		\$ 43,000.02
04/04/2019	WITHDRAWAL-OSKO PAYMENT 1310639 [REDACTED]	\$ 1,000.00		\$ 44,000.02
04/04/2019	DEPOSIT ONLINE 2694608 PYMT [REDACTED] CB		\$ 20,000.00	\$ 45,000.02

Things you should know

1. Running balance means the balance of a customer's account, based on the deposits and withdrawals we've recorded on the account at a particular point in time.

2. This page is current as at 01/08/2019 17:40:48 AEST. This is not an official statement and is subject to change.

Sarah Lo

From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 4:37 PM
To: Sarah Lo; Justin Daly
Subject: FW: Confirmation of certified bank statement and transfer to Macquarie CMA

From: Rego, Lenny <[REDACTED]>
Sent: Monday, 12 August 2019 4:28 PM
To: Nader El Sayed <[REDACTED]>
Subject: RE: Confirmation of certified bank statement and transfer to Macquarie CMA

Hello Nader,

Sorry I didn't get back to you Friday night. I needed to be involved in the cash closing process end of day and it took a little longer than expected. I was able to speak to Chris via text and can confirm he went into the Booragoon Branch.

Yes, if the payment is rejected and the account is closed, it will default to the Booragoon Branch as he is managed by them.

I can confirm the transfer was completed online.

I can confirm I did not assist Chris to complete the transfer.

On 1 August 2019 I certified the receipt that Chris presented which was the Payment Summary (page 26). I did not need to confirm the transfer took place.

Cheers

Kind Regards,

Lenny Rego
Bank Manager – Applecross Branch

13 Risely Street, Applecross WA 6153

T (08) 9318 7144 | M [REDACTED] E [REDACTED]

**Help when
it matters** | 

From: Nader El Sayed [[mailto:\[REDACTED\]](mailto:[REDACTED])]
Sent: Monday, 12 August 2019 12:49 PM
To: Rego, Lenny
Subject: RE: Confirmation of certified bank statement and transfer to Macquarie CMA

Hi Lenny,

Subsequent to the call we had last Friday, you were going to confirm the following:

1. The nature of the transfer of the \$15.6m (i.e. was this an in branch transfer or an online transfer); and
2. Given the funds had not cleared in the Macquarie account as yet, whether the transfer had "bounced" in which case it would have returned to the branch of origination suspense account at Booragoon, in which case, another transfer would need to be completed.

Please feel free to give me a call should you have any questions.

Regards
Nader

From: Nader El Sayed
Sent: Friday, 9 August 2019 4:37 PM
To: Rego, Lenny <[REDACTED]>
Subject: Re: Confirmation of certified bank statement and transfer to Macquarie CMA

Yes please.

On 9 Aug 2019, at 4:34 pm, Rego, Lenny <[REDACTED]> wrote:

Hey Nader

Chris called and said he was able to assist you.
Did you still need me to call?

Kind Regards,

Lenny Rego
Bank Manager – Applecross Branch

13 Risely Street, Applecross WA 6153

T (08) 9318 7144 | M [REDACTED] E [REDACTED]

<image001.png> <image003.jpg>

From: Nader El Sayed [[mailto:\[REDACTED\]](mailto:[REDACTED])]
Sent: Friday, 9 August 2019 3:45 PM
To: Rego, Lenny
Subject: Re: Confirmation of certified bank statement and transfer to Macquarie CMA

Hi Lenny,

Just tried to call.

Can you please give me a call back on [REDACTED]?

Regards

Nader

On 9 Aug 2019, at 2:07 pm, Nader El Sayed <[REDACTED]> wrote:

Thanks Lenny

The transfer says Local Transfer (see attached PDF page 26 of 30).

Does this help?

Regards

Nader

From: Rego, Lenny <[REDACTED]>
Sent: Friday, 9 August 2019 1:58 PM
To: Nader El Sayed <[REDACTED]>
Cc: Chris Brown <[REDACTED]>
Subject: RE: Confirmation of certified bank statement and transfer to Macquarie CMA

Hey Nader

How was the transfer completed?

- Online?
- Cheque?
- Local Telegraphic Transfer?

Each different option includes a different turnaround time.

I imagine the funds have left Westpac (I don't have Chris's WBC details so I can't check) and they would be in transit or arrears in Macquarie. There is no real escalation process for this. Unfortunately it's a waiting game (even if the deposit was rejected it would then return back to Chris in WBC and he would then have to complete the transfer again).

I don't recall being part of the withdrawal side for Westpac, but if I need to be next time let me know.

Cheers

Kind Regards,

Lenny Rego
Bank Manager – Applecross Branch

13 Risely Street, Applecross WA 6153

T (08) 9318 7144 | M [REDACTED] | E [REDACTED]

<image001.png> <image004.jpg>

From: Nader El Sayed [[mailto:\[REDACTED\]](mailto:[REDACTED])]
Sent: Friday, 9 August 2019 1:54 PM
To: Rego, Lenny
Cc: Chris Brown
Subject: RE: Confirmation of certified bank statement and transfer to Macquarie CMA

Hi Lenny,

Thankyou for this.

One of the certified documents related to the transfer of Chris's entire cash balance to a Macquarie Bank account, however, we understand that the funds are not cleared at Macquarie's end as of today.

Are you able to advise on the reason for the processing delay and the expected timing?

Regards

Nader

From: Rego, Lenny <[REDACTED]>
Sent: Friday, 2 August 2019 11:26 AM
To: 'Chris Brown' <[REDACTED]>
Cc: Nader El Sayed <[REDACTED]>
Subject: RE: Confirmation of certified bank statement and transfer to Macquarie CMA

Hello Chris
Cc Nader

For your records I would like to confirm:

- 1.8.19
- Chris came to the Westpac Applecross Branch located at 13 Riseley Street Applecross WA 6153
- I printed and certified account statement documents for Chris for the attached accounts

Please use this email as confirmation of our interaction. Anything further, do not hesitate to call and ask.

Thank you

Kind Regards,

Lenny Rego
Bank Manager – Applecross Branch

13 Riseley Street, Applecross WA 6153
T (08) 9318 7144 | M [REDACTED] E [REDACTED]

<image001.png> <image004.jpg>

From: Chris Brown [[mailto:\[REDACTED\]](mailto:[REDACTED])]
Sent: Friday, 2 August 2019 11:07 AM
To: Rego, Lenny
Cc: Nader El Sayed
Subject: Confirmation of certified bank statement and transfer to Macquarie CMA

Hi Lenny,

As discussed, Nader (CC'd on this email) requires your confirmation that the attached certified Bank Statements for account [REDACTED] and the Payment Transfer ID [REDACTED] respectively was confirmed by you dated 1 August 2019.

In lieu of originals, Nader will be satisfied with a direct email from yourself which confirms the attached.

Many thanks

Chris Brown

Confidential communication

Westpac Banking Corporation (ABN 33 007 457 141)
Westpac Institutional Bank is a division of Westpac Banking Corporation

Confidential communication
Westpac Banking Corporation (ABN 33 007 457 141)
Westpac Institutional Bank is a division of Westpac Banking Corporation
<20190801160737339.pdf>

Confidential communication
Westpac Banking Corporation (ABN 33 007 457 141)
Westpac Institutional Bank is a division of Westpac Banking Corporation

Confidential communication
Westpac Banking Corporation (ABN 33 007 457 141)
Westpac Institutional Bank is a division of Westpac Banking Corporation

Sarah Lo

From: Nader El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 5:20 PM
To: Sarah Lo; Justin Daly
Subject: FW: IMG_2666.png

From: orsen El Sayed <[REDACTED]>
Sent: Friday, 12 March 2021 5:19 PM
To: Nader El Sayed <[REDACTED]>
Subject: IMG_2666.png

2020 NOA - Chris Bro

MASTER CHRISTOPHER BROWN
PO BOX 1117
CANNING BRIDGE APPLECROSS WA 6153

Notice of assessment - year end Income Tax Assessment Act 1936 and Income

Description
<i>Your taxable income is</i> \$77,781,934.83
Tax on your taxable or net income
Assessed tax payable \$36,532,816.72
<i>Less tax offset refunds</i>
Result of this notice

Melinda Smith
Deputy Commissioner of Taxation

Please see

Other information relevant to your assessment:

The Commissioner rounds down certain small amounts that may be owed by you to your account where this has occurred.

Sarah Lo

From: Chris Brown <[REDACTED]>
Sent: Thursday, 28 January 2021 8:14 AM
To: Adam; Stuart Campbell
Subject: Fwd: 445223 [EXTERNAL] [SEC=OFFICIAL]

See below boys for reference when you chase up anything your end following dispersal of funds.

----- Forwarded message -----

From: Chris Brown <[REDACTED]>
Date: Mon, 25 Jan 2021 at 11:31 am
Subject: Fwd: 445223 [EXTERNAL] [SEC=OFFICIAL]
To: Josh Hunt <[REDACTED]>

See below

----- Forwarded message -----

From: AUSTRAC Contact Centre <contact@austrac.gov.au>
Date: Fri, Jan 22, 2021 at 11:42 AM
Subject: 445223 [EXTERNAL] [SEC=OFFICIAL]
To: [REDACTED]

OFFICIAL

Ref: 445334

Good morning Christopher,

Confirming as discussed earlier this morning, AUSTRAC has received the original copies of the settlement documentation. We will now begin administration of these forms and notify other banks, and institutions of this settlement, which will allow an efficient process moving forward regarding your bank holds, the removal of such.

I will contact you early next week once these have been distributed, which will allow you to follow up with each bank, and institution, individually.

If you have any further questions, please call the AUSTRAC Contact Centre on 1300 021 037 or email contact@austrac.gov.au

Yours sincerely,

Mitchell R | *Officer*
Education, Capability and
Communications

P: 1300 021 037
E: contact@austrac.gov.au

@AUSTRAC W: www.austrac.gov.au

OFFICIAL

