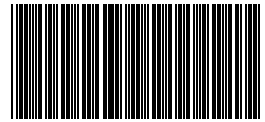




Filed: 14 June 2022 9:32 PM



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Form 2

ORIGINATING PROCESS – COVERSHEET AND ACKNOWLEDGEMENT

IN THE MATTER OF STA TRAVEL PTY LIMITED (IN LIQUIDATION)

COURT DETAILS

Court	Supreme Court of NSW
Division	Equity
List	Corporations List
Registry	Supreme Court Sydney
Case number	2022/00172325

TITLE OF PROCEEDINGS

First Plaintiff	Jason Mark Tracy
Second Plaintiff	Timothy Bryce Norman
Number of plaintiffs	3

FILING DETAILS

Filed for	Jason Mark Tracy, Plaintiff 1 Timothy Bryce Norman, Plaintiff 2 STA TRAVEL PTY LIMITED (IN LIQUIDATION), Plaintiff 3
Legal representative	DANIELLE FUNSTON
Legal representative reference	
Telephone	02 9291 6102

HEARING DETAILS

This application will be heard at Supreme Court Sydney on 27 June 2022 at 10:00 AM

ATTACHMENT DETAILS

In accordance with Part 3 of the UCPR, this coversheet confirms that both the Originating process (Corporations Law) Other, along with any other documents listed below, were filed by the Court.

Corporations Law Originating Process (Form 2) (Originating Process dated 14 June 2022 (including schedules).pdf)

Affidavit in Support of Originating Process (Affidavit of J Tracy affirmed 9 June 2022 (Compressed).pdf)

[attach.]

Form 2

(rules 2.2 and 15A.3)

IN THE SUPREME COURT OF NEW SOUTH WALES

No

of 2022

DIVISION: EQUITY

REGISTRY: SYDNEY

CORPORATIONS LIST

IN THE MATTER OF STA TRAVEL PTY LIMITED (IN LIQUIDATION)

ACN 004 801 512

**JASON MARK TRACY AND TIMOTHY BRYCE NORMAN IN THEIR CAPACITY AS JOINT
AND SEVERAL LIQUIDATORS OF STA TRAVEL PTY LIMITED (IN LIQUIDATION) ACN 004
801 512**
First Plaintiffs

STA TRAVEL PTY LIMITED (IN LIQUIDATION) ACN 004 801 512
Second Plaintiff

ORIGINATING PROCESS

A. DETAILS OF APPLICATION

This application is made under section 90-15 of the *Insolvency Practice Schedule (Corporations)*, being Schedule 2 of the *Corporations Act 2001 (Cth)* (**Act**) and section 63 of the *Trustee Act 1925 (NSW)* (**Trustee Act**).

Nature of proceeding: This is an application for directions by the First Plaintiffs, Jason Mark Tracy and Timothy Bryce Norman (**Liquidators**) in their capacity as joint and several liquidators of STA Travel Pty Limited (In Liquidation) (**STA Travel**), under section 90-15 of the *Insolvency Practice Schedule (Corporations)* (being Schedule 2 of the Act).

On the facts stated in the supporting affidavit, the Plaintiffs seek the following relief:

1. A direction that the Liquidators would be justified as treating the funds recovered during the external administration from, or otherwise repaid by, various travel providers in the form of refunds that had been requested by or on behalf of the customers of STA Travel for travel services that were not provided to them (**Travel Services**), as being held on trust for those customers identified in Schedule 1, Schedule 2 and Schedule 3 to the

Filed on behalf of (name & role of party)	Plaintiffs
Prepared by (name of person/lawyer)	Danielle Funston
Law firm (if applicable)	Maddocks Lawyers
Tel	(02) 9291 6100
Fax	(02) 9221 0872
Email	danielle.funston@maddocks.com.au
Address for service	Maddocks Lawyers, Level 27, Angel Place, 123 Pitt Street, Sydney, NSW, 2000
(include state and postcode)	

Originating Process (**Schedule 1**, **Schedule 2** and **Schedule 3** respectively, collectively referred to as the “**Schedules**”) in the proportions set out therein (**Customer Refunds**).

2. A direction that, subject to prayer 3 below, the Liquidators would be justified in distributing the Customer Refunds as follows:
 - (a) In relation to the total of the amounts set out in Column F of Schedule 1 titled ‘Net Amount (\$)’ (**IATA Refunds**):
 - (i) First, in payment of the Liquidators’ costs and expenses in connection with these proceedings so far as the Court may determine that such costs and expenses are properly paid from the IATA Refunds, calculated on a pro rata basis in proportion to the total Customer Refunds recovered;
 - (ii) Second, in payment of the Liquidators’ remuneration, costs, charges and expenses as may be approved (to the extent necessary) with respect to the recovery, preservation and administration of the IATA Refunds, calculated on a pro-rata basis in proportion to the total Customer Refunds recovered; and
 - (iii) Third, after deduction of the amount of \$102,812.84, being the offsets applied by various airlines with respect to the processing of the IATA Refunds, to the customers identified in Schedule 1 in the proportions set out therein;
 - (b) In relation to the total of the amounts set out in Column F of Schedule 2 titled ‘Net Amount (\$)’ (**Direct Airline Refunds**):
 - (i) First, in payment of the Liquidators’ costs and expenses in connection with these proceedings so far as the Court may determine that such costs and expenses are properly paid from the Direct Airline Refunds, calculated on a pro rata basis in proportion to the total Customer Refunds recovered;
 - (ii) Second, in payment of the Liquidators’ remuneration, costs, charges and expenses as may be approved (to the extent necessary) with respect to the recovery, preservation and administration of the Direct Airline Refunds, calculated on a pro rata basis in proportion to the total Customer Refunds recovered; and

- (iii) Third, after deduction of the amount of \$420.05 (being the offsets applied by various airlines with respect to the processing of the Direct Airline Refunds), to the customers identified in Schedule 2 in the proportions set out therein; and
- (c) In relation to the total of the amounts set out in Column F of Schedule 3 (**Other Travel Supplier Refunds**):
 - (i) First, in payment of the Liquidators' costs and expenses in connection with these proceedings so far as the Court may determine that such costs and expenses are properly paid from the Other Travel Supplier Refunds, calculated on a pro rata basis in proportion to the total Customer Refunds recovered;
 - (ii) Second, in payment of the Liquidators' remuneration, costs, charges and expenses as may be approved (to the extent necessary) with respect to the recovery, preservation and administration of the Other Travel Supplier Refunds, calculated on a pro rata basis in proportion to the total Customer Refunds recovered; and
 - (iii) Third to the customers identified in Schedule 3 in the proportions set out therein.
- 3. A direction that, to the extent any customers identified in the Schedules have also had a chargeback claim honoured by the Commonwealth Bank of Australia (**CBA**) and received a refund from their credit or debit card provider, then the Liquidators would be justified in:
 - (a) not treating those customers as being entitled to a distribution from the Customer Refunds in accordance with prayer 2 for the amounts of any chargeback claim honoured by CBA; and
 - (b) instead paying the amount that would otherwise be payable to those customers from the Customer Refunds to STA Travel as an asset of the company to be distributed in the winding up in accordance with the priority provided by the Act.
- 4. A direction that the Liquidators would be justified in distributing and/or treating any future Customer Refunds recovered in the manner set out in prayers 2 and 3 above.
- 5. An order that any distribution of Customer Refunds to the customers identified in Schedule 1, Schedule 2 and Schedule 3 in accordance with prayers 2, 3 and 4 that

remains unclaimed within six (6) months following the date of the distribution by the Liquidators are be paid to the Australian Securities and Investments Commission in the manner provided for in section 544 of the Act.

6. A direction that the Liquidators would be justified in permitting the CBA to set-off, against the funds in the following bank accounts of STA Travel held with CBA, STA Travel's liabilities to make payments to the CBA under the Merchant Agreement entered into by STA Travel and CBA on or about June 2014 (including chargebacks paid by CBA to various merchant credit and debit card providers) (**Chargeback Liabilities**) and with respect to bank guarantees given by CBA to various landlords of premises leased by STA Travel (**Landlord Liabilities**):
 - (a) CBA Premium Business Cheque Account, account number 400010427676;
 - (b) CBA Cheque Account, account number 400010427684;
 - (c) CBA Cheque Account, account 400012595825; and
 - (d) CBA Cash Deposit Account, account number 151 555.
7. A direction that the Liquidators would be justified in treating the funds in bank account number 400012673520 held with CBA (**Client Travel Account**) as an asset of STA Travel to be distributed in the winding up in accordance with the priority provided by the Act.
8. An order that the Liquidators' costs of and incidental to the proceedings:
 - (a) insofar as they are referable to the relief in relation to the Customer Refunds, be payable out of the Customer Refunds in accordance with paragraphs 2(a) to (c); and
 - (b) insofar as they are referable to the Chargeback Liabilities, Landlord Liabilities and CBA's right of set-off, be costs in the winding up of STA Travel.
9. Such further or other order as the Court may deem fit.

Date: 14 June 2022



Danielle Funston
Legal practitioner for the plaintiffs

This application will be heard by the Supreme Court of New South Wales at Law Courts Building
Queens Square Sydney at [time] [am/pm] on [date]

B. NOTICE TO DEFENDANT(S) (IF ANY)

N/A

C. APPLICATION FOR WINDING UP ON GROUND OF INSOLVENCY

N/A

D. FILING

Date of filing: [date of filing to be entered by the Court officer]

.....

This originating process is filed by Maddocks Lawyers for the plaintiffs.

E. SERVICE

The plaintiff's address for service is c/- Maddocks Lawyers, Level 27, Angel Place, 123 Pitt
Street, Sydney, NSW, 2000.

It is intended to serve a copy of this originating process on each defendant and on any person
listed below:

1. Australian Securities and Investments Commission
2. The known creditors and customers of the Company, including with respect to the funds
held on trust as identified in Schedule 1, Schedule 2 and Schedule 3 to this Originating
Process
3. Commonwealth Bank of Australia
4. Commonwealth of Australia C-/ Attorney-General's Department (administering the Fair
Entitlements Guarantee Scheme)
5. the International Air Transport Association

STA Travel Pty. Ltd. (In Liquidation)
ACN 004 801 512
(the Company)

Schedule 1 - Refunds received from IATA

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3384166	1,308.45	0.1128%	- 115.95	1,192.50
15/10/2020	3398941	2,257.37	0.1946%	- 200.05	2,057.32
15/10/2020	3410827	974.07	0.0840%	- 86.32	887.75
15/10/2020	3407479	1,197.52	0.1032%	- 106.12	1,091.40
15/10/2020	3387687	1,840.37	0.1586%	- 163.09	1,677.28
15/10/2020	3386064	1,546.46	0.1333%	- 137.05	1,409.41
15/10/2020	3412509	924.68	0.0797%	- 81.94	842.74
15/10/2020	3406416	280.56	0.0242%	- 24.86	255.70
15/10/2020	3276834	2,347.24	0.2023%	- 208.01	2,139.23
15/10/2020	3375311	335.83	0.0289%	- 29.76	306.07
15/10/2020	3374402	766.52	0.0661%	- 67.93	698.59
15/10/2020	3410439	1,898.16	0.1636%	- 168.21	1,729.95
15/10/2020	3370921	572.25	0.0493%	- 50.71	521.54
15/10/2020	3293620	1,933.83	0.1667%	- 171.38	1,762.45
15/10/2020	3361772	1,503.04	0.1296%	- 133.20	1,369.84
15/10/2020	3404682	1,665.29	0.1435%	- 147.58	1,517.71
15/10/2020	3392926	1,517.98	0.1308%	- 134.52	1,383.46
15/10/2020	3389011	1,613.26	0.1391%	- 142.97	1,470.29
15/10/2020	3386888	1,573.01	0.1356%	- 139.40	1,433.61
15/10/2020	3391623	958.89	0.0827%	- 84.98	873.91
15/10/2020	3389144	1,950.59	0.1681%	- 172.86	1,777.73
15/10/2020	3304052	1,337.54	0.1153%	- 118.53	1,219.01
15/10/2020	3347811	737.92	0.0636%	- 65.39	672.53
15/10/2020	3394131	1,598.08	0.1377%	- 141.62	1,456.46
15/10/2020	3375985	1,953.08	0.1683%	- 173.08	1,780.00
15/10/2020	3403461	2,394.05	0.2064%	- 212.16	2,181.89
15/10/2020	3390058	1,255.53	0.1082%	- 111.26	1,144.27
15/10/2020	3385769	1,386.41	0.1195%	- 122.86	1,263.55
15/10/2020	3396164	1,568.10	0.1352%	- 138.96	1,429.14
15/10/2020	3369995	1,671.29	0.1441%	- 148.11	1,523.18
15/10/2020	3406191	1,349.70	0.1163%	- 119.61	1,230.09
15/10/2020	3386064	135.85	0.0117%	- 12.04	123.81
15/10/2020	3395900	653.92	0.0564%	- 57.95	595.97
15/10/2020	3339273	3,339.00	0.2878%	- 295.90	3,043.10
15/10/2020	3409921	616.27	0.0531%	- 54.61	561.66
15/10/2020	3350387	671.62	0.0579%	- 59.52	612.10
15/10/2020	3383011	1,545.00	0.1332%	- 136.92	1,408.08
15/10/2020	3386064	1,546.46	0.1333%	- 137.05	1,409.41
15/10/2020	3412504	526.28	0.0454%	- 46.64	479.64
15/10/2020	3350387	1,275.47	0.1099%	- 113.03	1,162.44
15/10/2020	3390487	695.84	0.0600%	- 61.67	634.17
15/10/2020	3388310	1,293.90	0.1115%	- 114.66	1,179.24
15/10/2020	3339273	3,339.00	0.2878%	- 295.90	3,043.10
15/10/2020	3367214	1,410.78	0.1216%	- 125.02	1,285.76
15/10/2020	3409376	863.39	0.0744%	- 76.51	786.88
15/10/2020	3352251	1,624.61	0.1400%	- 143.97	1,480.64
15/10/2020	3392891	989.97	0.0853%	- 87.73	902.24
15/10/2020	3327417	1,252.49	0.1080%	- 111.00	1,141.49
15/10/2020	3389190	1,186.64	0.1023%	- 105.16	1,081.48
15/10/2020	3356801	1,418.05	0.1222%	- 125.67	1,292.38
15/10/2020	3385059	608.79	0.0525%	- 53.95	554.84
15/10/2020	3389452	1,707.67	0.1472%	- 151.33	1,556.34
15/10/2020	3400194	1,579.57	0.1362%	- 139.98	1,439.59
15/10/2020	3407668	1,313.74	0.1132%	- 116.42	1,197.32

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3371406	1,118.34	0.0964%	99.11	1,019.23
15/10/2020	3404656	1,591.28	0.1372%	141.02	1,450.26
15/10/2020	3372553	1,103.32	0.0951%	97.78	1,005.54
15/10/2020	3353248	2,363.15	0.2037%	209.42	2,153.73
15/10/2020	3406333	2,701.93	0.2329%	239.44	2,462.49
15/10/2020	3386888	1,573.01	0.1356%	139.40	1,433.61
15/10/2020	3387060	2,594.78	0.2237%	229.95	2,364.83
15/10/2020	3379310	1,859.54	0.1603%	164.79	1,694.75
15/10/2020	3356442	815.80	0.0703%	72.30	743.50
15/10/2020	3387588	1,576.68	0.1359%	139.72	1,436.96
15/10/2020	3386064	1,546.46	0.1333%	137.05	1,409.41
15/10/2020	3392898	1,965.17	0.1694%	174.15	1,791.02
15/10/2020	3390753	1,469.52	0.1267%	130.23	1,339.29
15/10/2020	3390753	1,469.52	0.1267%	130.23	1,339.29
15/10/2020	3379914	653.42	0.0563%	57.91	595.51
15/10/2020	3404540	1,534.52	0.1323%	135.99	1,398.53
15/10/2020	3323142	3,056.83	0.2635%	270.89	2,785.94
15/10/2020	3367370	2,190.30	0.1888%	194.10	1,996.20
15/10/2020	3394975	943.97	0.0814%	83.65	860.32
15/10/2020	3293620	1,508.63	0.1300%	133.69	1,374.94
15/10/2020	3408707	405.69	0.0350%	35.95	369.74
15/10/2020	3384425	1,341.59	0.1156%	118.89	1,222.70
15/10/2020	3406344	800.07	0.0690%	70.90	729.17
15/10/2020	3401441	1,068.83	0.0921%	94.72	974.11
15/10/2020	3323142	2,233.88	0.1925%	197.97	2,035.91
15/10/2020	3340315	670.67	0.0578%	59.43	611.24
15/10/2020	3389467	1,923.04	0.1658%	170.42	1,752.62
15/10/2020	3387475	1,634.52	0.1409%	144.85	1,489.67
15/10/2020	3398941	2,257.37	0.1946%	200.05	2,057.32
15/10/2020	3407920	1,268.74	0.1094%	112.44	1,156.30
15/10/2020	3402124	625.14	0.0539%	55.40	569.74
15/10/2020	3405739	693.17	0.0597%	61.43	631.74
15/10/2020	3375384	1,964.97	0.1694%	174.13	1,790.84
15/10/2020	3335377	1,701.74	0.1467%	150.81	1,550.93
15/10/2020	3406191	1,349.70	0.1163%	119.61	1,230.09
15/10/2020	3375311	335.83	0.0289%	29.76	306.07
15/10/2020	3362686	854.24	0.0736%	75.70	778.54
15/10/2020	3407902	318.24	0.0274%	28.20	290.04
15/10/2020	3353830	1,083.40	0.0934%	96.01	987.39
15/10/2020	3361772	1,503.04	0.1296%	133.20	1,369.84
15/10/2020	3371131	1,265.77	0.1091%	112.17	1,153.60
15/10/2020	3278810	7,875.95	0.6789%	697.96	7,177.99
15/10/2020	3394383	1,726.04	0.1488%	152.96	1,573.08
15/10/2020	3407530	1,356.77	0.1169%	120.24	1,236.53
15/10/2020	3324051	1,276.61	0.1100%	113.13	1,163.48
15/10/2020	3384926	689.85	0.0595%	61.13	628.72
15/10/2020	3388982	775.34	0.0668%	68.71	706.63
15/10/2020	3394255	1,663.01	0.1433%	147.38	1,515.63
15/10/2020	3390728	2,426.24	0.2091%	215.01	2,211.23
15/10/2020	3339273	3,339.00	0.2878%	295.90	3,043.10
15/10/2020	3391623	958.89	0.0827%	84.98	873.91
15/10/2020	3387849	632.63	0.0545%	56.06	576.57
15/10/2020	3402843	2,015.66	0.1737%	178.63	1,837.03
15/10/2020	3386728	653.82	0.0564%	57.94	595.88
15/10/2020	3349104	2,047.26	0.1765%	181.43	1,865.83
15/10/2020	3387300	1,511.79	0.1303%	133.97	1,377.82
15/10/2020	3410155	2,341.50	0.2018%	207.50	2,134.00
15/10/2020	3392898	1,965.17	0.1694%	174.15	1,791.02
15/10/2020	3390133	1,921.45	0.1656%	170.28	1,751.17
15/10/2020	3407920	1,505.65	0.1298%	133.43	1,372.22
15/10/2020	3381087	1,796.52	0.1549%	159.21	1,637.31

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3339621	1,216.42	0.1048%	- 107.80	1,108.62
15/10/2020	3392102	1,141.47	0.0984%	- 101.16	1,040.31
15/10/2020	3366167	1,262.61	0.1088%	- 111.89	1,150.72
15/10/2020	3361408	1,177.51	0.1015%	- 104.35	1,073.16
15/10/2020	3400194	1,579.57	0.1362%	- 139.98	1,439.59
15/10/2020	3380547	2,404.76	0.2073%	- 213.11	2,191.65
15/10/2020	3325793	862.72	0.0744%	- 76.45	786.27
15/10/2020	3360159	1,008.72	0.0869%	- 89.39	919.33
15/10/2020	3375985	1,953.08	0.1683%	- 173.08	1,780.00
15/10/2020	3404015	1,855.38	0.1599%	- 164.42	1,690.96
15/10/2020	3327417	1,252.49	0.1080%	- 111.00	1,141.49
15/10/2020	3383592	1,376.78	0.1187%	- 122.01	1,254.77
15/10/2020	3385769	1,386.41	0.1195%	- 122.86	1,263.55
15/10/2020	3387475	1,634.52	0.1409%	- 144.85	1,489.67
15/10/2020	3347811	987.92	0.0852%	- 87.55	900.37
15/10/2020	3393113	896.47	0.0773%	- 79.44	817.03
15/10/2020	3362686	854.24	0.0736%	- 75.70	778.54
15/10/2020	3389190	1,299.19	0.1120%	- 115.13	1,184.06
15/10/2020	3347811	737.92	0.0636%	- 65.39	672.53
15/10/2020	3388310	1,293.90	0.1115%	- 114.66	1,179.24
15/10/2020	3394255	148.20	0.0128%	- 13.13	135.07
15/10/2020	3303830	730.72	0.0630%	- 64.76	665.96
15/10/2020	3385059	817.94	0.0705%	- 72.49	745.45
15/10/2020	3377766	1,078.09	0.0929%	- 95.54	982.55
15/10/2020	3357637	1,099.60	0.0948%	- 97.45	1,002.15
15/10/2020	3356801	1,418.05	0.1222%	- 125.67	1,292.38
15/10/2020	3405563	1,637.42	0.1411%	- 145.11	1,492.31
15/10/2020	3385059	817.94	0.0705%	- 72.49	745.45
15/10/2020	3335377	1,701.74	0.1467%	- 150.81	1,550.93
15/10/2020	3402117	1,921.42	0.1656%	- 170.28	1,751.14
15/10/2020	3393012	1,438.99	0.1240%	- 127.52	1,311.47
15/10/2020	3350387	671.62	0.0579%	- 59.52	612.10
15/10/2020	3388646	2,051.36	0.1768%	- 181.79	1,869.57
15/10/2020	3360730	1,217.62	0.1050%	- 107.90	1,109.72
15/10/2020	3377766	1,078.09	0.0929%	- 95.54	982.55
15/10/2020	3327417	1,538.59	0.1326%	- 136.35	1,402.24
15/10/2020	3384166	1,308.45	0.1128%	- 115.95	1,192.50
15/10/2020	3389666	1,338.34	0.1154%	- 118.60	1,219.74
15/10/2020	3405140	429.48	0.0370%	- 38.06	391.42
15/10/2020	3390753	1,469.52	0.1267%	- 130.23	1,339.29
15/10/2020	3394594	634.77	0.0547%	- 56.25	578.52
15/10/2020	3347811	987.92	0.0852%	- 87.55	900.37
15/10/2020	3392402	1,233.74	0.1063%	- 109.33	1,124.41
15/10/2020	3340315	670.67	0.0578%	- 59.43	611.24
15/10/2020	3346594	1,710.03	0.1474%	- 151.54	1,558.49
15/10/2020	3339621	1,216.42	0.1048%	- 107.80	1,108.62
15/10/2020	3366167	1,382.61	0.1192%	- 122.53	1,260.08
15/10/2020	3376803	817.39	0.0705%	- 72.44	744.95
15/10/2020	3350387	671.62	0.0579%	- 59.52	612.10
15/10/2020	3276834	2,347.24	0.2023%	- 208.01	2,139.23
15/10/2020	3324051	1,276.61	0.1100%	- 113.13	1,163.48
15/10/2020	3352251	1,624.61	0.1400%	- 143.97	1,480.64
15/10/2020	3401685	680.99	0.0587%	- 60.35	620.64
15/10/2020	3392623	912.84	0.0787%	- 80.90	831.94
15/10/2020	3388224	1,442.17	0.1243%	- 127.80	1,314.37
15/10/2020	3404153	1,536.78	0.1325%	- 136.19	1,400.59
15/10/2020	3352301	1,498.55	0.1292%	- 132.80	1,365.75
15/10/2020	3371464	1,088.26	0.0938%	- 96.44	991.82
15/10/2020	3357637	1,099.60	0.0948%	- 97.45	1,002.15
15/10/2020	3392866	1,589.70	0.1370%	- 140.88	1,448.82
15/10/2020	3371464	1,064.41	0.0917%	- 94.33	970.08

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3319168	1,357.19	0.1170%	- 120.27	1,236.92
15/10/2020	3381087	1,796.52	0.1549%	- 159.21	1,637.31
15/10/2020	3366167	1,382.61	0.1192%	- 122.53	1,260.08
15/10/2020	3394255	1,663.01	0.1433%	- 147.38	1,515.63
15/10/2020	3323142	3,127.83	0.2696%	- 277.19	2,850.64
15/10/2020	3407458	543.27	0.0468%	- 48.14	495.13
15/10/2020	3361408	1,177.51	0.1015%	- 104.35	1,073.16
15/10/2020	3377500	545.31	0.0470%	- 48.33	496.98
15/10/2020	3339850	2,142.99	0.1847%	- 189.91	1,953.08
15/10/2020	3384926	689.85	0.0595%	- 61.13	628.72
15/10/2020	3388224	1,442.17	0.1243%	- 127.80	1,314.37
15/10/2020	3405563	1,637.42	0.1411%	- 145.11	1,492.31
15/10/2020	3304052	1,337.54	0.1153%	- 118.53	1,219.01
15/10/2020	3339273	253.20	0.0218%	- 22.44	230.76
15/10/2020	3392146	910.65	0.0785%	- 80.70	829.95
15/10/2020	3300658	2,097.25	0.1808%	- 185.86	1,911.39
15/10/2020	3390753	1,469.52	0.1267%	- 130.23	1,339.29
15/10/2020	3313639	1,006.94	0.0868%	- 89.23	917.71
15/10/2020	3353248	2,363.15	0.2037%	- 209.42	2,153.73
15/10/2020	3391501	863.22	0.0744%	- 76.50	786.72
15/10/2020	3409424	737.30	0.0636%	- 65.34	671.96
15/10/2020	3371404	1,376.29	0.1186%	- 121.97	1,254.32
15/10/2020	3371624	2,074.28	0.1788%	- 183.82	1,890.46
15/10/2020	3365894	1,391.15	0.1199%	- 123.28	1,267.87
15/10/2020	3403461	2,394.05	0.2064%	- 212.16	2,181.89
15/10/2020	3392569	1,050.43	0.0905%	- 93.09	957.34
15/10/2020	3410439	1,898.16	0.1636%	- 168.21	1,729.95
15/10/2020	3391215	1,368.79	0.1180%	- 121.30	1,247.49
15/10/2020	3364416	1,366.14	0.1178%	- 121.07	1,245.07
15/10/2020	3405933	633.54	0.0546%	- 56.14	577.40
15/10/2020	3389144	1,950.59	0.1681%	- 172.86	1,777.73
15/10/2020	3365894	1,391.15	0.1199%	- 123.28	1,267.87
15/10/2020	3404015	1,855.38	0.1599%	- 164.42	1,690.96
15/10/2020	3339273	3,339.00	0.2878%	- 295.90	3,043.10
15/10/2020	3339273	2,894.25	0.2495%	- 256.49	2,637.76
15/10/2020	3319168	1,357.19	0.1170%	- 120.27	1,236.92
15/10/2020	3390728	2,426.24	0.2091%	- 215.01	2,211.23
15/10/2020	3394131	1,598.08	0.1377%	- 141.62	1,456.46
15/10/2020	3345184	1,261.34	0.1087%	- 111.78	1,149.56
15/10/2020	3390996	1,234.04	0.1064%	- 109.36	1,124.68
15/10/2020	3389194	1,352.39	0.1166%	- 119.85	1,232.54
15/10/2020	3407728	654.32	0.0564%	- 57.99	596.33
15/10/2020	3391604	961.47	0.0829%	- 85.21	876.26
15/10/2020	3392146	910.65	0.0785%	- 80.70	829.95
15/10/2020	3380579	1,817.09	0.1566%	- 161.03	1,656.06
15/10/2020	3404958	583.02	0.0503%	- 51.67	531.35
15/10/2020	3389282	2,551.06	0.2199%	- 226.07	2,324.99
15/10/2020	3360159	1,008.72	0.0869%	- 89.39	919.33
15/10/2020	3374204	695.55	0.0600%	- 61.64	633.91
15/10/2020	3395518	1,499.80	0.1293%	- 132.91	1,366.89
15/10/2020	3408850	1,669.38	0.1439%	- 147.94	1,521.44
15/10/2020	3393377	1,824.84	0.1573%	- 161.72	1,663.12
15/10/2020	3254337	2,243.03	0.1933%	- 198.78	2,044.25
15/10/2020	3379680	1,858.24	0.1602%	- 164.68	1,693.56
15/10/2020	3293620	1,933.83	0.1667%	- 171.38	1,762.45
15/10/2020	3393377	1,824.84	0.1573%	- 161.72	1,663.12
15/10/2020	3401685	680.99	0.0587%	- 60.35	620.64
15/10/2020	3390133	1,921.45	0.1656%	- 170.28	1,751.17
15/10/2020	3392615	1,006.59	0.0868%	- 89.20	917.39
15/10/2020	3361361	1,696.96	0.1463%	- 150.38	1,546.58
15/10/2020	3372553	1,103.32	0.0951%	- 97.78	1,005.54

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3363303	906.09	0.0781%	80.30	825.79
15/10/2020	3395700	1,859.40	0.1603%	164.78	1,694.62
15/10/2020	3389450	1,007.04	0.0868%	89.24	917.80
15/10/2020	3391830	1,123.49	0.0968%	99.56	1,023.93
15/10/2020	3389190	1,186.64	0.1023%	105.16	1,081.48
15/10/2020	3262486	404.97	0.0349%	35.89	369.08
15/10/2020	3407902	636.02	0.0548%	56.36	579.66
15/10/2020	3371464	1,088.26	0.0938%	96.44	991.82
15/10/2020	3401685	680.99	0.0587%	60.35	620.64
15/10/2020	3395900	653.92	0.0564%	57.95	595.97
15/10/2020	3364416	1,366.14	0.1178%	121.07	1,245.07
15/10/2020	3391604	961.47	0.0829%	85.21	876.26
15/10/2020	3388098	1,204.66	0.1038%	106.76	1,097.90
15/10/2020	3342602	1,445.21	0.1246%	128.07	1,317.14
15/10/2020	3412528	1,382.78	0.1192%	122.54	1,260.24
15/10/2020	3393012	1,438.99	0.1240%	127.52	1,311.47
15/10/2020	3388957	677.07	0.0584%	60.00	617.07
15/10/2020	3407098	1,144.64	0.0987%	101.44	1,043.20
15/10/2020	3262486	399.72	0.0345%	35.42	364.30
15/10/2020	3278810	7,875.95	0.6789%	697.96	7,177.99
15/10/2020	3400658	1,018.47	0.0878%	90.26	928.21
15/10/2020	3404015	1,855.38	0.1599%	164.42	1,690.96
15/10/2020	3385110	664.49	0.0573%	58.89	605.60
15/10/2020	3389282	2,551.06	0.2199%	226.07	2,324.99
15/10/2020	3374204	695.55	0.0600%	61.64	633.91
15/10/2020	3387849	632.63	0.0545%	56.06	576.57
15/10/2020	3345184	1,261.34	0.1087%	111.78	1,149.56
15/10/2020	3325793	862.72	0.0744%	76.45	786.27
15/10/2020	3362749	862.45	0.0743%	76.43	786.02
15/10/2020	3364301	2,104.79	0.1814%	186.53	1,918.26
15/10/2020	3293620	1,508.63	0.1300%	133.69	1,374.94
15/10/2020	3402960	952.43	0.0821%	84.40	868.03
15/10/2020	3327417	1,538.59	0.1326%	136.35	1,402.24
15/10/2020	3295219	1,070.80	0.0923%	94.89	975.91
15/10/2020	3384926	689.85	0.0595%	61.13	628.72
15/10/2020	3383443	228.24	0.0197%	20.23	208.01
15/10/2020	3404656	1,591.28	0.1372%	141.02	1,450.26
15/10/2020	3340161	737.52	0.0636%	65.36	672.16
15/10/2020	3371464	813.56	0.0701%	72.10	741.46
15/10/2020	3313639	1,006.94	0.0868%	89.23	917.71
15/10/2020	3389268	958.12	0.0826%	84.91	873.21
15/10/2020	3404136	2,235.92	0.1927%	198.15	2,037.77
15/10/2020	3403455	1,282.77	0.1106%	113.68	1,169.09
15/10/2020	3390250	1,674.90	0.1444%	148.43	1,526.47
15/10/2020	3352301	1,498.55	0.1292%	132.80	1,365.75
15/10/2020	3385110	664.49	0.0573%	58.89	605.60
15/10/2020	3403534	1,230.49	0.1061%	109.05	1,121.44
15/10/2020	3362191	477.38	0.0411%	42.31	435.07
15/10/2020	3331617	1,253.14	0.1080%	111.05	1,142.09
15/10/2020	3362686	907.99	0.0783%	80.47	827.52
15/10/2020	3327417	1,252.49	0.1080%	111.00	1,141.49
15/10/2020	3346594	1,710.03	0.1474%	151.54	1,558.49
15/10/2020	3407479	1,197.52	0.1032%	106.12	1,091.40
15/10/2020	3383969	1,512.30	0.1304%	134.02	1,378.28
15/10/2020	3409700	397.83	0.0343%	35.26	362.57
15/10/2020	3409240	1,101.03	0.0949%	97.57	1,003.46
15/10/2020	3371464	1,064.41	0.0917%	94.33	970.08
15/10/2020	3380579	2,740.49	0.2362%	242.86	2,497.63
15/10/2020	3389666	1,338.34	0.1154%	118.60	1,219.74
15/10/2020	3408707	405.69	0.0350%	35.95	369.74
23/10/2020	3365251	912.00	0.0786%	80.82	831.18

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
23/10/2020	3365251	222.59	0.0192%	19.73	202.86
23/10/2020	3365251	22.40	0.0019%	1.99	20.41
23/10/2020	3365251	912.00	0.0786%	80.82	831.18
23/10/2020	3365251	222.59	0.0192%	19.73	202.86
23/10/2020	3365251	22.40	0.0019%	1.99	20.41
23/10/2020	3405854	1,322.00	0.1139%	117.16	1,204.84
23/10/2020	3405854	216.38	0.0187%	19.18	197.20
23/10/2020	3405854	1,322.00	0.1139%	117.16	1,204.84
23/10/2020	3405854	216.38	0.0187%	19.18	197.20
23/10/2020	3337279	1,083.00	0.0933%	95.98	987.02
23/10/2020	3337279	240.27	0.0207%	21.29	218.98
23/10/2020	3399365	1,144.00	0.0986%	101.38	1,042.62
23/10/2020	3399365	434.38	0.0374%	38.49	395.89
23/10/2020	3399365	1,144.00	0.0986%	101.38	1,042.62
23/10/2020	3399365	434.38	0.0374%	38.49	395.89
23/10/2020	3404712	889.00	0.0766%	78.78	810.22
23/10/2020	3404712	198.22	0.0171%	17.57	180.65
23/10/2020	3409546	1,277.06	0.1101%	113.17	1,163.89
23/10/2020	3413585	735.00	0.0634%	65.14	669.86
23/10/2020	3376743	1,142.00	0.0984%	101.20	1,040.80
23/10/2020	3376743	126.28	0.0109%	11.19	115.09
23/10/2020	3376743	3.30	0.0003%	0.29	3.01
23/10/2020	3376743	1,142.00	0.0984%	101.20	1,040.80
23/10/2020	3376743	126.28	0.0109%	11.19	115.09
23/10/2020	3376743	3.30	0.0003%	0.29	3.01
23/10/2020	3387053	1,033.00	0.0890%	91.54	941.46
23/10/2020	3387053	235.27	0.0203%	20.85	214.42
23/10/2020	3334808	712.50	0.0614%	63.14	649.36
23/10/2020	3334808	245.18	0.0211%	21.73	223.45
23/10/2020	3334808	6.40	0.0006%	0.57	5.83
23/10/2020	3334808	712.50	0.0614%	63.14	649.36
23/10/2020	3334808	245.18	0.0211%	21.73	223.45
23/10/2020	3334808	6.40	0.0006%	0.57	5.83
23/10/2020	3334808	950.00	0.0819%	84.19	865.81
23/10/2020	3334808	305.18	0.0263%	27.04	278.14
23/10/2020	3334808	6.40	0.0006%	0.57	5.83
23/10/2020	3334808	950.00	0.0819%	84.19	865.81
23/10/2020	3334808	305.18	0.0263%	27.04	278.14
23/10/2020	3334808	6.40	0.0006%	0.57	5.83
23/10/2020	3353482	1,654.00	0.1426%	146.58	1,507.42
23/10/2020	3353482	254.06	0.0219%	22.51	231.55
23/10/2020	3384469	1,105.00	0.0952%	97.92	1,007.08
23/10/2020	3384469	248.66	0.0214%	22.04	226.62
23/10/2020	3386974	4,417.50	0.3808%	391.48	4,026.02
23/10/2020	3386974	188.12	0.0162%	16.67	171.45
23/10/2020	3386974	6.60	0.0006%	0.58	6.02
23/10/2020	3386974	4,417.50	0.3808%	391.48	4,026.02
23/10/2020	3386974	188.12	0.0162%	16.67	171.45
23/10/2020	3386974	6.60	0.0006%	0.58	6.02
23/10/2020	3386974	4,417.50	0.3808%	391.48	4,026.02
23/10/2020	3386974	188.12	0.0162%	16.67	171.45
23/10/2020	3386974	6.60	0.0006%	0.58	6.02
23/10/2020	3398478	1,156.00	0.0996%	102.44	1,053.56
23/10/2020	3398478	1,278.26	0.1102%	113.28	1,164.98
23/10/2020	3389166	1,493.00	0.1287%	132.31	1,360.69
23/10/2020	3389166	201.16	0.0173%	17.83	183.33
23/10/2020	3404691	1,237.00	0.1066%	109.62	1,127.38
23/10/2020	3404691	410.09	0.0353%	36.34	373.75
23/10/2020	3404691	1,237.00	0.1066%	109.62	1,127.38
23/10/2020	3404691	410.09	0.0353%	36.34	373.75
23/10/2020	3404691	1,237.00	0.1066%	109.62	1,127.38

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
23/10/2020	3404691	410.09	0.0353%	- 36.34	373.75
23/10/2020	3404691	1,034.00	0.0891%	- 91.63	942.37
23/10/2020	3404691	410.09	0.0353%	- 36.34	373.75
23/10/2020	3404691	1,034.00	0.0891%	- 91.63	942.37
23/10/2020	3404691	410.09	0.0353%	- 36.34	373.75
23/10/2020	3369023	1,405.25	0.1211%	- 124.53	1,280.72
23/10/2020	3369023	289.36	0.0249%	- 25.64	263.72
23/10/2020	3389107	1,302.84	0.1123%	- 115.46	1,187.38
23/10/2020	3389107	975.60	0.0841%	- 86.46	889.14
23/10/2020	3389107	6.60	0.0006%	- 0.58	6.02
23/10/2020	3389139	1,128.00	0.0972%	- 99.96	1,028.04
23/10/2020	3389139	282.86	0.0244%	- 25.07	257.79
23/10/2020	3389139	1,128.00	0.0972%	- 99.96	1,028.04
23/10/2020	3389139	282.86	0.0244%	- 25.07	257.79
23/10/2020	3389139	959.00	0.0827%	- 84.99	874.01
23/10/2020	3389139	222.86	0.0192%	- 19.75	203.11
23/10/2020	3292128	855.00	0.0737%	- 75.77	779.23
23/10/2020	3292128	195.30	0.0168%	- 17.31	177.99
23/10/2020	3292128	855.00	0.0737%	- 75.77	779.23
23/10/2020	3292128	194.40	0.0168%	- 17.23	177.17
23/10/2020	3343253	1,666.00	0.1436%	- 147.64	1,518.36
23/10/2020	3343253	225.76	0.0195%	- 20.01	205.75
23/10/2020	3380101	950.00	0.0819%	- 84.19	865.81
23/10/2020	3380101	203.22	0.0175%	- 18.01	185.21
23/10/2020	3380101	950.00	0.0819%	- 84.19	865.81
23/10/2020	3380101	203.22	0.0175%	- 18.01	185.21
23/10/2020	3313583	1,288.00	0.1110%	- 114.14	1,173.86
23/10/2020	3313583	365.96	0.0315%	- 32.43	333.53
23/10/2020	3313583	1,288.00	0.1110%	- 114.14	1,173.86
23/10/2020	3313583	365.96	0.0315%	- 32.43	333.53
23/10/2020	3376712	77.60	0.0067%	- 6.88	70.72
23/10/2020	3376712	77.60	0.0067%	- 6.88	70.72
23/10/2020	3390659	1,596.00	0.1376%	- 141.44	1,454.56
23/10/2020	3390659	203.36	0.0175%	- 18.02	185.34
23/10/2020	3390659	1,596.00	0.1376%	- 141.44	1,454.56
23/10/2020	3390659	203.36	0.0175%	- 18.02	185.34
23/10/2020	3311285	926.25	0.0798%	- 82.08	844.17
23/10/2020	3311285	977.10	0.0842%	- 86.59	890.51
23/10/2020	3311285	2.29	0.0002%	- 0.20	2.09
23/10/2020	3311285	926.25	0.0798%	- 82.08	844.17
23/10/2020	3311285	977.10	0.0842%	- 86.59	890.51
23/10/2020	3311285	2.29	0.0002%	- 0.20	2.09
23/10/2020	3413719	14.10	0.0012%	- 1.25	12.85
23/10/2020	3316735	1,152.00	0.0993%	- 102.09	1,049.91
23/10/2020	3316735	205.23	0.0177%	- 18.19	187.04
23/10/2020	3316735	6.40	0.0006%	- 0.57	5.83
23/10/2020	3377885	997.50	0.0860%	- 88.40	909.10
23/10/2020	3377885	208.22	0.0179%	- 18.45	189.77
23/10/2020	3377885	997.50	0.0860%	- 88.40	909.10
23/10/2020	3377885	208.22	0.0179%	- 18.45	189.77
23/10/2020	3379971	385.00	0.0332%	- 34.12	350.88
23/10/2020	3379971	136.30	0.0117%	- 12.08	124.22
23/10/2020	3382513	894.00	0.0771%	- 79.23	814.77
23/10/2020	3382513	206.90	0.0178%	- 18.34	188.56
23/10/2020	3386647	393.30	0.0339%	- 34.85	358.45
23/10/2020	3386647	571.41	0.0493%	- 50.64	520.77
23/10/2020	3386647	3.30	0.0003%	- 0.29	3.01
23/10/2020	3389726	1,081.00	0.0932%	- 95.80	985.20
23/10/2020	3389726	208.20	0.0179%	- 18.45	189.75
23/10/2020	3389726	1,081.00	0.0932%	- 95.80	985.20
23/10/2020	3389726	208.20	0.0179%	- 18.45	189.75

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
23/10/2020	3393299	600.00	0.0517%	53.17	546.83
23/10/2020	3393299	151.68	0.0131%	13.44	138.24
23/10/2020	3393306	500.00	0.0431%	44.31	455.69
23/10/2020	3393306	151.68	0.0131%	13.44	138.24
23/10/2020	3399111	600.00	0.0517%	53.17	546.83
23/10/2020	3399111	387.16	0.0334%	34.31	352.85
23/10/2020	3399111	4.90	0.0004%	0.43	4.47
23/10/2020	3401995	899.00	0.0775%	79.67	819.33
23/10/2020	3401995	202.50	0.0175%	17.95	184.55
23/10/2020	3401995	899.00	0.0775%	79.67	819.33
23/10/2020	3401995	202.50	0.0175%	17.95	184.55
23/10/2020	3403684	1,377.50	0.1187%	122.07	1,255.43
23/10/2020	3403684	395.17	0.0341%	35.02	360.15
23/10/2020	3404260	501.00	0.0432%	44.40	456.60
23/10/2020	3404260	171.40	0.0148%	15.19	156.21
23/10/2020	3411691	1,159.00	0.0999%	102.71	1,056.29
23/10/2020	3411691	69.10	0.0060%	6.12	62.98
23/10/2020	3411691	1,159.00	0.0999%	102.71	1,056.29
23/10/2020	3411691	69.10	0.0060%	6.12	62.98
23/10/2020	3411910	896.00	0.0772%	79.40	816.60
23/10/2020	3411910	133.78	0.0115%	11.86	121.92
23/10/2020	3411910	896.00	0.0772%	79.40	816.60
23/10/2020	3411910	133.78	0.0115%	11.86	121.92
23/10/2020	3413709	14.10	0.0012%	1.25	12.85
23/10/2020	3365622	409.00	0.0353%	36.25	372.75
23/10/2020	3365622	58.88	0.0051%	5.22	53.66
23/10/2020	3365622	3.30	0.0003%	0.29	3.01
23/10/2020	3362969	1,522.00	0.1312%	134.88	1,387.12
23/10/2020	3362969	128.50	0.0111%	11.39	117.11
23/10/2020	3362969	6.60	0.0006%	0.58	6.02
23/10/2020	3347237	760.00	0.0655%	67.35	692.65
23/10/2020	3347237	766.70	0.0661%	67.94	698.76
23/10/2020	3347237	3.30	0.0003%	0.29	3.01
23/10/2020	3347237	760.00	0.0655%	67.35	692.65
23/10/2020	3347237	766.70	0.0661%	67.94	698.76
23/10/2020	3347237	3.30	0.0003%	0.29	3.01
23/10/2020	3366172	935.75	0.0807%	82.93	852.82
23/10/2020	3366172	434.14	0.0374%	38.47	395.67
23/10/2020	3366172	935.75	0.0807%	82.93	852.82
23/10/2020	3366172	434.14	0.0374%	38.47	395.67
23/10/2020	3387191	568.00	0.0490%	50.34	517.66
23/10/2020	3387191	99.66	0.0086%	8.83	90.83
23/10/2020	3387191	568.00	0.0490%	50.34	517.66
23/10/2020	3387191	99.66	0.0086%	8.83	90.83
23/10/2020	3387191	568.00	0.0490%	50.34	517.66
23/10/2020	3387191	99.66	0.0086%	8.83	90.83
23/10/2020	3401975	1,273.00	0.1097%	112.81	1,160.19
23/10/2020	3401975	171.43	0.0148%	15.19	156.24
23/10/2020	3401975	8.20	0.0007%	0.73	7.47
23/10/2020	3401975	1,273.00	0.1097%	112.81	1,160.19
23/10/2020	3401975	171.43	0.0148%	15.19	156.24
23/10/2020	3401975	8.20	0.0007%	0.73	7.47
23/10/2020	3401975	1,273.00	0.1097%	112.81	1,160.19
23/10/2020	3401975	171.43	0.0148%	15.19	156.24
23/10/2020	3401975	8.20	0.0007%	0.73	7.47
23/10/2020	3406727	349.00	0.0301%	30.93	318.07
23/10/2020	3406727	70.40	0.0061%	6.24	64.16
23/10/2020	3406727	349.00	0.0301%	30.93	318.07
23/10/2020	3406727	70.40	0.0061%	6.24	64.16
23/10/2020	3406727	349.00	0.0301%	30.93	318.07
23/10/2020	3406727	70.40	0.0061%	6.24	64.16

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
23/10/2020	3406727	349.00	0.0301%	- 30.93	318.07
23/10/2020	3406727	70.40	0.0061%	- 6.24	64.16
23/10/2020	3409217	1,472.50	0.1269%	- 130.49	1,342.01
23/10/2020	3409217	222.13	0.0191%	- 19.69	202.44
23/10/2020	3409217	1,472.50	0.1269%	- 130.49	1,342.01
23/10/2020	3409217	222.13	0.0191%	- 19.69	202.44
23/10/2020	3230084	1,288.00	0.1110%	- 114.14	1,173.86
23/10/2020	3230084	219.00	0.0189%	- 19.41	199.59
23/10/2020	3230084	1,288.00	0.1110%	- 114.14	1,173.86
23/10/2020	3230084	219.00	0.0189%	- 19.41	199.59
23/10/2020	3230084	966.00	0.0833%	- 85.61	880.39
23/10/2020	3230084	159.00	0.0137%	- 14.09	144.91
23/10/2020	3230084	966.00	0.0833%	- 85.61	880.39
23/10/2020	3230084	159.00	0.0137%	- 14.09	144.91
23/10/2020	3365066	1,235.00	0.1065%	- 109.45	1,125.55
23/10/2020	3365066	463.96	0.0400%	- 41.12	422.84
23/10/2020	3365066	1,235.00	0.1065%	- 109.45	1,125.55
23/10/2020	3365066	463.96	0.0400%	- 41.12	422.84
23/10/2020	3384742	779.00	0.0671%	- 69.03	709.97
23/10/2020	3384742	130.68	0.0113%	- 11.58	119.10
23/10/2020	3367005	984.00	0.0848%	- 87.20	896.80
23/10/2020	3367005	225.86	0.0195%	- 20.02	205.84
23/10/2020	3413615	14.10	0.0012%	- 1.25	12.85
23/10/2020	3413693	0.51	0.0000%	- 0.05	0.46
23/10/2020	3413707	2.11	0.0002%	- 0.19	1.92
23/10/2020	3336476	1,552.30	0.1338%	- 137.56	1,414.74
23/10/2020	3336476	196.74	0.0170%	- 17.44	179.30
23/10/2020	3336476	8.10	0.0007%	- 0.72	7.38
23/10/2020	3336476	1,552.30	0.1338%	- 137.56	1,414.74
23/10/2020	3336476	196.74	0.0170%	- 17.44	179.30
23/10/2020	3336476	8.10	0.0007%	- 0.72	7.38
23/10/2020	3305443	845.50	0.0729%	- 74.93	770.57
23/10/2020	3305443	298.36	0.0257%	- 26.44	271.92
23/10/2020	3305443	845.50	0.0729%	- 74.93	770.57
23/10/2020	3305443	298.36	0.0257%	- 26.44	271.92
23/10/2020	3383145	950.00	0.0819%	- 84.19	865.81
23/10/2020	3383145	210.45	0.0181%	- 18.65	191.80
23/10/2020	3383145	950.00	0.0819%	- 84.19	865.81
23/10/2020	3383145	210.45	0.0181%	- 18.65	191.80
23/10/2020	3383145	950.00	0.0819%	- 84.19	865.81
23/10/2020	3383145	210.45	0.0181%	- 18.65	191.80
23/10/2020	3314894	387.00	0.0334%	- 34.30	352.70
23/10/2020	3314894	71.00	0.0061%	- 6.29	64.71
23/10/2020	3314894	387.00	0.0334%	- 34.30	352.70
23/10/2020	3314894	71.00	0.0061%	- 6.29	64.71
23/10/2020	3392495	1,560.85	0.1345%	- 138.32	1,422.53
23/10/2020	3392495	248.40	0.0214%	- 22.01	226.39
23/10/2020	3392495	4.90	0.0004%	- 0.43	4.47
23/10/2020	3356585	832.20	0.0717%	- 73.75	758.45
23/10/2020	3356585	1,077.08	0.0928%	- 95.45	981.63
23/10/2020	3356585	11.60	0.0010%	- 1.03	10.57
23/10/2020	3356585	0.04	0.0000%	- 0.00	0.04
23/10/2020	3356585	832.20	0.0717%	- 73.75	758.45
23/10/2020	3356585	1,077.08	0.0928%	- 95.45	981.63
23/10/2020	3356585	11.60	0.0010%	- 1.03	10.57
23/10/2020	3356585	4.24	0.0004%	- 0.38	3.86
23/10/2020	3392171	1,334.75	0.1150%	- 118.28	1,216.47
23/10/2020	3392171	203.20	0.0175%	- 18.01	185.19
23/10/2020	3392171	1,334.75	0.1150%	- 118.28	1,216.47
23/10/2020	3392171	203.20	0.0175%	- 18.01	185.19
23/10/2020	3404370	286.00	0.0247%	- 25.35	260.65

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
23/10/2020	3404370	58.20	0.0050%	5.16	53.04
23/10/2020	3316718	1,312.00	0.1131%	116.27	1,195.73
23/10/2020	3316718	227.64	0.0196%	20.17	207.47
23/10/2020	3316718	1,312.00	0.1131%	116.27	1,195.73
23/10/2020	3316718	227.64	0.0196%	20.17	207.47
23/10/2020	3341102	1,007.00	0.0868%	89.24	917.76
23/10/2020	3341102	299.16	0.0258%	26.51	272.65
23/10/2020	3355223	1,451.60	0.1251%	128.64	1,322.96
23/10/2020	3355223	340.42	0.0293%	30.17	310.25
23/10/2020	3355223	1,451.60	0.1251%	128.64	1,322.96
23/10/2020	3355223	340.42	0.0293%	30.17	310.25
23/10/2020	3344937	545.86	0.0471%	48.37	497.49
23/10/2020	3344937	108.50	0.0094%	9.62	98.88
23/10/2020	3344937	1.57	0.0001%	0.14	1.43
23/10/2020	3344937	0.70	0.0001%	0.06	0.64
23/10/2020	3344937	16.57	0.0014%	1.47	15.10
23/10/2020	3335392	262.09	0.0226%	23.23	238.86
23/10/2020	3335392	921.99	0.0795%	81.71	840.28
23/10/2020	3316056	498.00	0.0429%	44.13	453.87
23/10/2020	3316056	106.30	0.0092%	9.42	96.88
23/10/2020	3316056	664.00	0.0572%	58.84	605.16
23/10/2020	3316056	166.30	0.0143%	14.74	151.56
23/10/2020	3316056	664.00	0.0572%	58.84	605.16
23/10/2020	3316056	166.30	0.0143%	14.74	151.56
23/10/2020	3316056	664.00	0.0572%	58.84	605.16
23/10/2020	3316056	166.30	0.0143%	14.74	151.56
23/10/2020	3316056	664.00	0.0572%	58.84	605.16
23/10/2020	3316056	166.30	0.0143%	14.74	151.56
23/10/2020	3343682	727.43	0.0627%	64.46	662.97
23/10/2020	3351793	689.00	0.0594%	61.06	627.94
23/10/2020	3351793	1,097.06	0.0946%	97.22	999.84
23/10/2020	3359352	2,320.00	0.2000%	205.60	2,114.40
23/10/2020	3359352	209.86	0.0181%	18.60	191.26
23/10/2020	3359352	3.20	0.0003%	0.28	2.92
23/10/2020	3359352	2,410.15	0.2077%	213.59	2,196.56
23/10/2020	3359352	209.86	0.0181%	18.60	191.26
23/10/2020	3359352	3.20	0.0003%	0.28	2.92
23/10/2020	3375713	277.00	0.0239%	24.55	252.45
23/10/2020	3375713	116.70	0.0101%	10.34	106.36
23/10/2020	3375713	277.00	0.0239%	24.55	252.45
23/10/2020	3375713	116.70	0.0101%	10.34	106.36
23/10/2020	3393500	92.00	0.0079%	8.15	83.85
23/10/2020	3393500	100.10	0.0086%	8.87	91.23
23/10/2020	3393500	92.00	0.0079%	8.15	83.85
23/10/2020	3393500	100.10	0.0086%	8.87	91.23
23/10/2020	3398673	759.51	0.0655%	67.31	692.20
23/10/2020	3398673	258.20	0.0223%	22.88	235.32
23/10/2020	3372680	1,177.05	0.1015%	104.31	1,072.74
23/10/2020	3372680	160.83	0.0139%	14.25	146.58
23/10/2020	3397622	1,170.40	0.1009%	103.72	1,066.68
23/10/2020	3397622	327.23	0.0282%	29.00	298.23
23/10/2020	3404038	1,834.45	0.1581%	162.57	1,671.88
23/10/2020	3404038	186.83	0.0161%	16.56	170.27
23/10/2020	3404038	1.50	0.0001%	0.13	1.37
23/10/2020	3408704	361.95	0.0312%	32.08	329.87
23/10/2020	3408704	197.78	0.0170%	17.53	180.25
23/10/2020	3408704	361.95	0.0312%	32.08	329.87
23/10/2020	3408704	197.78	0.0170%	17.53	180.25
23/10/2020	3403253	2,134.65	0.1840%	189.17	1,945.48
23/10/2020	3403253	329.16	0.0284%	29.17	299.99
23/10/2020	3403253	1,738.50	0.1499%	154.07	1,584.43

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
23/10/2020	3403253	269.16	0.0232%	- 23.85	245.31
23/10/2020	3340828	1,563.70	0.1348%	- 138.57	1,425.13
23/10/2020	3340828	276.92	0.0239%	- 24.54	252.38
23/10/2020	3340828	1,563.70	0.1348%	- 138.57	1,425.13
23/10/2020	3340828	276.92	0.0239%	- 24.54	252.38
23/10/2020	3330326	1,130.00	0.0974%	- 100.14	1,029.86
23/10/2020	3330326	126.40	0.0109%	- 11.20	115.20
23/10/2020	3392716	921.50	0.0794%	- 81.66	839.84
23/10/2020	3392716	193.07	0.0166%	- 17.11	175.96
23/10/2020	3300568	778.00	0.0671%	- 68.95	709.05
23/10/2020	3300568	90.90	0.0078%	- 8.06	82.84
23/10/2020	3393308	1,578.00	0.1360%	- 139.84	1,438.16
23/10/2020	3393308	261.83	0.0226%	- 23.20	238.63
23/10/2020	3393308	1,578.00	0.1360%	- 139.84	1,438.16
23/10/2020	3393308	261.83	0.0226%	- 23.20	238.63
23/10/2020	3366116	170.00	0.0147%	- 15.07	154.93
23/10/2020	3366116	72.00	0.0062%	- 6.38	65.62
23/10/2020	3366116	170.00	0.0147%	- 15.07	154.93
23/10/2020	3366116	72.00	0.0062%	- 6.38	65.62
23/10/2020	3389759	2,483.30	0.2140%	- 220.07	2,263.23
23/10/2020	3389759	190.23	0.0164%	- 16.86	173.37
23/10/2020	3389759	2,483.30	0.2140%	- 220.07	2,263.23
23/10/2020	3389759	190.23	0.0164%	- 16.86	173.37
23/10/2020	3359193	1,609.30	0.1387%	- 142.62	1,466.68
23/10/2020	3359193	212.26	0.0183%	- 18.81	193.45
23/10/2020	3292704	1,594.00	0.1374%	- 141.26	1,452.74
23/10/2020	3292704	206.50	0.0178%	- 18.30	188.20
23/10/2020	3292704	1,196.00	0.1031%	- 105.99	1,090.01
23/10/2020	3292704	146.50	0.0126%	- 12.98	133.52
23/10/2020	3292704	1,196.00	0.1031%	- 105.99	1,090.01
23/10/2020	3292704	146.50	0.0126%	- 12.98	133.52
23/10/2020	3292704	1,594.00	0.1374%	- 141.26	1,452.74
23/10/2020	3292704	206.50	0.0178%	- 18.30	188.20
23/10/2020	3292704	1,594.00	0.1374%	- 141.26	1,452.74
23/10/2020	3292704	206.50	0.0178%	- 18.30	188.20
23/10/2020	3292704	1,196.00	0.1031%	- 105.99	1,090.01
23/10/2020	3292704	146.50	0.0126%	- 12.98	133.52
23/10/2020	3292704	1,196.00	0.1031%	- 105.99	1,090.01
23/10/2020	3292704	146.50	0.0126%	- 12.98	133.52
23/10/2020	3292704	1,594.00	0.1374%	- 141.26	1,452.74
23/10/2020	3292704	206.50	0.0178%	- 18.30	188.20
23/10/2020	3329735	560.50	0.0483%	- 49.67	510.83
23/10/2020	3329735	168.91	0.0146%	- 14.97	153.94
23/10/2020	3329735	560.50	0.0483%	- 49.67	510.83
23/10/2020	3329735	168.91	0.0146%	- 14.97	153.94
23/10/2020	3399551	456.00	0.0393%	- 40.41	415.59
23/10/2020	3399551	144.92	0.0125%	- 12.84	132.08
23/10/2020	3292177	2.05	0.0002%	- 0.18	1.87
23/10/2020	3292177	2.05	0.0002%	- 0.18	1.87
23/10/2020	3295640	456.00	0.0393%	- 40.41	415.59
23/10/2020	3295640	190.13	0.0164%	- 16.85	173.28
23/10/2020	3295640	14.70	0.0013%	- 1.30	13.40
23/10/2020	3295640	456.00	0.0393%	- 40.41	415.59
23/10/2020	3295640	190.13	0.0164%	- 16.85	173.28
23/10/2020	3295640	14.70	0.0013%	- 1.30	13.40
23/10/2020	3386059	0.30	0.0000%	- 0.03	0.27
23/10/2020	3386059	0.30	0.0000%	- 0.03	0.27
23/10/2020	3388939	1,577.95	0.1360%	- 139.84	1,438.11
23/10/2020	3388939	310.37	0.0268%	- 27.50	282.87
23/10/2020	3388939	1,577.95	0.1360%	- 139.84	1,438.11
23/10/2020	3388939	310.37	0.0268%	- 27.50	282.87

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
23/10/2020	3388939	1,577.95	0.1360%	- 139.84	1,438.11
23/10/2020	3388939	310.37	0.0268%	- 27.50	282.87
23/10/2020	3395129	1,267.30	0.1092%	- 112.31	1,154.99
23/10/2020	3395129	213.03	0.0184%	- 18.88	194.15
23/10/2020	3395129	11.50	0.0010%	- 1.02	10.48
15/10/2020	3378150	2,408.80	0.2076%	- 213.47	2,195.33
15/10/2020	3358497	948.40	0.0817%	- 84.05	864.35
15/10/2020	3327790	1,153.76	0.0994%	- 102.25	1,051.51
15/10/2020	3375287	657.60	0.0567%	- 58.28	599.32
15/10/2020	3340176	1,050.46	0.0905%	- 93.09	957.37
15/10/2020	3317208	1,844.72	0.1590%	- 163.48	1,681.24
15/10/2020	3311556	1,238.86	0.1068%	- 109.79	1,129.07
15/10/2020	3355632	1,357.40	0.1170%	- 120.29	1,237.11
15/10/2020	3314806	1,686.56	0.1454%	- 149.46	1,537.10
15/10/2020	3326908	1,601.76	0.1381%	- 141.95	1,459.81
15/10/2020	3311556	1,602.83	0.1382%	- 142.04	1,460.79
15/10/2020	3350377	956.40	0.0824%	- 84.76	871.64
15/10/2020	3378150	2,408.80	0.2076%	- 213.47	2,195.33
15/10/2020	3311556	1,602.83	0.1382%	- 142.04	1,460.79
15/10/2020	3358497	948.40	0.0817%	- 84.05	864.35
15/10/2020	3293873	1,767.76	0.1524%	- 156.66	1,611.10
15/10/2020	3354378	876.16	0.0755%	- 77.64	798.52
15/10/2020	3405135	2,259.17	0.1947%	- 200.21	2,058.96
15/10/2020	3354378	876.16	0.0755%	- 77.64	798.52
15/10/2020	3352816	370.30	0.0319%	- 32.82	337.48
15/10/2020	3317208	1,844.72	0.1590%	- 163.48	1,681.24
15/10/2020	3377025	2,285.51	0.1970%	- 202.54	2,082.97
15/10/2020	3381442	614.50	0.0530%	- 54.46	560.04
15/10/2020	3370753	1,140.20	0.0983%	- 101.04	1,039.16
15/10/2020	3370632	788.60	0.0680%	- 69.89	718.71
15/10/2020	3348397	321.20	0.0277%	- 28.46	292.74
15/10/2020	3374600	1,338.76	0.1154%	- 118.64	1,220.12
15/10/2020	3329521	1,535.33	0.1323%	- 136.06	1,399.27
15/10/2020	3405135	2,259.17	0.1947%	- 200.21	2,058.96
15/10/2020	3326908	1,601.76	0.1381%	- 141.95	1,459.81
15/10/2020	3293873	1,767.76	0.1524%	- 156.66	1,611.10
15/10/2020	3340176	1,050.46	0.0905%	- 93.09	957.37
15/10/2020	3340176	1,050.46	0.0905%	- 93.09	957.37
15/10/2020	3358497	948.40	0.0817%	- 84.05	864.35
15/10/2020	3317208	1,844.72	0.1590%	- 163.48	1,681.24
15/10/2020	3307498	590.10	0.0509%	- 52.29	537.81
15/10/2020	3350377	709.40	0.0611%	- 62.87	646.53
15/10/2020	3354378	876.16	0.0755%	- 77.64	798.52
15/10/2020	3327790	1,543.76	0.1331%	- 136.81	1,406.95
15/10/2020	3406240	596.40	0.0514%	- 52.85	543.55
15/10/2020	3372409	886.00	0.0764%	- 78.52	807.48
15/10/2020	3327790	1,543.76	0.1331%	- 136.81	1,406.95
15/10/2020	3408722	315.10	0.0272%	- 27.92	287.18
15/10/2020	3354378	876.16	0.0755%	- 77.64	798.52
15/10/2020	3327790	1,692.76	0.1459%	- 150.01	1,542.75
15/10/2020	3386031	1,397.80	0.1205%	- 123.87	1,273.93
15/10/2020	3345306	1,258.60	0.1085%	- 111.54	1,147.06
15/10/2020	3340176	1,050.46	0.0905%	- 93.09	957.37
15/10/2020	3327790	1,153.76	0.0994%	- 102.25	1,051.51
15/10/2020	3345374	2,084.96	0.1797%	- 184.77	1,900.19
15/10/2020	3270031	1,523.10	0.1313%	- 134.98	1,388.12
15/10/2020	3326908	1,601.76	0.1381%	- 141.95	1,459.81
15/10/2020	3340176	1,050.46	0.0905%	- 93.09	957.37
15/10/2020	3340176	1,050.46	0.0905%	- 93.09	957.37
15/10/2020	3327790	1,543.76	0.1331%	- 136.81	1,406.95
15/10/2020	3368981	8.30	0.0007%	- 0.74	7.56

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3350377	956.40	0.0824%	- 84.76	871.64
15/10/2020	3340176	1,050.46	0.0905%	- 93.09	957.37
15/10/2020	3340176	1,050.46	0.0905%	- 93.09	957.37
15/10/2020	3314806	1,686.56	0.1454%	- 149.46	1,537.10
15/10/2020	3314806	1,952.96	0.1683%	- 173.07	1,779.89
15/10/2020	3377025	2,285.51	0.1970%	- 202.54	2,082.97
15/10/2020	3354378	876.16	0.0755%	- 77.64	798.52
15/10/2020	3370753	1,140.20	0.0983%	- 101.04	1,039.16
15/10/2020	3406240	463.40	0.0399%	- 41.07	422.33
15/10/2020	3327790	1,543.76	0.1331%	- 136.81	1,406.95
15/10/2020	3327790	1,265.76	0.1091%	- 112.17	1,153.59
15/10/2020	3345374	2,084.96	0.1797%	- 184.77	1,900.19
15/10/2020	3400626	796.28	0.0686%	- 70.57	725.71
15/10/2020	3358497	948.40	0.0817%	- 84.05	864.35
15/10/2020	3327790	1,265.76	0.1091%	- 112.17	1,153.59
15/10/2020	3355632	1,357.40	0.1170%	- 120.29	1,237.11
15/10/2020	3340176	1,050.46	0.0905%	- 93.09	957.37
15/10/2020	3327790	1,692.76	0.1459%	- 150.01	1,542.75
15/10/2020	3350377	956.40	0.0824%	- 84.76	871.64
15/10/2020	3395432	29.40	0.0025%	- 2.61	26.79
15/10/2020	3327790	1,265.76	0.1091%	- 112.17	1,153.59
15/10/2020	3375287	887.60	0.0765%	- 78.66	808.94
15/10/2020	3374600	1,338.76	0.1154%	- 118.64	1,220.12
15/10/2020	3386031	1,397.80	0.1205%	- 123.87	1,273.93
15/10/2020	3329521	1,535.33	0.1323%	- 136.06	1,399.27
15/10/2020	3358497	701.40	0.0605%	- 62.16	639.24
15/10/2020	3327790	1,692.76	0.1459%	- 150.01	1,542.75
15/10/2020	3314806	1,415.86	0.1220%	- 125.47	1,290.39
15/10/2020	3340176	1,050.46	0.0905%	- 93.09	957.37
15/10/2020	3354378	876.16	0.0755%	- 77.64	798.52
15/10/2020	3348397	321.20	0.0277%	- 28.46	292.74
15/10/2020	3370835	352.50	0.0304%	- 31.24	321.26
15/10/2020	3317208	1,844.72	0.1590%	- 163.48	1,681.24
15/10/2020	3352816	1,244.66	0.1073%	- 110.30	1,134.36
15/10/2020	3305337	258.80	0.0223%	- 22.93	235.87
15/10/2020	3375287	887.60	0.0765%	- 78.66	808.94
15/10/2020	3293873	1,767.76	0.1524%	- 156.66	1,611.10
15/10/2020	3293873	1,767.76	0.1524%	- 156.66	1,611.10
15/10/2020	3386031	1,397.80	0.1205%	- 123.87	1,273.93
15/10/2020	3388302	1,209.20	0.1042%	- 107.16	1,102.04
15/10/2020	3317208	1,844.72	0.1590%	- 163.48	1,681.24
15/10/2020	3368981	8.30	0.0007%	- 0.74	7.56
15/10/2020	3317208	71.70	0.0062%	- 6.35	65.35
15/10/2020	3317208	531.10	0.0458%	- 47.07	484.03
15/10/2020	3317208	159.60	0.0138%	- 14.14	145.46
15/10/2020	3317208	71.70	0.0062%	- 6.35	65.35
15/10/2020	3354534	538.00	0.0464%	- 47.68	490.32
15/10/2020	3354534	538.00	0.0464%	- 47.68	490.32
15/10/2020	3368981	611.10	0.0527%	- 54.16	556.94
15/10/2020	3368981	611.10	0.0527%	- 54.16	556.94
15/10/2020	3327871	3,426.13	0.2953%	- 303.62	3,122.51
15/10/2020	3376714	2,533.72	0.2184%	- 224.54	2,309.18
15/10/2020	3380429	1,221.72	0.1053%	- 108.27	1,113.45
15/10/2020	3380429	1,221.72	0.1053%	- 108.27	1,113.45
15/10/2020	3403688	1,331.90	0.1148%	- 118.03	1,213.87
15/10/2020	3314550	1,058.43	0.0912%	- 93.80	964.63
15/10/2020	3366384	1,950.31	0.1681%	- 172.84	1,777.47
15/10/2020	3354534	1,524.53	0.1314%	- 135.10	1,389.43
15/10/2020	3377685	1,276.60	0.1100%	- 113.13	1,163.47
15/10/2020	3381693	2,254.98	0.1944%	- 199.84	2,055.14
15/10/2020	3366684	988.74	0.0852%	- 87.62	901.12

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3311149	1,411.16	0.1216%	- 125.06	1,286.10
15/10/2020	3351264	1,881.96	0.1622%	- 166.78	1,715.18
15/10/2020	3402299	1,191.40	0.1027%	- 105.58	1,085.82
15/10/2020	3400222	5,384.15	0.4641%	- 477.14	4,907.01
15/10/2020	3342204	1,372.23	0.1183%	- 121.61	1,250.62
15/10/2020	3383075	1,578.89	0.1361%	- 139.92	1,438.97
15/10/2020	3353302	1,686.91	0.1454%	- 149.49	1,537.42
15/10/2020	3355852	1,970.43	0.1698%	- 174.62	1,795.81
15/10/2020	3394387	3,413.01	0.2942%	- 302.46	3,110.55
15/10/2020	3342204	1,491.96	0.1286%	- 132.22	1,359.74
15/10/2020	3346659	1,761.23	0.1518%	- 156.08	1,605.15
15/10/2020	3375884	368.90	0.0318%	- 32.69	336.21
15/10/2020	3342204	1,491.96	0.1286%	- 132.22	1,359.74
15/10/2020	3372787	520.60	0.0449%	- 46.14	474.46
15/10/2020	3346667	1,818.61	0.1568%	- 161.16	1,657.45
15/10/2020	3358780	1,525.91	0.1315%	- 135.23	1,390.68
15/10/2020	3311149	1,411.16	0.1216%	- 125.06	1,286.10
15/10/2020	3403688	1,331.90	0.1148%	- 118.03	1,213.87
15/10/2020	3314550	1,058.43	0.0912%	- 93.80	964.63
15/10/2020	3380429	1,221.72	0.1053%	- 108.27	1,113.45
15/10/2020	3385449	1,329.35	0.1146%	- 117.81	1,211.54
15/10/2020	3358780	1,525.91	0.1315%	- 135.23	1,390.68
15/10/2020	3342204	1,491.96	0.1286%	- 132.22	1,359.74
15/10/2020	3383670	1,650.55	0.1423%	- 146.27	1,504.28
15/10/2020	3382248	1,715.60	0.1479%	- 152.04	1,563.56
15/10/2020	3398566	1,775.18	0.1530%	- 157.32	1,617.86
15/10/2020	3364639	555.68	0.0479%	- 49.24	506.44
15/10/2020	3389107	2,066.17	0.1781%	- 183.10	1,883.07
15/10/2020	3400385	8,420.00	0.7258%	- 746.18	7,673.82
15/10/2020	3366684	988.74	0.0852%	- 87.62	901.12
15/10/2020	3407562	2,977.40	0.2566%	- 263.86	2,713.54
15/10/2020	3379759	1,283.80	0.1107%	- 113.77	1,170.03
15/10/2020	3385454	1,522.42	0.1312%	- 134.92	1,387.50
15/10/2020	3407562	2,977.40	0.2566%	- 263.86	2,713.54
15/10/2020	3342204	1,053.83	0.0908%	- 93.39	960.44
15/10/2020	3360153	1,091.26	0.0941%	- 96.71	994.55
15/10/2020	3402299	1,191.40	0.1027%	- 105.58	1,085.82
15/10/2020	3394387	3,413.01	0.2942%	- 302.46	3,110.55
15/10/2020	3354534	1,524.53	0.1314%	- 135.10	1,389.43
15/10/2020	3314550	1,386.33	0.1195%	- 122.86	1,263.47
15/10/2020	3366384	1,950.31	0.1681%	- 172.84	1,777.47
15/10/2020	3342204	1,053.83	0.0908%	- 93.39	960.44
15/10/2020	3342204	1,372.23	0.1183%	- 121.61	1,250.62
15/10/2020	3342204	1,053.83	0.0908%	- 93.39	960.44
15/10/2020	3344937	1,340.23	0.1155%	- 118.77	1,221.46
15/10/2020	3346659	1,761.23	0.1518%	- 156.08	1,605.15
15/10/2020	3363981	989.89	0.0853%	- 87.72	902.17
15/10/2020	3393102	5,724.25	0.4934%	- 507.28	5,216.97
15/10/2020	3324003	6,100.33	0.5258%	- 540.61	5,559.72
15/10/2020	3382248	1,874.25	0.1616%	- 166.10	1,708.15
15/10/2020	3314550	1,058.43	0.0912%	- 93.80	964.63
15/10/2020	3377685	1,569.25	0.1353%	- 139.07	1,430.18
15/10/2020	3375884	368.90	0.0318%	- 32.69	336.21
15/10/2020	3400222	5,384.15	0.4641%	- 477.14	4,907.01
15/10/2020	3376714	2,533.72	0.2184%	- 224.54	2,309.18
15/10/2020	3342204	1,491.96	0.1286%	- 132.22	1,359.74
15/10/2020	3343558	2,008.53	0.1731%	- 178.00	1,830.53
15/10/2020	3314550	1,386.33	0.1195%	- 122.86	1,263.47
15/10/2020	3351264	1,881.96	0.1622%	- 166.78	1,715.18
15/10/2020	3342401	1,614.68	0.1392%	- 143.09	1,471.59
15/10/2020	3342204	1,491.96	0.1286%	- 132.22	1,359.74

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3319571	720.00	0.0621%	63.81	656.19
15/10/2020	3377685	1,569.25	0.1353%	139.07	1,430.18
15/10/2020	3354277	1,970.43	0.1698%	174.62	1,795.81
15/10/2020	3342401	1,614.68	0.1392%	143.09	1,471.59
15/10/2020	3342204	1,491.96	0.1286%	132.22	1,359.74
15/10/2020	3383075	1,650.14	0.1422%	146.23	1,503.91
15/10/2020	3370042	1,293.15	0.1115%	114.60	1,178.55
15/10/2020	3371735	667.60	0.0575%	59.16	608.44
15/10/2020	3323416	360.49	0.0311%	31.95	328.54
15/10/2020	3355852	1,970.43	0.1698%	174.62	1,795.81
15/10/2020	3386372	2,802.42	0.2416%	248.35	2,554.07
15/10/2020	3381121	2,221.77	0.1915%	196.89	2,024.88
15/10/2020	3380429	1,221.72	0.1053%	108.27	1,113.45
15/10/2020	3346659	1,761.23	0.1518%	156.08	1,605.15
15/10/2020	3401686	752.19	0.0648%	66.66	685.53
15/10/2020	3365844	562.46	0.0485%	49.84	512.62
15/10/2020	3366355	348.05	0.0300%	30.84	317.21
15/10/2020	3395390	860.84	0.0742%	76.29	784.55
15/10/2020	3335444	617.74	0.0532%	54.74	563.00
15/10/2020	3335444	567.09	0.0489%	50.26	516.83
15/10/2020	3331873	513.06	0.0442%	45.47	467.59
15/10/2020	3335444	567.09	0.0489%	50.26	516.83
15/10/2020	3331873	513.06	0.0442%	45.47	467.59
15/10/2020	3400278	92.50	0.0080%	8.20	84.30
15/10/2020	3296728	3,119.63	0.2689%	276.46	2,843.17
15/10/2020	3335444	617.74	0.0532%	54.74	563.00
15/10/2020	3400278	92.50	0.0080%	8.20	84.30
15/10/2020	3335444	617.74	0.0532%	54.74	563.00
15/10/2020	3365844	562.46	0.0485%	49.84	512.62
15/10/2020	3335444	617.74	0.0532%	54.74	563.00
15/10/2020	3335444	617.74	0.0532%	54.74	563.00
15/10/2020	3296728	3,119.63	0.2689%	276.46	2,843.17
15/10/2020	3395390	860.84	0.0742%	76.29	784.55
15/10/2020	3400278	92.50	0.0080%	8.20	84.30
15/10/2020	3335444	617.74	0.0532%	54.74	563.00
15/10/2020	3392930	1,371.55	0.1182%	121.55	1,250.00
15/10/2020	3390676	5,693.42	0.4907%	504.55	5,188.87
15/10/2020	3397271	1,894.72	0.1633%	167.91	1,726.81
15/10/2020	3397271	1,894.72	0.1633%	167.91	1,726.81
15/10/2020	3370041	350.00	0.0302%	31.02	318.98
15/10/2020	3370041	350.00	0.0302%	31.02	318.98
15/10/2020	3411572	738.30	0.0636%	65.43	672.87
15/10/2020	3397533	1,260.52	0.1087%	111.71	1,148.81
15/10/2020	3411572	738.30	0.0636%	65.43	672.87
15/10/2020	3411572	738.30	0.0636%	65.43	672.87
15/10/2020	3397186	776.26	0.0669%	68.79	707.47
15/10/2020	3332161	898.69	0.0775%	79.64	819.05
15/10/2020	3384677	2,653.26	0.2287%	235.13	2,418.13
15/10/2020	3331465	919.70	0.0793%	81.50	838.20
15/10/2020	3329973	180.50	0.0156%	16.00	164.50
15/10/2020	3375235	673.17	0.0580%	59.66	613.51
15/10/2020	3351387	756.16	0.0652%	67.01	689.15
15/10/2020	3352925	1,763.01	0.1520%	156.24	1,606.77
15/10/2020	3277725	410.40	0.0354%	36.37	374.03
15/10/2020	3382677	284.00	0.0245%	25.17	258.83
15/10/2020	3395628	691.08	0.0596%	61.24	629.84
15/10/2020	3316990	376.30	0.0324%	33.35	342.95
15/10/2020	3392849	1,034.10	0.0891%	91.64	942.46
15/10/2020	3373462	486.20	0.0419%	43.09	443.11
15/10/2020	3372620	784.06	0.0676%	69.48	714.58
15/10/2020	3388332	284.00	0.0245%	25.17	258.83

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3397977	1,684.80	0.1452%	- 149.31	1,535.49
15/10/2020	3359771	1,476.28	0.1272%	- 130.83	1,345.45
15/10/2020	3388942	702.70	0.0606%	- 62.27	640.43
15/10/2020	3383665	181.40	0.0156%	- 16.08	165.32
15/10/2020	3397977	1,810.80	0.1561%	- 160.47	1,650.33
15/10/2020	3389903	2,657.06	0.2290%	- 235.47	2,421.59
15/10/2020	3375235	932.42	0.0804%	- 82.63	849.79
15/10/2020	3345417	719.45	0.0620%	- 63.76	655.69
15/10/2020	3286878	1,155.15	0.0996%	- 102.37	1,052.78
15/10/2020	3385637	718.87	0.0620%	- 63.71	655.16
15/10/2020	3378239	1,246.60	0.1075%	- 110.47	1,136.13
15/10/2020	3374498	1,983.60	0.1710%	- 175.79	1,807.81
15/10/2020	3388332	107.60	0.0093%	- 9.54	98.06
15/10/2020	3397273	1,595.66	0.1375%	- 141.41	1,454.25
15/10/2020	3367360	1,634.06	0.1408%	- 144.81	1,489.25
15/10/2020	3359771	1,163.08	0.1003%	- 103.07	1,060.01
15/10/2020	3397977	1,810.80	0.1561%	- 160.47	1,650.33
15/10/2020	3359771	1,493.76	0.1288%	- 132.38	1,361.38
15/10/2020	3392849	1,034.10	0.0891%	- 91.64	942.46
15/10/2020	3393174	1,088.20	0.0938%	- 96.44	991.76
15/10/2020	3397273	2,178.86	0.1878%	- 193.09	1,985.77
15/10/2020	3372620	784.06	0.0676%	- 69.48	714.58
15/10/2020	3359333	1,126.30	0.0971%	- 99.81	1,026.49
15/10/2020	3393931	719.26	0.0620%	- 63.74	655.52
15/10/2020	3386243	756.50	0.0652%	- 67.04	689.46
15/10/2020	3332161	898.69	0.0775%	- 79.64	819.05
15/10/2020	3384355	827.46	0.0713%	- 73.33	754.13
15/10/2020	3381418	339.10	0.0292%	- 30.05	309.05
15/10/2020	3372620	784.06	0.0676%	- 69.48	714.58
15/10/2020	3397977	1,857.80	0.1601%	- 164.64	1,693.16
15/10/2020	3396112	1,172.60	0.1011%	- 103.92	1,068.68
15/10/2020	3384355	827.46	0.0713%	- 73.33	754.13
15/10/2020	3331465	673.05	0.0580%	- 59.65	613.40
15/10/2020	3374354	1,202.76	0.1037%	- 106.59	1,096.17
15/10/2020	3397273	1,595.66	0.1375%	- 141.41	1,454.25
15/10/2020	3359771	1,493.76	0.1288%	- 132.38	1,361.38
15/10/2020	3359721	1,126.50	0.0971%	- 99.83	1,026.67
15/10/2020	3372620	804.06	0.0693%	- 71.26	732.80
15/10/2020	3316990	376.30	0.0324%	- 33.35	342.95
15/10/2020	3367501	827.44	0.0713%	- 73.33	754.11
15/10/2020	3378239	1,246.60	0.1075%	- 110.47	1,136.13
15/10/2020	3277725	410.40	0.0354%	- 36.37	374.03
15/10/2020	3393174	1,088.20	0.0938%	- 96.44	991.76
15/10/2020	3397977	1,810.80	0.1561%	- 160.47	1,650.33
15/10/2020	3379242	754.53	0.0650%	- 66.87	687.66
15/10/2020	3378239	1,246.60	0.1075%	- 110.47	1,136.13
15/10/2020	3403952	1,605.46	0.1384%	- 142.28	1,463.18
15/10/2020	3368098	1,367.30	0.1179%	- 121.17	1,246.13
15/10/2020	3359771	1,163.08	0.1003%	- 103.07	1,060.01
15/10/2020	3372620	794.06	0.0684%	- 70.37	723.69
15/10/2020	3320209	784.76	0.0676%	- 69.55	715.21
15/10/2020	3386243	756.50	0.0652%	- 67.04	689.46
15/10/2020	3372620	804.06	0.0693%	- 71.26	732.80
15/10/2020	3372620	782.76	0.0675%	- 69.37	713.39
15/10/2020	3377009	1,324.34	0.1142%	- 117.36	1,206.98
15/10/2020	3397273	2,178.86	0.1878%	- 193.09	1,985.77
15/10/2020	3351387	756.16	0.0652%	- 67.01	689.15
15/10/2020	3382677	284.00	0.0245%	- 25.17	258.83
15/10/2020	3331465	919.70	0.0793%	- 81.50	838.20
15/10/2020	3397273	1,595.66	0.1375%	- 141.41	1,454.25
15/10/2020	3359771	1,476.28	0.1272%	- 130.83	1,345.45

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3383665	181.40	0.0156%	- 16.08	165.32
15/10/2020	3367219	821.60	0.0708%	- 72.81	748.79
15/10/2020	3374498	1,983.60	0.1710%	- 175.79	1,807.81
15/10/2020	3397977	1,857.80	0.1601%	- 164.64	1,693.16
15/10/2020	3378572	1,978.10	0.1705%	- 175.30	1,802.80
15/10/2020	3381418	339.10	0.0292%	- 30.05	309.05
15/10/2020	3367219	786.60	0.0678%	- 69.71	716.89
15/10/2020	3349243	766.28	0.0660%	- 67.91	698.37
15/10/2020	3379242	754.53	0.0650%	- 66.87	687.66
15/10/2020	3373266	1,185.50	0.1022%	- 105.06	1,080.44
15/10/2020	3372620	794.06	0.0684%	- 70.37	723.69
15/10/2020	3367360	1,573.25	0.1356%	- 139.42	1,433.83
15/10/2020	3371735	196.60	0.0169%	- 17.42	179.18
15/10/2020	3368098	1,367.30	0.1179%	- 121.17	1,246.13
15/10/2020	3359333	1,126.30	0.0971%	- 99.81	1,026.49
15/10/2020	3359721	1,126.50	0.0971%	- 99.83	1,026.67
15/10/2020	3345417	719.45	0.0620%	- 63.76	655.69
15/10/2020	3359333	1,126.30	0.0971%	- 99.81	1,026.49
15/10/2020	3369298	965.60	0.0832%	- 85.57	880.03
15/10/2020	3367219	746.60	0.0644%	- 66.16	680.44
15/10/2020	3372620	782.76	0.0675%	- 69.37	713.39
15/10/2020	3349243	766.28	0.0660%	- 67.91	698.37
15/10/2020	3367501	827.44	0.0713%	- 73.33	754.11
15/10/2020	3385637	718.87	0.0620%	- 63.71	655.16
15/10/2020	3406253	188.70	0.0163%	- 16.72	171.98
15/10/2020	3367219	1,041.80	0.0898%	- 92.32	949.48
15/10/2020	3373462	486.20	0.0419%	- 43.09	443.11
15/10/2020	3374401	2,952.86	0.2545%	- 261.68	2,691.18
15/10/2020	3408656	614.20	0.0529%	- 54.43	559.77
15/10/2020	3372620	784.06	0.0676%	- 69.48	714.58
15/10/2020	3375235	673.17	0.0580%	- 59.66	613.51
15/10/2020	3374401	2,952.86	0.2545%	- 261.68	2,691.18
15/10/2020	3356923	1,279.26	0.1103%	- 113.37	1,165.89
15/10/2020	3374354	1,202.76	0.1037%	- 106.59	1,096.17
15/10/2020	3387850	1,411.66	0.1217%	- 125.10	1,286.56
15/10/2020	3382224	4,492.01	0.3872%	- 398.08	4,093.93
15/10/2020	3375235	932.42	0.0804%	- 82.63	849.79
15/10/2020	3397186	776.26	0.0669%	- 68.79	707.47
15/10/2020	3320209	784.76	0.0676%	- 69.55	715.21
15/10/2020	3329973	180.50	0.0156%	- 16.00	164.50
15/10/2020	3384677	2,653.26	0.2287%	- 235.13	2,418.13
15/10/2020	3389903	2,664.46	0.2297%	- 236.12	2,428.34
15/10/2020	3286878	1,155.15	0.0996%	- 102.37	1,052.78
15/10/2020	3331465	919.70	0.0793%	- 81.50	838.20
15/10/2020	3356280	1,465.88	0.1264%	- 129.91	1,335.97
15/10/2020	3346082	628.64	0.0542%	- 55.71	572.93
15/10/2020	3346082	628.64	0.0542%	- 55.71	572.93
15/10/2020	3313423	275.20	0.0237%	- 24.39	250.81
15/10/2020	3306740	312.50	0.0269%	- 27.69	284.81
15/10/2020	3317731	317.80	0.0274%	- 28.16	289.64
15/10/2020	3306740	312.50	0.0269%	- 27.69	284.81
15/10/2020	3322176	269.70	0.0232%	- 23.90	245.80
15/10/2020	3336115	28.70	0.0025%	- 2.54	26.16
15/10/2020	3313423	238.60	0.0206%	- 21.14	217.46
15/10/2020	3317731	244.80	0.0211%	- 21.69	223.11
15/10/2020	3322176	234.20	0.0202%	- 20.75	213.45
15/10/2020	3322176	234.20	0.0202%	- 20.75	213.45
15/10/2020	3336115	28.70	0.0025%	- 2.54	26.16
15/10/2020	3322176	269.70	0.0232%	- 23.90	245.80
15/10/2020	3306740	312.50	0.0269%	- 27.69	284.81
15/10/2020	3380410	90.10	0.0078%	- 7.98	82.12

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3317731	317.80	0.0274%	28.16	289.64
28/10/2020	3400693	1,620.51	0.1397%	143.61	1,476.90
28/10/2020	3386109	147.30	0.0127%	13.05	134.25
28/10/2020	3405419	252.00	0.0217%	22.33	229.67
28/10/2020	3370983	383.60	0.0331%	33.99	349.61
28/10/2020	3318934	197.00	0.0170%	17.46	179.54
28/10/2020	3386109	147.30	0.0127%	13.05	134.25
28/10/2020	3401082	196.70	0.0170%	17.43	179.27
28/10/2020	3318934	197.00	0.0170%	17.46	179.54
28/10/2020	3392297	382.10	0.0329%	33.86	348.24
28/10/2020	3392297	382.10	0.0329%	33.86	348.24
28/10/2020	3402507	281.60	0.0243%	24.96	256.64
28/10/2020	3400693	1,620.51	0.1397%	143.61	1,476.90
28/10/2020	3364280	579.60	0.0500%	51.36	528.24
28/10/2020	3365711	319.10	0.0275%	28.28	290.82
28/10/2020	3402507	475.90	0.0410%	42.17	433.73
28/10/2020	3380256	303.50	0.0262%	26.90	276.60
28/10/2020	3380256	303.50	0.0262%	26.90	276.60
28/10/2020	3405419	190.40	0.0164%	16.87	173.53
28/10/2020	3407960	263.30	0.0227%	23.33	239.97
28/10/2020	3401082	145.60	0.0125%	12.90	132.70
28/10/2020	3394460	112.40	0.0097%	9.96	102.44
28/10/2020	3394460	112.40	0.0097%	9.96	102.44
28/10/2020	3310378	334.80	0.0289%	29.67	305.13
3/11/2020	3276575	792.40	0.0683%	70.22	722.18
3/11/2020	3309357	1,634.27	0.1409%	144.83	1,489.44
3/11/2020	3326600	114.20	0.0098%	10.12	104.08
3/11/2020	3309357	1,345.32	0.1160%	119.22	1,226.10
3/11/2020	3276575	792.40	0.0683%	70.22	722.18
3/11/2020	3380142	1,018.07	0.0878%	90.22	927.85
3/11/2020	3354348	1,344.06	0.1159%	119.11	1,224.95
3/11/2020	3276834	684.40	0.0590%	60.65	623.75
3/11/2020	3276834	684.40	0.0590%	60.65	623.75
3/11/2020	3354348	1,344.06	0.1159%	119.11	1,224.95
3/11/2020	3404317	246.20	0.0212%	21.82	224.38
6/11/2020	3369176	2,190.90	0.1888%	194.16	1,996.74
6/11/2020	3411807	1,825.89	0.1574%	161.81	1,664.08
6/11/2020	3404732	667.20	0.0575%	59.13	608.07
6/11/2020	3404732	667.20	0.0575%	59.13	608.07
9/12/2020	3410113	725.30	0.0625%	64.28	661.02
9/12/2020	3409546	1,277.06	0.1101%	113.17	1,163.89
9/12/2020	3403944	1,575.71	0.1358%	139.64	1,436.07
9/12/2020	3392970	183.70	0.0158%	16.28	167.42
9/12/2020	3392970	183.70	0.0158%	16.28	167.42
9/12/2020	3379968	1,503.16	0.1296%	133.21	1,369.95
9/12/2020	3387869	928.88	0.0801%	82.32	846.56
9/12/2020	3379968	1,148.16	0.0990%	101.75	1,046.41
9/12/2020	3392970	168.70	0.0145%	14.95	153.75
9/12/2020	3392970	197.70	0.0170%	17.52	180.18
9/12/2020	3392970	197.70	0.0170%	17.52	180.18
9/12/2020	3392970	168.70	0.0145%	14.95	153.75
9/12/2020	3379968	1,503.16	0.1296%	133.21	1,369.95
9/12/2020	3404868	1,340.60	0.1156%	118.80	1,221.80
9/12/2020	3404868	1,340.60	0.1156%	118.80	1,221.80
9/12/2020	3404868	1,340.60	0.1156%	118.80	1,221.80
9/12/2020	3326287	905.46	0.0780%	80.24	825.22
9/12/2020	3379968	1,503.16	0.1296%	133.21	1,369.95
9/12/2020	3379968	1,503.16	0.1296%	133.21	1,369.95
9/12/2020	3404868	1,340.60	0.1156%	118.80	1,221.80
9/12/2020	3398450	1,173.16	0.1011%	103.96	1,069.20
9/12/2020	3336654	609.30	0.0525%	54.00	555.30

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
9/12/2020	3377533	1,046.83	0.0902%	92.77	954.06
9/12/2020	3336654	609.30	0.0525%	54.00	555.30
9/12/2020	3387925	742.10	0.0640%	65.76	676.34
9/12/2020	3387925	742.10	0.0640%	65.76	676.34
9/12/2020	3387925	742.10	0.0640%	65.76	676.34
9/12/2020	3387925	742.10	0.0640%	65.76	676.34
9/12/2020	3387925	742.10	0.0640%	65.76	676.34
9/12/2020	3387925	742.10	0.0640%	65.76	676.34
9/12/2020	3336654	609.30	0.0525%	54.00	555.30
9/12/2020	3336654	580.30	0.0500%	51.43	528.87
9/12/2020	3336654	580.30	0.0500%	51.43	528.87
9/12/2020	3406186	783.56	0.0675%	69.44	714.12
9/12/2020	3394028	822.84	0.0709%	72.92	749.92
9/12/2020	3394028	822.84	0.0709%	72.92	749.92
9/12/2020	3406186	783.56	0.0675%	69.44	714.12
9/12/2020	3385797	1,228.36	0.1059%	108.86	1,119.50
9/12/2020	3385797	1,228.36	0.1059%	108.86	1,119.50
9/12/2020	3243616	2,173.54	0.1873%	192.62	1,980.92
9/12/2020	3323420	685.52	0.0591%	60.75	624.77
9/12/2020	3398347	805.40	0.0694%	71.37	734.03
9/12/2020	3360656	936.22	0.0807%	82.97	853.25
9/12/2020	3335927	1,060.50	0.0914%	93.98	966.52
9/12/2020	3335927	1,060.50	0.0914%	93.98	966.52
9/12/2020	3405107	1,174.50	0.1012%	104.08	1,070.42
9/12/2020	3405107	1,384.60	0.1193%	122.70	1,261.90
9/12/2020	3375219	1,496.50	0.1290%	132.62	1,363.88
9/12/2020	3358566	2,008.00	0.1731%	177.95	1,830.05
9/12/2020	3358566	2,008.00	0.1731%	177.95	1,830.05
		1,160,159.39	100%	(102,812.84)	1,057,346.55

Notes:

1. The Gross Amount [Column C] is the gross proceeds reported by IATA as refunds received for specific customer bookings.
2. The % of Total Gross Amounts [Column D] is calculated as the percentage allocation of individual customer refunds in comparison to the total gross refund amounts (\$1,160,159.39) specified by IATA for specific customer bookings.
3. The Offset Amount [Column E] is calculated by multiplying the gross amount percentage allocation for each IATA customer refund [Column D] with the total offset amount applied by IATA (\$102,812.84) [Column E].
4. The Net Amount [Column F] is calculated as the individual Gross Amount [Column C] less the Offset Amount [Column E] allocated to each customer refund on a pro-rata basis.

STA Travel Pty. Ltd. (In Liquidation)
ACN 004 801 512
(the Company)

Schedule 2 - Refunds received directly from airlines

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
12/11/2020	3315070	1,104.80	0.6359%	- 2.67	1,102.13
12/11/2020	3402493	355.20	0.2044%	- 0.86	354.34
12/11/2020	3402493	355.20	0.2044%	- 0.86	354.34
12/11/2020	3389082	225.20	0.1296%	- 0.54	224.66
12/11/2020	3389082	225.20	0.1296%	- 0.54	224.66
12/11/2020	3399756	394.30	0.2270%	- 0.95	393.35
12/11/2020	3399756	394.30	0.2270%	- 0.95	393.35
12/11/2020	3399756	394.30	0.2270%	- 0.95	393.35
12/11/2020	3317731	199.80	0.1150%	- 0.48	199.32
12/11/2020	3317731	232.80	0.1340%	- 0.56	232.24
12/11/2020	3317731	199.80	0.1150%	- 0.48	199.32
12/11/2020	3408151	344.90	0.1985%	- 0.83	344.07
12/11/2020	3378248	1,354.00	0.7793%	- 3.27	1,350.73
12/11/2020	3378248	1,098.00	0.6320%	- 2.65	1,095.35
12/11/2020	3378248	1,354.00	0.7793%	- 3.27	1,350.73
12/11/2020	3378248	1,098.00	0.6320%	- 2.65	1,095.35
12/11/2020	3408596	260.40	0.1499%	- 0.63	259.77
12/11/2020	3362611	300.10	0.1727%	- 0.73	299.37
12/11/2020	3362611	300.10	0.1727%	- 0.73	299.37
12/11/2020	3362611	300.10	0.1727%	- 0.73	299.37
12/11/2020	3362611	300.10	0.1727%	- 0.73	299.37
12/11/2020	3362611	300.10	0.1727%	- 0.73	299.37
12/11/2020	3409446	1,975.63	1.1372%	- 4.78	1,970.85
19/10/2020	3337259	270.80	0.1559%	- 0.65	270.15
19/10/2020	3337259	270.80	0.1559%	- 0.65	270.15
19/10/2020	3392083	1,160.42	0.6679%	- 2.81	1,157.61
19/10/2020	3392083	1,160.42	0.6679%	- 2.81	1,157.61
19/10/2020	3384369	916.06	0.5273%	- 2.21	913.85
19/10/2020	3401885	554.98	0.3194%	- 1.34	553.64
19/10/2020	3401885	554.98	0.3194%	- 1.34	553.64
27/10/2020	3358688	616.58	0.3549%	- 1.49	615.09
27/10/2020	3411773	1,129.00	0.6498%	- 2.73	1,126.27
27/10/2020	3352605	903.02	0.5198%	- 2.18	900.84
27/10/2020	3379450	1,313.38	0.7560%	- 3.18	1,310.20
27/10/2020	3403383	2,030.60	1.1688%	- 4.91	2,025.69
27/10/2020	3313795	105.98	0.0610%	- 0.26	105.72
27/10/2020	3396061	991.88	0.5709%	- 2.40	989.48
27/10/2020	3387049	1,441.96	0.8300%	- 3.49	1,438.47
27/10/2020	3386612	804.58	0.4631%	- 1.95	802.63
27/10/2020	3322759	1,473.22	0.8480%	- 3.56	1,469.66
27/10/2020	3393341	1,129.00	0.6498%	- 2.73	1,126.27
27/10/2020	3390376	1,573.00	0.9054%	- 3.80	1,569.20
27/10/2020	3395547	596.18	0.3432%	- 1.44	594.74
27/10/2020	3395547	596.18	0.3432%	- 1.44	594.74
27/10/2020	3400400	640.60	0.3687%	- 1.55	639.05
27/10/2020	3383620	571.79	0.3291%	- 1.38	570.41
27/10/2020	3411992	661.00	0.3805%	- 1.60	659.40
27/10/2020	3405666	567.49	0.3266%	- 1.37	566.12
27/10/2020	3335803	1,243.95	0.7160%	- 3.01	1,240.94
27/10/2020	3375122	1,241.60	0.7147%	- 3.00	1,238.60
27/10/2020	3375122	1,241.60	0.7147%	- 3.00	1,238.60
27/10/2020	3375122	1,241.60	0.7147%	- 3.00	1,238.60
27/10/2020	3375122	1,241.60	0.7147%	- 3.00	1,238.60
27/10/2020	3386443	1,311.20	0.7547%	- 3.17	1,308.03

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
27/10/2020	3386443	1,311.20	0.7547%	- 3.17	1,308.03
27/10/2020	3385913	1,525.40	0.8780%	- 3.69	1,521.71
27/10/2020	3389509	1,489.50	0.8573%	- 3.60	1,485.90
27/10/2020	3411764	688.39	0.3962%	- 1.66	686.73
27/10/2020	3411764	688.39	0.3962%	- 1.66	686.73
27/10/2020	3411807	1,825.89	1.0510%	- 4.41	1,821.48
27/10/2020	3355977	1,142.36	0.6575%	- 2.76	1,139.60
27/10/2020	3355977	1,142.36	0.6575%	- 2.76	1,139.60
27/10/2020	3380537	701.20	0.4036%	- 1.70	699.50
27/10/2020	3365383	1,044.88	0.6014%	- 2.53	1,042.35
27/10/2020	3397019	790.10	0.4548%	- 1.91	788.19
27/10/2020	3389002	1,045.40	0.6017%	- 2.53	1,042.87
27/10/2020	3411783	954.49	0.5494%	- 2.31	952.18
27/10/2020	3411783	954.49	0.5494%	- 2.31	952.18
27/10/2020	3382514	1,149.10	0.6614%	- 2.78	1,146.32
27/10/2020	3382514	1,149.10	0.6614%	- 2.78	1,146.32
27/10/2020	3405684	1,443.60	0.8309%	- 3.49	1,440.11
27/10/2020	3405684	1,443.60	0.8309%	- 3.49	1,440.11
27/10/2020	3376155	1,408.86	0.8109%	- 3.41	1,405.45
27/10/2020	3398768	547.80	0.3153%	- 1.32	546.48
27/10/2020	3398768	547.80	0.3153%	- 1.32	546.48
27/10/2020	3400322	548.00	0.3154%	- 1.32	546.68
27/10/2020	3402718	779.50	0.4487%	- 1.88	777.62
27/10/2020	3409158	636.60	0.3664%	- 1.54	635.06
27/10/2020	3350246	2,184.20	1.2572%	- 5.28	2,178.92
27/10/2020	3412175	783.90	0.4512%	- 1.90	782.00
27/10/2020	3357556	1,504.30	0.8659%	- 3.64	1,500.66
27/10/2020	3392194	1,133.86	0.6526%	- 2.74	1,131.12
27/10/2020	3392194	1,133.86	0.6526%	- 2.74	1,131.12
27/10/2020	3355350	1,889.20	1.0874%	- 4.57	1,884.63
27/10/2020	3355350	1,889.20	1.0874%	- 4.57	1,884.63
27/10/2020	3401686	1,321.70	0.7608%	- 3.20	1,318.50
27/10/2020	3408906	359.30	0.2068%	- 0.87	358.43
27/10/2020	3408906	644.82	0.3712%	- 1.56	643.26
27/10/2020	3394605	694.51	0.3998%	- 1.68	692.83
27/10/2020	3394605	694.51	0.3998%	- 1.68	692.83
27/10/2020	3397170	1,415.16	0.8146%	- 3.42	1,411.74
27/10/2020	3397170	1,415.16	0.8146%	- 3.42	1,411.74
27/10/2020	3397170	1,295.16	0.7455%	- 3.13	1,292.03
27/10/2020	3397170	1,295.16	0.7455%	- 3.13	1,292.03
27/10/2020	3402773	807.20	0.4646%	- 1.95	805.25
27/10/2020	3333242	1,247.50	0.7180%	- 3.02	1,244.48
27/10/2020	3333242	1,247.50	0.7180%	- 3.02	1,244.48
27/10/2020	3366810	1,605.00	0.9238%	- 3.88	1,601.12
27/10/2020	3389200	1,843.80	1.0613%	- 4.46	1,839.34
27/10/2020	3401597	1,127.66	0.6491%	- 2.73	1,124.93
27/10/2020	3406327	647.98	0.3730%	- 1.57	646.41
27/10/2020	3378583	1,349.12	0.7765%	- 3.26	1,345.86
27/10/2020	3406327	647.98	0.3730%	- 1.57	646.41
27/10/2020	3387811	956.00	0.5503%	- 2.31	953.69
27/10/2020	3387811	956.00	0.5503%	- 2.31	953.69
27/10/2020	3399264	1,935.20	1.1139%	- 4.68	1,930.52
27/10/2020	3361057	1,757.50	1.0116%	- 4.25	1,753.25
27/10/2020	3361057	1,295.90	0.7459%	- 3.13	1,292.77
27/10/2020	3361057	1,757.50	1.0116%	- 4.25	1,753.25
27/10/2020	3361057	1,295.90	0.7459%	- 3.13	1,292.77
27/10/2020	3371167	639.24	0.3679%	- 1.55	637.69
27/10/2020	3371167	137.45	0.0791%	- 0.33	137.12
27/10/2020	3379002	1,260.00	0.7252%	- 3.05	1,256.95
27/10/2020	3379002	1,260.00	0.7252%	- 3.05	1,256.95
27/10/2020	3391533	1,452.21	0.8359%	- 3.51	1,448.70

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
27/10/2020	3398978	613.50	0.3531%	- 1.48	612.02
27/10/2020	3398978	613.50	0.3531%	- 1.48	612.02
27/10/2020	3400295	651.40	0.3749%	- 1.57	649.83
27/10/2020	3404091	2,364.60	1.3610%	- 5.72	2,358.88
27/10/2020	3404091	2,364.60	1.3610%	- 5.72	2,358.88
27/10/2020	3405119	1,344.22	0.7737%	- 3.25	1,340.97
27/10/2020	3353617	841.43	0.4843%	- 2.03	839.40
27/10/2020	3353617	1,293.18	0.7443%	- 3.13	1,290.05
27/10/2020	3353617	1,293.18	0.7443%	- 3.13	1,290.05
27/10/2020	3353617	1,293.18	0.7443%	- 3.13	1,290.05
23/12/2020	3406914	192.30	0.1107%	- 0.46	191.84
23/12/2020	3340369	1,934.96	1.1137%	- 4.68	1,930.28
23/12/2020	3366987	1,397.22	0.8042%	- 3.38	1,393.84
23/12/2020	3366987	1,397.22	0.8042%	- 3.38	1,393.84
23/12/2020	3381330	1,901.26	1.0943%	- 4.60	1,896.66
1/04/2021	3397704	681.80	0.3924%	- 1.65	680.15
1/04/2021	3397704	681.80	0.3924%	- 1.65	680.15
1/04/2021	3394856	1,196.20	0.6885%	- 2.89	1,193.31
1/04/2021	3400893	5,808.60	3.3434%	- 14.04	5,794.56
1/04/2021	3400893	5,808.60	3.3434%	- 14.04	5,794.56
1/04/2021	3400893	5,808.60	3.3434%	- 14.04	5,794.56
1/04/2021	3400893	5,808.60	3.3434%	- 14.04	5,794.56
1/04/2021	3411708	975.00	0.5612%	- 2.36	972.64
1/04/2021	3411708	975.00	0.5612%	- 2.36	972.64
1/04/2021	3404867	1,637.02	0.9423%	- 3.96	1,633.06
1/04/2021	3404867	1,637.02	0.9423%	- 3.96	1,633.06
1/04/2021	3392198	1,236.60	0.7118%	- 2.99	1,233.61
1/04/2021	3392198	1,236.60	0.7118%	- 2.99	1,233.61
18/02/2022	3393128	996.00	0.5733%	- 2.41	993.59
18/02/2022	3399533	794.03	0.4570%	- 1.92	792.11
18/02/2022	3369422	820.56	0.4723%	- 1.98	818.58
18/02/2022	3369422	820.56	0.4723%	- 1.98	818.58
18/02/2022	3369422	820.56	0.4723%	- 1.98	818.58
18/02/2022	3358143	998.17	0.5745%	- 2.41	995.76
18/02/2022	3358143	998.17	0.5745%	- 2.41	995.76
18/02/2022	3358143	998.17	0.5745%	- 2.41	995.76
18/02/2022	3358143	1,041.20	0.5993%	- 2.52	1,038.68
		173,735.04	100%	(420.05)	173,314.99

Notes:

1. The Gross Amount [Column C] is the gross proceeds reported by various airlines as refunds received for specific customer bookings.
2. The % of Total Gross Amounts [Column D] is calculated as the percentage allocation of individual customer refunds in comparison to the total gross refund amounts (\$173,735.04) specified by various airlines for specific customer bookings.
3. The Offset Amount [Column E] is calculated by multiplying the gross amount percentage allocation for each direct airline customer refund [Column D] with the total offset amount (\$420.05) [Column E].
4. The Net Amount [Column F] is calculated as the individual Gross Amount [Column C] less the Offset Amount [Column E] allocated to each customer refund on a pro-rata basis.

STA Travel Pty. Ltd. (In Liquidation)
ACN 004 801 512
(the Company)

Schedule 3 - Refunds received directly from Other Travel Suppliers

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [D]	Net Amount (\$) [E]
6/11/2020	3413384	190.56	1.3211%	-	190.56
6/11/2020	3413384	190.56	1.3211%	-	190.56
6/11/2020	3280005	174.30	1.2084%	-	174.30
6/11/2020	3280005	174.30	1.2084%	-	174.30
23/10/2020	3324135	6,382.71	44.2493%	-	6,382.71
23/10/2020	3296132	7,214.00	50.0124%	-	7,214.00
23/10/2020	3363658	98.00	0.6794%	-	98.00
		14,424.43	100%	-	14,424.43

Notes:

1. The Gross Amount [Column C] is the gross proceeds reported by other travel suppliers as refunds received for specific customer bookings.
2. The % of Total Gross Amounts [Column D] is calculated as the percentage allocation of individual customer refunds in comparison to the total gross refund amounts (\$14,424.43) specified by other travel suppliers for specific customer bookings.
3. The Offset Amount [Column E] is calculated by multiplying the gross amount percentage allocation for each other travel provider customer refund [Column D] with the total offset amount (\$0) [Column E].
4. The Net Amount [Column F] is calculated as the individual Gross Amount [Column C] less the Offset Amount [Column E] allocated to each customer refund on a pro-rata basis.

IN THE SUPREME COURT OF NEW SOUTH WALES
DIVISION: EQUITY
REGISTRY: SYDNEY
CORPORATIONS LIST

No of 2022

IN THE MATTER OF STA TRAVEL PTY LIMITED (IN LIQUIDATION)

ACN 004 801 512

JASON MARK TRACY AND TIMOTHY BRYCE NORMAN IN THEIR CAPACITY AS JOINT AND
SEVERAL LIQUIDATORS OF STA TRAVEL PTY LIMITED (IN LIQUIDATION) ACN 004 801 512
First Plaintiffs

STA TRAVEL PTY LIMITED (IN LIQUIDATION) ACN 004 801 512
Second Plaintiff

AFFIDAVIT OF JASON MARK TRACY

On 9 June 2022, I, Jason Mark Tracy of Deloitte Financial Advisory Pty Ltd, 225 George Street,
Sydney, in the state of New South Wales, Chartered Accountant, *say on oath:*

*solemnly and sincerely
declare and affirm:*

PART I BACKGROUND

1. I am one of the First Plaintiffs and a Joint and Several Liquidator of the Second Plaintiff, STA Travel Pty Limited (In Liquidation) (referred to as '**STA Travel**' or the '**Company**'). The other joint and several liquidator of STA Travel is Timothy Bryce Norman (**Mr Norman**). I refer to Mr Norman and myself collectively as the **Liquidators** or (in our previous capacity as the) **Administrators**.
2. I make this affidavit from my own knowledge and the books and records of STA Travel except where otherwise indicated.
3. Where I refer to "we", "us" or "our" (and, in some cases, "the Liquidators" or "Administrators") throughout this affidavit, this also includes a reference to Mr Norman and me. Otherwise, the phrases "I", "me", "my", "we", "us" or "our" includes, where applicable, my staff at Deloitte Touche Tohmatsu (**Deloitte**) who carried out investigations into the affairs of STA Travel under the Liquidators' direction and supervision.



4. The information outlined below is based upon the investigations which have been undertaken by Mr Norman and myself first as Administrators and then as Liquidators of STA Travel.
5. I do not have direct personal knowledge of all the facts and matters I depose to in my affidavit (given that some of the matters I address relate to the affairs of STA Travel prior to our appointment). Where I depose to facts and matters in this affidavit or refer to documents, I do so from the following sources:
- (a) historical and current extracts from the database of the Australian Securities & Investments Commission (**ASIC**);
 - (b) the books and records (including electronic records) of STA Travel;
 - (c) documents obtained from the International Air Transport Association (**IATA**) and various airlines and other travel providers regarding the processing and reconciliation of customer refunds;
 - (d) documents produced by the Commonwealth Bank of Australia (**CBA**); and
 - (e) customer information extracted from the Dolphin Travel Management system, which was the travel software used by STA Travel for booking and reservations and other customer management and support functions.

My professional background

6. I am a Partner of Deloitte Financial Advisory Pty Limited, a division of Deloitte.
7. I am a Chartered Accountant having been admitted as a member of the Chartered Accountants Australia New Zealand (**CAANZ**) (formerly the Institute of Chartered Accountants in Australia).
8. I am:
- (a) a Registered Liquidator of the Supreme Court of New South Wales and the Federal Court of Australia;
 - (b) a member and fellow of the Financial Services Institute of Australasia; and
 - (c) a member of the Turnaround Management Association.



9. I have been practising in the financial advisory, restructuring and insolvency sector for over twenty (20) years and have undertaken a significant number of formal insolvency appointments under the *Corporations Act 2001* (Cth) (**Act**) as liquidator, receiver and administrator.
10. Mr Norman is also a Registered Liquidator and a Partner at Deloitte.
11. I have been responsible and actively involved in the direction and the day to day conduct of the external administration of STA Travel. I have consulted Mr Norman and kept him abreast of the main issues arising in the external administration of STA Travel.
12. I am authorised by Mr Norman to make this affidavit on his behalf. Where I express an opinion in this affidavit, I have spoken to Mr Norman about that and he has informed me, and I believe, that it is a shared opinion.

Exhibit

13. Exhibited to me at the time of swearing this affidavit and marked with the letters "**JMT-1**" is a bundle of true copies of documents (**Exhibit**). A reference in this affidavit to a page number in the Exhibit is a reference to that page in this exhibit.
14. As a part of my investigations, I have caused to be prepared a number of tables and diagrams to summarise information and data that has been extracted from the books and records (including electronic records) of STA Travel. Where tables and diagrams have been included in this affidavit, these have been prepared by members of my staff under my supervision and I have referenced the table or diagram with the words "Source: DTT analysis". Where tables and diagrams have been reproduced from the records of STA Travel, I have referenced the table or diagram with the words "Source: Company records".
15. All figures in this affidavit are in Australian Dollars (**AUD\$**) unless otherwise specified.
16. I also retained the services of the forensic team at Deloitte, to image various files on the computer servers operated by STA Travel which allowed my staff to collate, sort and analyse customer information extracted from the Dolphin Travel Management system to assist with the reconciliation of customer refunds received during the Voluntary Administration and subsequent Liquidation of STA Travel.



Application

17. I make this affidavit in support of the application by the Liquidators for the following directions from the Court:

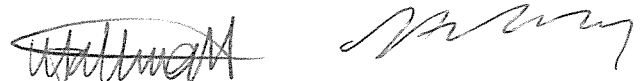
- (a) A direction that the Liquidators would be justified as treating the funds recovered during the external administration from, or otherwise repaid by, various travel providers in the form of refunds that had been requested by or on behalf of the customers of STA Travel (discussed and identified at paragraph 69 below) for travel services that were not provided to them (**Travel Services**), as being held on trust for those customers identified in Schedule 1, Schedule 2 and Schedule 3 to the Originating Process (**Schedule 1, Schedule 2 and Schedule 3** respectively, collectively referred to as the "**Schedules**"), in the proportions set out therein (**Customer Refunds**).

A summary of the Customer Refunds Schedules is outlined in the table below:


Schedule	Category	Gross Amount (\$)	Offset Amount (\$)	Net Amount (\$)
Schedule 1	Refunds received from IATA	1,160,159.39	(102,812.84)	1,057,346.55
Schedule 2	Refunds received directly from airlines	173,735.04	(420.05)	173,314.99
Schedule 3	Refunds received directly from Other Travel Suppliers	14,424.43	-	14,424.43
Total		1,348,318.86	(103,232.89)	1,245,085.97

Source: DTT analysis

- (b) A direction that, subject to paragraph (c) below, the Liquidators would be justified in distributing the Customer Refunds as follows:



- (i) In relation to the total of the amounts set out in Column F of Schedule 1 titled 'Net Amount (\$)' (**IATA Refunds**):
- (A) First, in payment of the Liquidators' costs and expenses in connection with these proceedings so far as the Court may determine that such costs and expenses are properly paid from the IATA Refunds, calculated on a pro rata basis in proportion to the total Customer Refunds recovered;
 - (B) Second, in payment of the Liquidators' remuneration, costs, charges and expenses as may be approved (to the extent necessary) with respect to the recovery, preservation and administration of the IATA Refunds, calculated on a pro-rata basis in proportion to the total Customer Refunds recovered; and
 - (C) Third, after deduction of the amount of \$102,812.84 (being the offsets applied by various airlines with respect to the processing of the IATA Refunds), to the customers identified in Schedule 1 in the proportions set out therein;
- (ii) In relation to the total of the amounts set out in Column F of Schedule 2 titled 'Net Amount (\$)' (**Direct Airline Refunds**):
- (A) First, in payment of the Liquidators' costs and expenses in connection with these proceedings so far as the Court may determine that such costs and expenses are properly paid from the Direct Airline Refunds, calculated on a pro rata basis in proportion to the total Customer Refunds recovered;
 - (B) Second, in payment of the Liquidators' remuneration, costs, charges and expenses as may be approved (to the extent necessary) with respect to the recovery, preservation and administration of the Direct Airline Refunds, calculated on a pro rata basis in proportion to the total Customer Refunds recovered; and
 - (C) Third, after deduction of the amount of \$420.05 (being the offsets applied by various airlines with respect to the processing of the



Direct Airline Refunds), to the customers identified in Schedule 2 in the proportions set out therein; and

(iii) In relation to the total of the amounts set out in Column F of Schedule 3 titled 'Net Amount (\$)' (**Other Travel Supplier Refunds**):

(A) First, in payment of the Liquidators' costs and expenses in connection with these proceedings so far as the Court may determine that such costs and expenses are properly paid from the Other Travel Supplier Refunds, calculated on a pro rata basis in proportion to the total Customer Refunds recovered;

(B) Second, in payment of the Liquidators' remuneration, costs, charges and expenses as may be approved (to the extent necessary) with respect to the recovery, preservation and administration of the Other Travel Supplier Refunds, calculated on a pro rata basis in proportion to the total Customer Refunds recovered; and

(C) Third to the customers identified in Schedule 3 in the proportions set out therein.

(c) A direction that, to the extent any customers identified in the Schedules have also had a chargeback claim honoured by CBA and received a refund from their credit or debit card provider, then the Liquidators would be justified in:

(i) not treating those customers as being entitled to a distribution from the Customer Refunds in accordance with paragraph (b) for the amounts of any chargeback claim honoured by CBA; and

(ii) instead paying the amount that would otherwise be payable to those customers from the Customer Refunds to STA Travel as an asset of the Company to be distributed in the winding up in accordance with the priority provided by the Act.

(d) A direction that the Liquidators would be justified in distributing and/or treating any future Customer Refunds recovered in the manner set out in paragraphs 17(b) and (c) above.



- (e) An order that any distribution of Customer Refunds in accordance with paragraphs 17(b), (c) and (d) that remains unclaimed within six (6) months following the date of the distribution by the Liquidators are be paid to ASIC in the manner provided for in section 544 of the Act.
- (f) A direction that the Liquidators would be justified in permitting CBA to set-off, against the funds in the following bank accounts of the Company held with CBA, STA Travel's liabilities to make payments to CBA: under the Merchant Agreement entered into by STA Travel and CBA on or about June 2014 (including chargebacks paid by CBA to various merchant credit card providers) (**Chargeback Liabilities**); and with respect to bank guarantees given by CBA to various landlords of premises leased by STA Travel (**Landlord Liabilities**):
- (i) CBA Premium Business Cheque Account, account number 400010427676 (**Company's Operating Account**);
 - (ii) CBA Cheque Account, account number 400010427684;
 - (iii) CBA Cheque Account, account 400012595825; and
 - (iv) CBA Cash Deposit Account, account number 151 555 (**Bank Guarantee Account**).
- (g) A direction that the Liquidators would be justified in treating the funds in the Company's bank account number 400012673520 held with CBA (**Client Travel Account**) as an asset of STA Travel to be distributed in the winding up in accordance with the priority provided by the Act.
- (h) An order that the Liquidators' costs of and incidental to the proceeding:
- (i) insofar as they are referable to the relief in relation to the Customer Refunds, be payable out of the Customer Refunds in accordance with subparagraphs 17(b)(i)(A), 17(b)(ii)(A) and 17(b)(iii)(A); and
 - (ii) insofar as they are referable to the Chargeback Liabilities and Landlord Liabilities and CBA's right of set-off, be costs in the winding up of STA Travel.



18. Due to the uncertainty regarding: (a) the treatment of the Customer Refunds; and (b) CBA's right to set-off the Chargeback Liabilities and Landlord Liabilities against funds in bank accounts of STA Travel held with CBA, the Liquidators respectfully seek the directions set out above (or otherwise alternative guidance as to how to treat these claims and distribute the available monies). If the Court reaches a different conclusion to the Liquidators' present view of some or all of these issues, then the Plaintiffs seek directions accordingly so that the Liquidators may proceed to progress the winding up of STA Travel and distribute refunds to eligible customers of STA Travel with those issues having been resolved by the Court.

PART II FRAMEWORK OF AFFIDAVIT

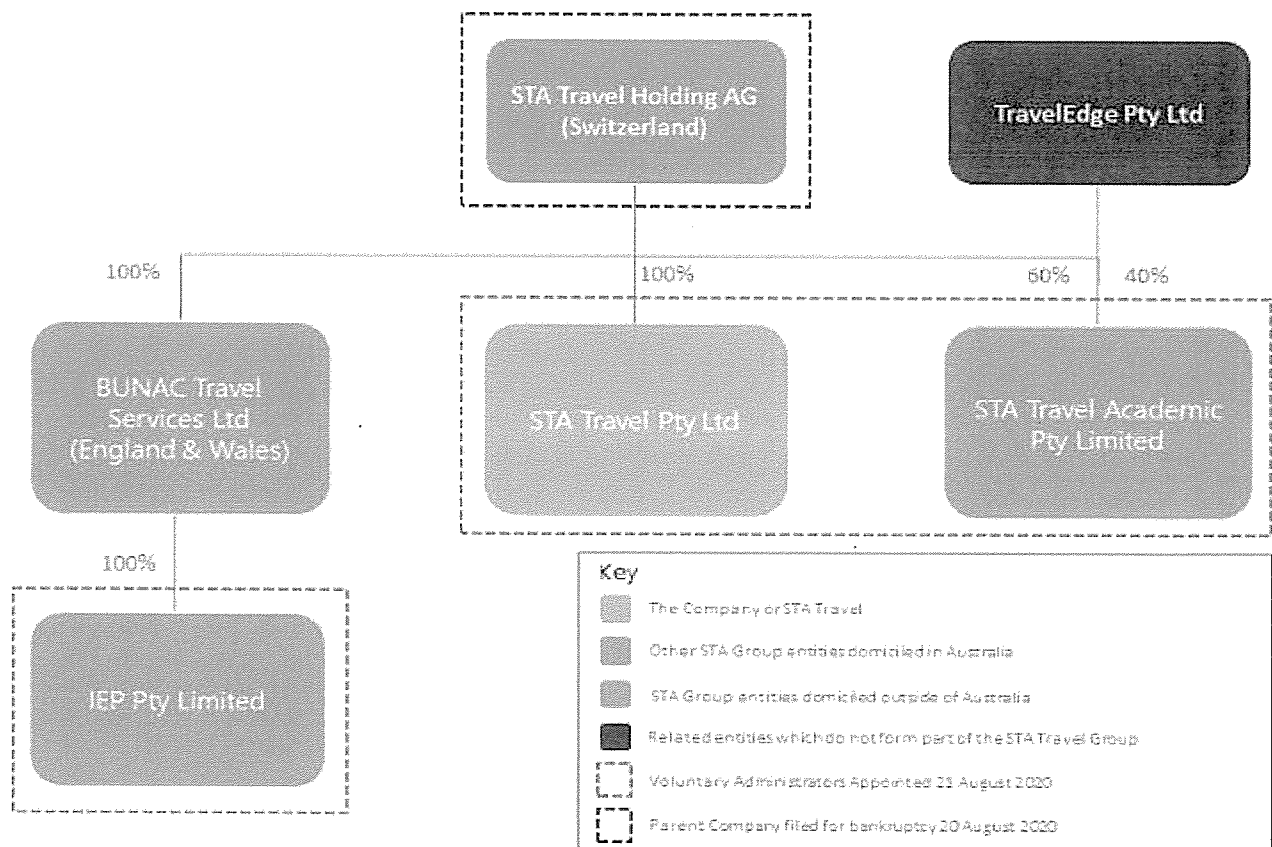
19. I make this affidavit within the following framework:

	Topic	Paragraph
A.	Company Structure	20 - 22
B.	Appointment of external administrators	23 - 27
C.	Business of STA Travel	28 - 34
D.	Investigations	35 - 36
E.	Customers of STA Travel	37 - 56
E.1.	<i>International Air Transport Association (IATA) customers</i>	38 - 47
E.2.	<i>Student Air Travel Association (SATA) customers</i>	48 - 54
E.3.	<i>Customers of Other Travel Suppliers</i>	55 - 56
F.	Distribution of refunds received post appointment	57 - 105
F.1.	<i>Overview of Customer Refunds</i>	57 - 70
F.2.	<i>IATA Refunds</i>	71 - 87
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G.	Customers who have received a refund directly from their credit or debit card provider	106 - 115
H.	Further Customer Refunds Recovered	116 - 117
I.	CBA right of set off against funds held in STA Travel's bank accounts as at the date of the initial appointment	118 - 147
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J.	Liquidators' remuneration and expenses offset – directly attributable to the recovery of the Customer Refunds	148 - 154

K.	Service on CBA, the Attorney General's Department of the Commonwealth, IATA, Creditors and Customers	155
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A. Company Structure

20. STA Travel was incorporated in December 1969. Its sole shareholder is STA Travel Holding AG (**STA Travel Holding**), a company registered in Switzerland.
21. STA Travel was the operating subsidiary in Australia for the international STA Travel group of companies (**International STA Travel Group**) which includes approximately 40 entities, with STA Travel Holding being the immediate parent entity for the group. Diethelm Keller Holdings Ltd (**Diethelm**) is the ultimate holding entity. I have caused to be prepared the following diagram to illustrate the corporate structure of the STA Travel Group in Australia and its immediate overseas parent entity:



Source: Company records and DTT analysis

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22. STA Travel's directors (**Directors**) as at the time of our initial appointment were:

- (a) Wayne Andrew Nagle;
- (b) Samantha Stimpson; and
- (c) Colin James Parselle.

B. Appointment of external administrators

23. On 21 August 2020, Mr Norman and I were appointed voluntary administrators of STA Travel following a resolution being passed by the directors pursuant to section 436A of the Act (**Administrators**).

24. Exhibited at **pages 1 to 36** of exhibit JMT-1 is a true copy of the current and historical company extract search of STA Travel obtained from the database maintained by ASIC.

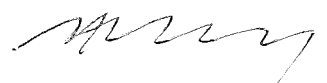
25. On the same day we were appointed as Administrators to STA Travel, we were also appointed as Administrators to:

- (a) STA Travel Academic Pty Limited; and
- (b) IEP Pty Limited (In Liquidation).

(together with STA Travel, referred to as the **STA Travel Group in Australia**).

26. Our appointment as voluntary administrators of the STA Travel Group in Australia followed the filing for insolvency of STA Travel's parent entity, STA Travel Holding which was headquartered in Zurich, Switzerland) on 20 August 2020.

27. On 25 September 2020, Mr Norman and I held a second meeting of creditors of STA Travel pursuant to section 439A of the Act. At that meeting, the creditors of STA Travel resolved that it be wound up pursuant to section 439C of the Act. Mr Norman and I became the Liquidators of STA Travel by virtue of section 446A of the Act. Exhibited at **pages 37 to 80** of exhibit JMT-1 is a true copy of the minutes of the second meeting of creditors of STA Travel lodged with ASIC on 12 October 2020.



C. Business of STA Travel

28. STA Travel provided travel agency services focused on selling travel products to the general public, predominantly to students and young adults with a focus on travel for leisure and adventure purposes. STA Travel was an agent for the various respective travel providers it dealt with (such as airlines or tour operators) and was not itself the supplier of travel services. STA Travel provided its services subject to the terms and conditions of the individual travel provider relating to, among other things, fares, bookings, re-bookings, cancellations, delays and refunds.
29. The business of STA Travel operated from leasehold premises and also provided an online offering to customers. At the date of our appointment as Administrators, STA Travel operated from twenty-seven (27) stores located across Australia and online whilst employing approximately 180 staff.
30. My investigations indicate that STA Travel did not own the IT infrastructure, customer database or the STA Travel brand. Access to these assets by STA Travel was via a license agreement between STA Travel and entities controlled by its ultimate parent company, Diethelm.
31. Based on our discussions with the Directors of STA Travel, STA Travel was reliant on the financial support of its parent company STA Travel Holding as a result of the COVID-19 pandemic and its adverse impact on the travel industry.
32. Once STA Travel Holding was subject to an insolvency process in Switzerland, the majority of the directors of STA Travel resolved that STA Travel was insolvent or likely to become insolvent and resolved to appoint us as Administrators.
33. Immediately following our appointment as Administrators, I made contact with representatives of the ultimate holding company, Diethelm, to ascertain whether a global restructure was likely to be proposed. I did not receive any response to our enquiries and consequently a global restructure inclusive of the STA Travel Group in Australia was unable to be progressed.
34. Following our assessment of the options available, I took immediate steps to cease the business operations of STA Travel and as a result, the business of the Company was closed



and all of the Company's circa 180 employees were made redundant effective 24 August 2020.

D. Investigations

35. Since our appointment as Administrators, and subsequently as Liquidators, we have attended to various investigations into the affairs of STA Travel and carried out other tasks including the following:
- (a) requested information from the Directors;
 - (b) reviewed the Report on Company Activities and Property (**ROCAP**) provided by each of the Directors;
 - (c) secured key records of STA Travel across multiple jurisdictions;
 - (d) reviewed the books and records of STA Travel;
 - (e) arranged for the Liquidators to be given access to and copies of all bank accounts (including bank statements) in the name of STA Travel;
 - (f) conducted investigations into the flow of funds from STA Travel to other entities within the International STA Travel Group and various third-party suppliers of services;
 - (g) convened meetings of creditors, including the committee of inspection formed on 25 September 2020 at the second meeting of creditors;
 - (h) corresponded regularly with creditors and customers of STA Travel;
 - (i) conducted interviews with the Directors and employees of STA Travel;
 - (j) conducted statutory searches through ASIC;
 - (k) corresponded and met with key stakeholders including the Australian Federation of Travel Agents (**AFTA**), the Australian Competition and Consumer Commission (**ACCC**), various state consumer agencies, and IATA;
 - (l) corresponded with circa 127 travel providers regarding ongoing bookings and pending refunds as at 21 August 2020, and held meetings where applicable;

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- (m) communicated with airlines that provided Student Air Travel Association (**SATA**) tickets requesting they honour issued SATA airlines tickets in accordance with the terms of their respective agreements;
- (n) corresponded and met with CBA, the largest contingent creditor in this administration, regarding merchant chargebacks and funding;
- (o) corresponded with lessors regarding the Administrators' notice of intention not to exercise property rights, update on redemption or return of bank guarantees (where applicable) and the return of merchant facility terminals to CBA;
- (p) conducted investigations into the position of customers with airlines and third-party suppliers of services;
- (q) corresponded and met with the attorneys in Switzerland administering the liquidation of STA Travel Holding;
- (r) corresponded with the liquidators administering the winding-up of STA Travel Management Ltd, STA Travel International Ltd and STA Travel Ltd (referred to as the **STA Travel UK entities**), which are related party entities of STA Travel registered in the United Kingdom, including enquiries regarding the intercompany loan accounts;
- (s) attended to voluminous creditor and customer enquiries;
- (t) corresponded with employees of STA Travel regarding the Fair Entitlements Guarantee (**FEG**) scheme administered by the Attorney General's Department of the Commonwealth of Australia (**Commonwealth**);
- (u) assisted eligible employees with their claims for outstanding entitlements in accordance with the FEG scheme;
- (v) assisted the Attorney General's Department of the Commonwealth with its enquiries regarding outstanding entitlements for eligible employees;
- (w) attended to other employee enquiries;




- (x) collected outstanding debtors (non-customer refund monies) and realisation of other assets of STA Travel such as office equipment and otherwise dealt with debtor parties regarding outstanding balances;
- (y) lodged a claim in the former deed administration of STA Travel Academic Pty Ltd;
- (z) lodged a claim in the administration / creditors trust of Virgin Airways Australia Limited (**Virgin Australia**); and
- (aa) attended to statutory and regulatory lodgements and requests.

36. During our appointment, we have prepared and issued several updates, notices and reports to the creditors and customers of STA Travel as follows:

- (a) Drafting and issuance of a Notice to Customers of STA Travel (FAQs) dated 23 August 2020. Exhibited at **pages 81 to 83** of JMT-1 is a true copy of the Notice to Customers dated 23 August 2020;
- (b) Drafting and issuance of an Initial Notice to Creditors dated 25 August 2020. Exhibited at **pages 84 to 135** of JMT-1 is a true copy of the Notice to Creditors dated 25 August 2020;
- (c) Drafting and issuance of a Notice to Customers of STA Travel (FAQs) dated 8 September 2020. Exhibited at **pages 136 to 151** of JMT-1 is a true copy of the Notice to Customers dated 8 September 2020;
- (d) Drafting and issuance of correspondence to ten (10) IATA member airlines dated 9 September 2020, requesting refunds whereby STA Travel was in the process of facilitating those refunds prior to our appointment as Administrators. Exhibited at **pages 152 to 198** of JMT-1 is a true copy of the correspondence issued to the ten (10) IATA member airlines dated 9 September 2020;
- (e) Drafting and issuing a Report to Creditors dated 17 September 2020 and its addendum dated 22 September 2020. Exhibited at **pages 199 to 293** of JMT-1 is a true copy of the report to creditors dated 17 September 2020 and its addendum dated 22 September 2020;



- (f) Drafting and issuing a Notice to selected airlines regarding IATA and SATA tickets dated 13 October 2020. Exhibited at **pages 294 to 299** of JMT-1 is a true copy of the proforma Notice to selected airlines dated 13 October 2020;
- (g) Drafting and issuing a Notice to selected travel providers (excluding airlines) dated 20 October 2020. Exhibited at **pages 300 to 306** of JMT-1 is a true copy of the proforma Notice to selected travel providers dated 20 October 2020;
- (h) Drafting and issuing a Notice to Customers who held Thai Airways tickets dated 26 October 2020. Exhibited at **pages 307 to 308** of JMT-1 is a true copy of the Notice to Customers who held Thai Airways tickets dated 26 October 2020;
- (i) Drafting and issuing a Notice to Customers dated 28 October 2020. Exhibited at **pages 309 to 317** of JMT-1 is a true copy of the Notice to Customers dated 28 October 2020;
- (j) Drafting and issuing a Report to Creditors dated 29 December 2020 pursuant to Section 70-40 of the *Insolvency Practice Rules (Corporations) 2016* (Cth). Exhibited at **pages 318 to 374** of JMT-1 is a true copy of the Report to Creditors dated 29 December 2020;
- (k) Drafting and issuing a Notice to Customers who held an STA Travel cashflex reloadable VISA prepaid card dated 19 January 2021. Exhibited at **pages 375 to 378** of JMT-1 is a true copy of the Notice to Customers who held an STA Travel cashflex reloadable VISA prepaid card dated 19 January 2021;
- (l) Drafting and issuing a Notice to Creditors and Customers dated 11 March 2021 providing an update on the proposed application to Court for directions. Exhibited at **pages 379 to 380** of JMT-1 is a true copy of the Notice to Creditors and Customers dated 11 March 2021;
- (m) Drafting and issuing a Report to the Committee of Inspection in the liquidation of STA Travel dated 15 June 2021. Exhibited at **pages 381 to 521** of JMT-1 is a true copy of the Report to the Committee of Inspection dated 15 June 2021;
- (n) Drafting and issuing a Notice to Customers dated 16 August 2021 providing an update to assist customers that had lodged a claim with their travel insurer.

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Exhibited at **page 522** of JMT-1 is a true copy of the Notice to Customers dated 16 August 2021;

- (o) Drafting and issuing a Notice to Customers dated 25 November 2021 providing an update on customer monies held in trust by the Liquidators and the proposed application to Court for directions. Exhibited at **pages 523 to 528** of JMT-1 is a true copy of the Notice to Customers dated 25 November 2021; and
- (p) Drafting and the proposed application to Court for directions a Notice to Customers who held Virgin Australia tickets dated 15 February 2022. Exhibited at **pages 529 to 531** of JMT-1 is a true copy of the Notice to Customers dated 15 February 2022.

E. Customers of STA Travel

37. There are three (3) subsets of customers of STA Travel, as follows:

- (a) customers to whom STA Travel sold flights with airlines via the IATA platform (**IATA Tickets** purchased via IATA);
- (b) customers to whom STA Travel sold flights with airlines via the respective SATA agreements with various airlines directly rather than through IATA (**SATA Tickets**); and
- (c) customers to whom STA Travel sold services with "**Other Travel Suppliers**" (that is, travel providers other than airlines such as for accommodation or tour services).

E.1. IATA customers

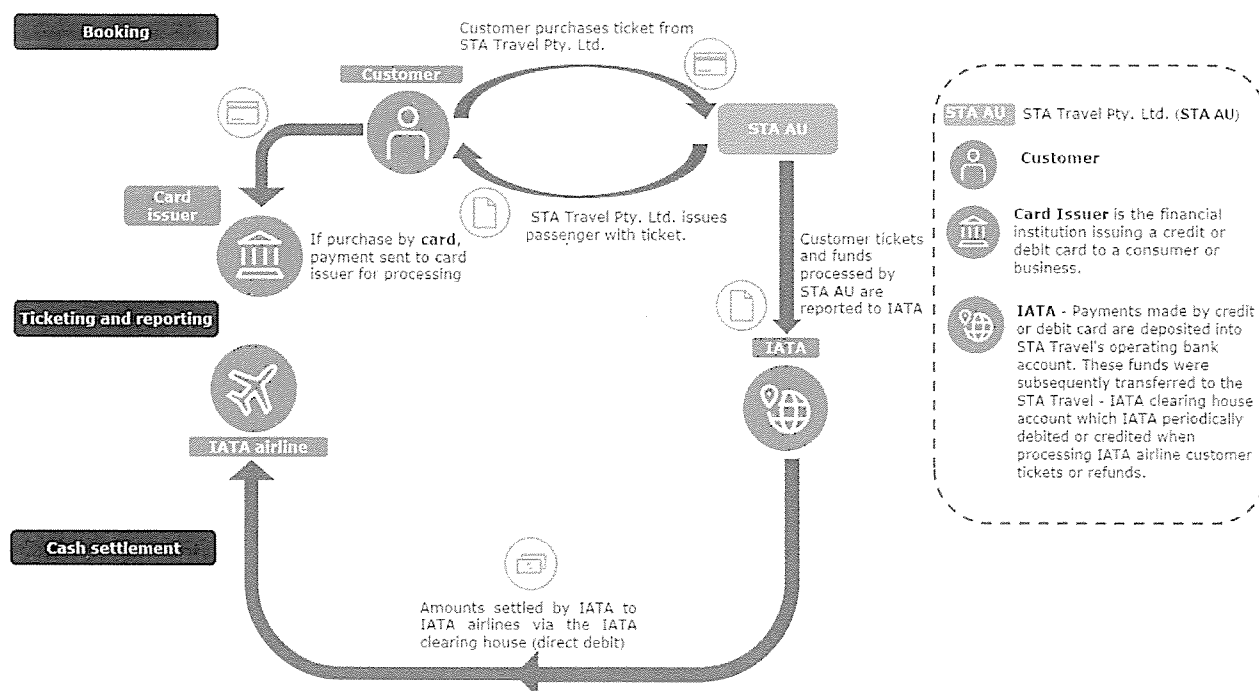
38. IATA is a representative body for the world's airlines, representing approximately 290 airlines and 82% of total air traffic. It is the clearinghouse for the majority of transactions relating to air tickets globally.

39. Based on our investigations, only about 50% of customer air travel arranged by STA Travel was booked through IATA. This appears to be because IATA tickets were generally more costly than airline tickets issued through the proprietary SATA ticket system (and IATA tickets were commonly provided to customers of STA Travel at a similar price which would have been provided to STA Travel should the customer have directly arranged a ticket with the relevant airline).

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40. With respect to the IATA Tickets, we have prepared the below diagram detailing the flow of funds from the purchase of an IATA Ticket to completion of travel by the customer:

International Air Travel Association (IATA) Tickets - Flow of Funds



Source: Company records and DTT analysis

41. Based on our analysis:
- customers would typically arrange payment to the Company for purchase of an IATA Ticket by electronic funds transfer (EFT), credit or debit cards or BPAY which was paid into the Company's Operating Account;
 - STA Travel would then arrange for the funds paid by the customer to be transferred to the Client Travel Account, which was a separate account maintained by STA Travel known as the 'STA Travel Trust Account' (and which is addressed in more detail at paragraphs 139 to 147 below);
 - IATA would complete an automatic debit of funds from the Client Travel Account based on advice provided by STA Travel relating to arranged flight bookings; and

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(d) IATA would then on-transfer those funds to the IATA participating airline on behalf of the customer.

42. IATA therefore acts as an intermediary (clearinghouse) for the processing of payments between the agent (STA Travel) and the respective airlines. This tripartite relationship is governed by the IATA Travel Agent's Handbook (**IATA Handbook**) and Booking and Settlement Plan Manual (**BSP Manual**), which aimed to provide a standardised and simplified reporting of air ticket sales, and remittance and settlement process. Exhibited at pages 532 to 1187 of **JMT-1** are true copies of the IATA Handbook and BSP Manual.

43. Below is an extract from page 250 of the IATA Handbook which governed the creation of the Client Travel Account held by STA Travel for the purposes of processing payments between STA Travel and the respective airlines:

For IATA purposes, a Client Travel Account is a bank account that an agent must maintain separate to the general account which must include all client BSP funds and the subsequent disbursement of those funds to airline principals. The Agent or new Applicant must comply with all of the following and provide a letter from an auditor confirming compliance:

- 2.3.1 All BSP monies received from clients, in advance of the issue of airline tickets, must be banked within 2 business days of receipt into an account in the name of the applicant — suitably titled "Client" or "Trust" Travel Account.
- 2.3.2 Interest bearing or term deposits may be opened with any recognized Australian financial institution.
- 2.3.3 Any such account as mentioned in 2.3.1 and 2.3.2 must be used exclusively for client's funds, meaning any funds received from clients of the agent for travel.
- 2.3.4 Any BSP monies in such an account must not be subject to any encumbrance, including any floating charge.
- 2.3.5 All BSP deposits to the Client Travel Account must remain in the account until:
 - 2.3.5.1 they are paid to the principals on whose behalf they have been received; or
 - 2.3.5.2 they are refunded to the client who paid the same.

Source: IATA Handbook (at page 250)

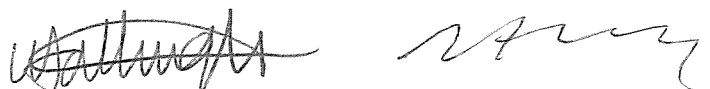
44. The processing of receipts (i.e. customer refunds) and payments (i.e. customer purchases) between the agent and the airline was via IATA's web-based software (**BSP Link**) which was a platform used to facilitate the interactions and exchanges of information between all BSP participants (i.e. airlines and travel agents).

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45. The IATA Handbook and BSP Manual state that for any business governed by the IATA terms, amounts paid to a travel agent on behalf of a carrier are to be held in trust by the agent for the carrier. Similarly, all customer monies are to be paid into what is termed to be a trust account styled "Travel Trust Account" (which in the case of STA Travel was the Client Travel Account). Customer monies are to remain in the account until they are paid to the principals (i.e. the carrier) or refunded to the customer. As set out above, the account that had been established to facilitate the transfer of funds between STA Travel and IATA was the Client Travel Account, a bank account held with the CBA, account number 400012673520. Further details regarding this account are set out in paragraphs 139 to 147 below.
46. An EY Independent Assurance Report issued to IATA noted that STA Travel complied with the requirements in the IATA Handbook in relation to the Client Travel Account for the period from 1 January 2019 to 31 December 2019. Exhibited at **pages 1188 to 1190** of JMT-1 is a true copy of the EY Independent Assurance Report.
47. While STA Travel had established and operated the Client Travel Account, in practice what occurred was that customers' funds were first paid into STA Travel's Operating Account before those funds were subsequently transferred into the Client Travel Account. This process took a few days on average and this resulted in those client trust monies being repeatedly "commingled" with the funds of STA Travel in the Company's Operating Account.

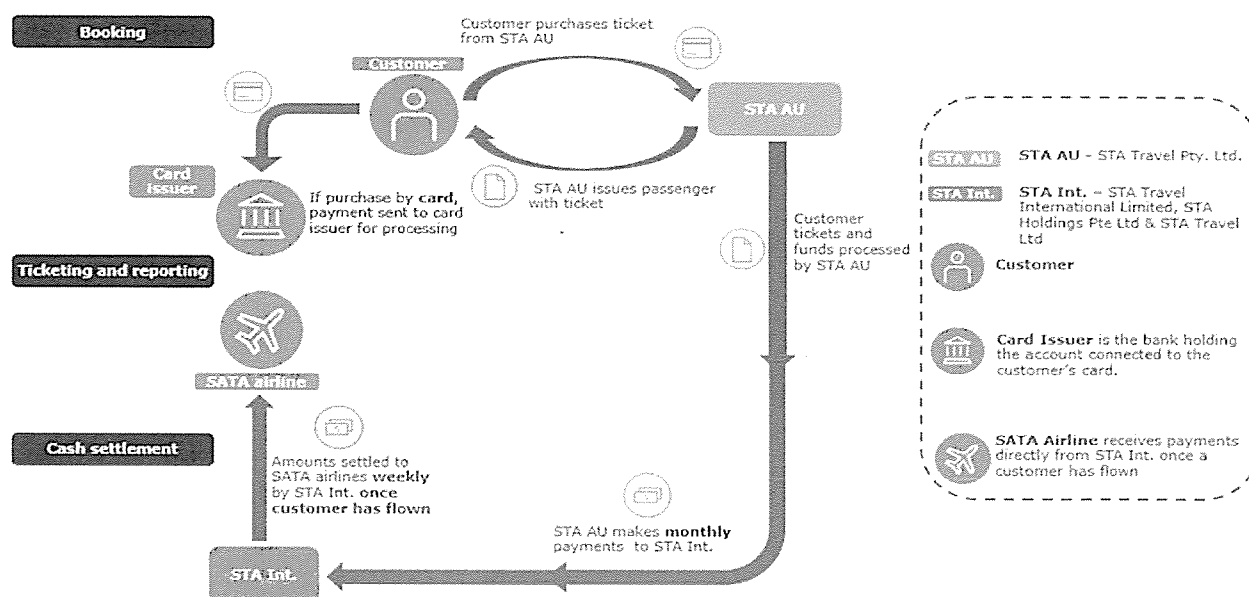
E.2. SATA customers

48. Based on our investigations, the remaining approximately 50% of customer air travel was booked through the STA Travel Group's proprietary SATA platform. This platform involved individual contractual arrangements between a number of entities in the International STA Travel Group and various airlines. Our investigations have identified that these contractual agreements were held by either STA Travel International Ltd; STA Travel Holdings Pte Ltd or STA Travel Ltd (being entities of the International STA Travel Group) and various airlines. Exhibited at **page 1191** of JMT-1 is a schedule prepared by my office outlining the entity in the International STA Travel Group that was the counterparty to the respective agreements with SATA airlines.



49. A key feature of the SATA arrangements was that it enabled STA Travel to issue its customers with tickets for travel in circumstances where the airlines only received the cash relating to those flights sometime after the passenger boarded the flight.
50. SATA tickets were popular with customers as they were often more heavily discounted and more flexible than tickets provided through the alternate IATA platform.
51. As part of our investigations, we have prepared the diagram below detailing the flow of funds from the purchase of a SATA ticket to completion of travel by the customer:

Student Air Travel Association (SATA) Tickets – Flow of Funds



Source: Company records and DTT analysis

52. SATA Tickets are processed differently to IATA. Based on our analysis, the arrangements for SATA Tickets were as follows:
- customers would typically arrange payment to STA Travel for the purchase of a SATA Ticket by EFT, credit or debit cards or BPAY which was paid into the Company's Operating Account. However, unlike for IATA Tickets, the funds would not thereafter be transferred into the Client Travel Account;
 - upon receipt of payment from the customer, STA Travel would complete monthly bulk transfers of funds to another STA entity part of the International STA Travel

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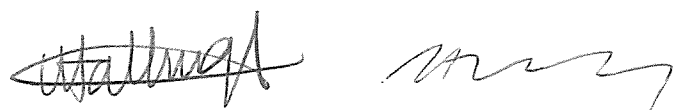
Group for all SATA Tickets purchased by customers to be held until after the airline had carried the customer; and

- (c) the STA entity that was part of the International STA Travel Group that received the funds would then complete weekly bulk transfers of funds to participating SATA airlines (on behalf of all entities within the International STA Travel Group) with the amount payable corresponding to flights that had departed during the relevant weekly payment period.

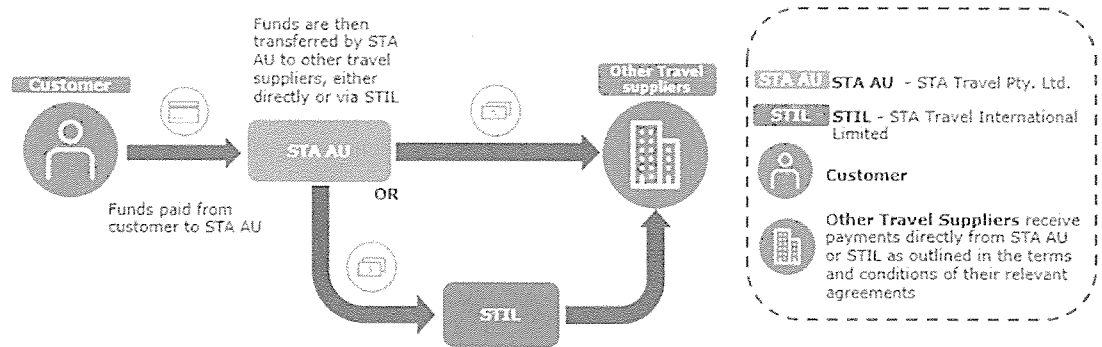
- 53. SATA tickets are negotiated by way of "Ticketing Acceptance Agreements" between individual air carriers and individual SATA members. Exhibited at **pages 1192 to 1209** of JMT-1 is a copy of the Ticketing Acceptance Agreement between STA Travel International Ltd and Virgin Australia dated 20 January 2014, by way of an example.
- 54. Our investigations have identified that airlines with SATA agreements have an undertaking to ensure that the customers are reaccommodated for any flight changes in which the customer is to be treated in the same way as any other customer with that respective airline, thereby mitigating customer claims in the winding up. This position has been communicated to both customers and airlines.

E.3. Customers of Other Travel Suppliers

- 55. Other passenger bookings at STA Travel (besides airline travel) related to Other Travel Suppliers such as hotel accommodation and tour operators.
- 56. As part of our investigations, we have prepared a diagram below detailing the flow of funds between the customer remitting the monies to STA Travel in which the funds were either subsequently transferred to:
 - (a) Other Travel Suppliers directly (referred to as '**Local Agreements**') or via
 - (b) STA Travel International Limited who would subsequently transfer the funds to Other Travel Suppliers (referred to as '**Global Agreements**').



Indicative flow of funds: Other Travel Suppliers



Source: Company records and DTT analysis

F. Distribution of refunds received post appointment

F.1. Overview of Customer Refunds

57. As a result of the external administration of STA Travel, all three (3) subsets of customers (that is customers who purchased (i) IATA Tickets, (ii) SATA Tickets or (iii) services from Other Travel Suppliers), sought refunds from STA Travel.
58. There are three (3) categories of customer claims (but which do not correspond to the three subsets (3) of customers) as follows:
 - (a) refunds that had been requested by customers and were in the course of being facilitated by STA Travel with the respective travel providers prior to 21 August 2020 (being the date of our appointment as Administrators);
 - (b) customer bookings that existed as at 21 August 2020 where a refund had not been requested by the customer and was not being facilitated by STA Travel; and
 - (c) customers holding a credit note, crisis recovery voucher and / or gift card issued by STA Travel or customer refunds that had been deposited by travel providers with STA Travel prior to the appointment of Administrators.

59. Any customer claims in relation to customer bookings that existed as at 21 August 2020 but where a refund had not been requested by the customer and was not being facilitated by STA Travel, and/or in relation to customers who held a credit note, crisis recovery voucher and/or gift card issued by STA Travel prior to the appointment of Administrators (that is, customer claims falling within categories (b) and (c) above), were considered by us as unsecured claims against the Company and therefore subject to the statutory moratorium. We understand that a number airlines and / or other travel operators have honoured or intend to honour customers' travel plans and for those reasons the Liquidators have not taken any steps to recover any debts/claims on behalf of customers falling into those categories.
60. On 28 October 2020, we issued a Notice to Customers regarding the categories and status of the customer claims, recommended next steps and the reasons why we would only be facilitating the recovery of claims falling within the first category (that is, refunds that had been requested by customers and were in the course of being facilitated by STA Travel prior to 21 August 2020). A copy of the Notice to Customers dated 28 October 2020 is at **pages 309 to 317** of exhibit JMT-1.
61. Given we are presently in control of STA Travel, and have been since our appointment as Administrators on 21 August 2020, the Liquidators were and remain obligated to take all reasonable steps to recover debts due and payable to STA Travel which arose prior to the appointment, including refunds that had been requested for cancelled travel booked by STA Travel on behalf of its customers at that time.
62. We have actively sought refunds from travel providers where refunds had been requested by the customer and were being facilitated by STA Travel up to the date of the appointment of the Administrators.
63. On 9 September 2020, I wrote to the ten (10) IATA member airlines, based on the highest value of pending customer refunds that were in progress, requesting refunds whereby STA Travel was in the course of facilitating the refunds prior to our appointment as Administrators. Exhibited at **pages 152 to 198** of JMT-1 are true copies of the letters sent to the ten (10) IATA airline members dated 9 September 2020.
64. On or about 13 October 2020, I issued a notice to seventy (70) airlines regarding IATA and / or SATA tickets. Exhibited at **pages 294 to 299** of JMT-1 is a true copy of the proforma Notice issued to airlines with IATA and / or SATA tickets dated 13 October 2020.



65. On or about 20 October 2020, I issued a notice to Other Travel Suppliers (excluding airlines). Exhibited at **pages 300 to 306** of JMT-1 is a true copy of the proforma Notice to other travel providers dated 20 October 2020.
66. During the period between our appointment and the date of this affidavit, we (or my solicitors, Maddocks Lawyers, on the Liquidators' behalf) have corresponded directly with IATA regarding refunds that had been requested by customers and which were being facilitated by STA Travel up to the date of our appointment as Administrators. Exhibited at pages **1210 to 1298** of JMT-1 are true copies of the salient correspondence with IATA during this period.
67. The total IATA Refunds, Direct Airline Refunds and Other Travel Suppliers Refunds (together referred to above as the total **Customer Refunds**) represent refunds that had been requested by customers and were being facilitated by STA Travel with the travel providers prior to our appointment as Administrators on 21 August 2020 that had been subsequently received by the Administrators / Liquidators after the date of our appointment.
68. The Administrators / Liquidators have established a separate bank account with CBA (account number 200019955145) (that is, a post-liquidation bank account) to receipt Customer Refunds received during our appointment (referred to as the '**Liquidators' Customer Refund Account**').
69. As at the date of this affidavit, the Liquidators have recovered net Customer Refunds in the amount of \$1,245,085.97 comprising:
- (a) \$1,057,346.55 in refunds from IATA (referred to above as **IATA Refunds** and set out in **Schedule 1**. Annexed and marked annexure '**A**' is a copy of Schedule 1);
 - (b) \$173,314.99 in refunds directly from various Airlines (referred to above as **Direct Airline Refunds** and set out in **Schedule 2**. Annexed and marked annexure '**B**' is a copy of Schedule 2); and
 - (c) \$14,424.43 from other travel suppliers (referred to above as **Other Travel Suppliers Refunds** and set out in **Schedule 3**. Annexed and marked annexure '**C**' is a copy of Schedule 3);

as summarised in the table below:



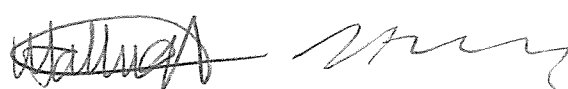
Schedule	Category	Gross Amount (\$)	Offset Amount (\$)	Net Amount (\$)
Schedule 1	Refunds received from IATA	1,160,159.39	(102,812.84)	1,057,346.55
Schedule 2	Refunds received directly from airlines	173,735.04	(420.05)	173,314.99
Schedule 3	Refunds received directly from Other Travel Suppliers	14,424.43	-	14,424.43
Total		1,348,318.86	(103,232.89)	1,245,085.97

Source: DTT analysis

70. The total Customer Refunds represent refunds that had been requested by customers and were being facilitated by STA Travel with the travel providers prior to our appointment as Administrators on 21 August 2020 and that have been subsequently received by the Administrators / Liquidators after the date of our appointment and which are currently held in the Liquidators' Customer Refund Account.

F.2. IATA Refunds

71. The Liquidators have reconciled all of the IATA Refunds to the individual customer bookings to which they relate as set out in and identified in Schedule 1. In other words, of the total amount of IATA Refunds, it has been possible to identify how much relates specifically to the refund of a particular booking of an IATA Ticket made by a specific customer. Schedule 1 sets out a reconciliation of the IATA Refunds to a unique customer booking number used to identify the individual customer and also sets out the percentage proportion of the total IATA Refunds that each individual customer is entitled to receive.
72. The Liquidators consider that they have received the IATA Refunds from IATA on behalf of the customers of STA Travel (consistently with the IATA Handbook and the BSP Manual) and therefore these monies are not assets of STA Travel, but rather are held on trust for the customers of STA Travel in the proportion set out in Schedule 1.
73. The total IATA Refunds received on behalf of a customers are net of deductions for associated fees and costs (**IATA Offsets**), including for:
- (a) commissions and / or profit margin retained by STA Travel (pre-appointment) where the balance of funds had been forwarded to the airline (via IATA);



- (b) reversal of commissions by the airline;
- (c) credit card transaction fees;
- (d) taxes and surcharges; and
- (e) fare rules ticket fees (term used by IATA) – where cancellation fees are imposed by the IATA airline as per the airlines' respective terms and conditions.

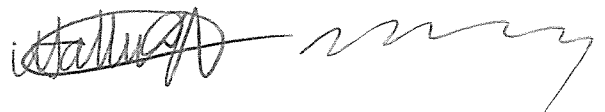
74. To be clear, these fees and costs were applied before the IATA Refunds were received by the Administrators / Liquidators and were not applied by the Administrators / Liquidators to reduce the money available to be repaid to the specific customers of STA Travel in Schedule 1. The only costs proposed to be applied by the Administrators / Liquidators in reduction of the total amount of the IATA Refunds (as part of the broader pool of Customer Refunds) are the costs, expenses and remuneration of the Administrators / Liquidators that relate to the recovery, care, preservation and administration of the Customer Refunds (including that of this application).

75. The Liquidators received seven (7) batch payments from IATA totalling a net amount of \$1,057,346.55 (being the gross amount of \$1,160,159.39 less the IATA Offsets of \$102,812.84) in respect to the IATA Refunds into the Liquidators' Customer Refund Account as outlined in the table below:

Date	Description on bank statement	Refunds due as per reconciliation (\$)	IATA Offset (\$)	Actual amount received into bank account (\$)
15/10/2020	INTERNATIONAL AIR TRANSPORT ASSC REF 2020101500018901 IATA BSP AUST 215034 0234407	863,807.33	(1.55)	863,805.78
21/10/2020	Direct Credit 215034 INTERNATIONAL AI IATA BSP AUST	2,056.30	-	2,056.30
23/10/2020	Direct Credit 205050 CMU DE Trace Acc 400012673520	220,836.87	(72,272.05)	148,564.82
28/10/2020	Direct Credit 215034 INTERNATIONAL AI IATA BSP AUST	8,948.22	-	8,948.22
3/11/2020	Direct Credit 215034 INTERNATIONAL AI IATA BSP AUST	9,999.78	-	9,999.78
6/11/2020	Direct Credit 215034 INTERNATIONAL AI IATA BSP AUST	5,351.19	-	5,351.19
9/12/2020	Direct Credit 215034 INTERNATIONAL AI IATA BSP AUST	49,159.70	(30,539.24)	18,620.46
Total		1,160,159.39	(102,812.84)	1,057,346.55

Source: DTT analysis

76. The receipt of monies from IATA was by way of batch payment of money referable to a number of customers who purchased IATA Tickets (rather than a series of separate payments on an individual customer by customer basis). As set out below, the Liquidators have been able to ascertain how much of the gross amount was referable to each particular customer to receive a refund. However, based on our investigations, the total IATA Offsets of \$102,812.84 appears to relate to other STA Travel customer bookings not directly



referable to the customer bookings of those customers entitled to a share of the total IATA Refunds.

77. Details of the three (3) batch payments where IATA Offsets were applied are set out below:

- (a) Net batch payment of \$863,807.33 received into the Liquidators' Customer Refund Account on 15 October 2020. Details of the net batch payment received is outlined in the table below:

Refund Party	Date	Refunds due as per reconciliation (\$)	IATA offset (\$)	Actual amount receipted into bank account (\$)
IATA	15/10/2020	863,807.33	(1.55)	863,805.78

- (b) Net batch payment of \$148,564.82 on 25 August 2020 that was paid to the Client Travel Account and subsequently released by the CBA and transferred to the Liquidators' Customer Refund Account on 23 October 2020. Details of the net batch payment received is outlined in the table below:

Refund Party	Date	Refunds due as per reconciliation (\$)	IATA offset (\$)	Actual amount receipted into bank account (\$)
IATA (funds released by CBA)	23/10/2020	220,836.87	(72,272.05)	148,564.82

- (c) Net batch payment of \$18,620.46 received into the Liquidators' Customer Refund Account on 9 December 2020. Details of the net batch payment received is outlined in the table below:

Refund Party	Date	Refunds due as per reconciliation (\$)	IATA offset (\$)	Amount receipted into bank account (\$)
IATA	9/12/2020	49,159.70	(30,539.25)	18,620.45

78. From my investigations, the IATA Offsets represent other STA Travel customer payments made to airlines via the BSP Link during the period covered by the batch refund payments referred to in paragraph 75. However, this may have been the result of a timing issue between amounts reported to IATA members being due from customers of STA Travel to airlines (prior to our appointment as Administrators) and the subsequent processing of payment(s) via the IATA clearinghouse which had been terminated on or about the date of our appointment as Administrators. Based on our investigations, the IATA clearinghouse would take the net payment due either to STA Travel (inflow) or the net payment due to IATA members (outflow) when processing batch payments.

79. On 8 February 2021, I wrote to IATA requesting further information in relation to the IATA Offsets. At **pages 1210 to 1289** of exhibit JMT-1 is a copy of my letter to IATA dated 8 February 2021.

80. On 26 February 2021, I received a letter from IATA in response to my letter dated 8 February 2021. In that letter IATA advised, among other things, that it was not in a position to provide detail in relation to the IATA Offsets. At **pages 1290 to 1295** of exhibit JMT-1 is a copy of the letter from IATA dated 26 February 2021.
81. On 19 March 2021, I sent a further letter IATA seeking further information in relation to the IATA Offsets. At **pages 1296 to 1298** of exhibit JMT-1 is a copy of my letter to IATA dated 19 March 2021.
82. To date I have not received a response from IATA to my letter dated 19 March 2021.
83. Based on the information available, we are unable to reconcile the IATA Offsets to each individual customer to which the offsets relate to.
84. In circumstances where the Liquidators cannot allocate a specific sum of the IATA Offsets corresponding to the particular individual customer entitled to a proportionate share of the IATA Refunds, the Liquidators consider that the appropriate course is to apply the IATA Offsets to reduce the overall amount of the IATA Refunds and to distribute the balance (that is, the net IATA Refunds in the sum of \$1,057,346.55) proportionately to applicable customers in accordance with their percentage entitlement in Schedule 1. In other words, given that the Liquidators are unable to apportion the relevant reductions made by the airlines in the return of the refunded money referable to each individual customer, it is proposed that the total amount of the IATA Offsets is borne by the customers in Schedule 1 proportionately to their share of the IATA Refunds.
85. The Liquidators also consider that the costs associated with the IATA Offsets should be allocated only to customers whose refunds were processed through the IATA clearinghouse (i.e. BSP Link) and not allocated against other refunds that had been processed directly from IATA airlines or from Other Travel Suppliers. To do so would allocate costs imposed by airlines through the IATA clearinghouse to all Customer Refunds received by the Administrators / Liquidators instead of refunds received from IATA. This would reduce the quantum of refunds available to customers whose refunds had been paid to the Administrators / Liquidators by the Direct Airline Refunds or the Other Travel Suppliers and, given that the IATA Offsets have no relation to the Direct Airline Refunds or the Other Travel Suppliers Refunds, we consider that this would be unfair to those categories of customers.



86. The Liquidators therefore seek directions that (subject to payment from the Customer Refunds for the Liquidators' costs, expenses and remuneration relating to the recovery, care, preservation and administration of the Customer Refunds and subject also to the issue in Section G below) they would be justified in distributing the IATA Refunds (that is, the gross amount after deduction of the IATA Offsets) to the customers identified in Schedule 1 in the proportions set out therein.
87. In the event that any portion of the IATA Refunds are unclaimed by an individual customer, the Liquidators propose (subject to the Court's directions) that those funds should be treated as unclaimed monies in accordance with section 544 of the Act and paid to ASIC if unclaimed for a period of six (6) months after the Liquidators distribute the IATA Refunds to the customers set out in and in accordance with Schedule 1.

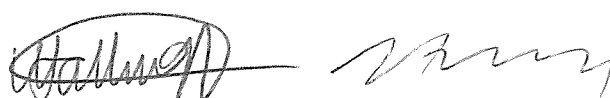
F.3. Direct Airline Refunds

88. The Liquidators received eight (8) payments directly from various airlines for customers who held SATA tickets totalling a net amount of \$173,314.99. The receipt of monies from the airlines directly was also by way of batch payment of money referable to a number of customers who purchased SATA Tickets (rather than a series of separate payments on an individual customer by customer basis).
89. The Direct Airline Refunds were paid into the Liquidators' Customer Refund Account as outlined in the table below:

Date	Airline	Description in bank statement	Refunds due as per reconciliation (\$)	Direct Airline offsets (\$)	Amount received into bank account (\$)
19/10/2020	Hawaiian Airlines	Direct Credit 301500 Breakaway Travel STA HA rfrd	4,888.46	-	4,888.46
27/10/2020	Fiji Airways	Direct Credit 358186 ANZ SYDNEY 01 FIJI AIRWAYS	4,720.97	-	4,720.97
27/10/2020	Etihad	ETIHAD AIRWAYS PJSC-SYDNEY BRANCH REF 2020102700011663	143,492.57	109.28	143,601.85
12/11/2020	KLM	Direct Credit 519686 KONINKLIJKE LUCH Demand for payment	13,066.33	-	13,066.33
23/12/2020	Virgin Atlantic	VIRGIN ATLANTIC AIRWAYS LIMITED REF	6,822.96	(264.55)	2,794.44

		2020122300020718 101238 INV RFHK10445			
23/12/2020	Virgin Atlantic	VIRGIN ATLANTIC AIRWAYS LIMITED REF 2020122300021170 101239 INV RFHK10444			1,934.96
23/12/2020	Virgin Atlantic	VIRGIN ATLANTIC AIRWAYS LIMITED REF 2020122300021196 101240 INV RFHK10084			1,829.01
31/03/2021	Royal Brunei	Direct Credit 333732 ROYAL BRUNEI REFUND TICKETS	33,491.44	(264.78)	33,226.66
18/02/2022	Hawaiian Airlines	Direct Credit 301500 Breakaway Travel Hawaiian Air AU	8,287.42	-	8,287.42
Sub-Total			214,770.15	(420.05)	214,350.10
5/02/2021	Etihad	IMT 016220500 STA Travel NZ Limited Comm REF F102052442952 AUD 41035.11000 Rate: 1	-41,035.11	-	-41,035.11
Total Direct Airline Refunds held in Trust			173,735.04	(420.05)	173,314.99

90. The Liquidators consider that the Direct Airline Refunds are not assets of STA Travel, but rather are held on trust for the customers of STA Travel in the proportion set out in Schedule 2.
91. Through our investigations, the Liquidators ascertained that the batch payment received from Etihad on 27 October 2020 for \$143,601.85 related to both Australian and New Zealand customer refunds. Of this amount, the amount of \$41,035.11 related to STA Travel NZ Ltd (in Liquidation), a registered company based in New Zealand. For that reason, the amount of \$41,035.11 was transferred to the liquidators of STA Travel NZ Ltd on 5 February 2021.
92. The Liquidators have sought to reconcile all Direct Airline Refunds for the gross amount of \$173,735.04 to the individual customer bookings to which they relate as set out in and identified in Schedule 2 as reported by the relevant airlines who have refunded customer monies directly to the Liquidators. Schedule 2 sets out a reconciliation of the Direct Airline Refunds to a unique customer booking number used to identify the individual customer and



also sets out the percentage proportion of the total Direct Airline Refunds that each individual customer is entitled to receive.

93. When performing this analysis, a reconciliation variance was identified in the amount of \$420.05 between the amounts recorded or confirmed as owing to individual customer bookings and the total Direct Airline Refunds deposited into the Liquidators' Customer Refund Account (**Direct Airline Offsets**).
94. Based on the information available, the Liquidators are unable to reconcile the Direct Airline Offsets to each individual customer to which the offset relates, including whether they are referable to any particular customer on behalf of whom the Direct Airline Refunds were received. In other words, although the Liquidators have been able to ascertain how much of the gross amount was referable to each particular customer to receive a refund, in some instances we have been unable to determine how much of the total Direct Airline Offsets (of \$402.05) relates to each customer entitled to a relevant proportion of the total Direct Airline Refunds.
95. In circumstances where the Liquidators cannot allocate a specific sum of the Direct Airline Offsets corresponding to the particular individual customer entitled to a proportionate share of the Direct Airline Refunds, the Liquidators consider that the appropriate course is to apply the Direct Airline Offsets to reduce the overall amount of the Direct Airline Refunds and to distribute the balance proportionately to applicable customers in accordance with their percentage entitlement in Schedule 2. In other words, given that the Liquidators are unable to apportion the relevant reductions made by the airlines in the return of the refunded money referable to each individual customer, the total amount of the Direct Airline Offsets is effectively being borne by the customers in Schedule 2 proportionately to their share of the Direct Airline Refunds.
96. The Liquidators therefore seek directions that (subject to payment from the Customer Refunds for the Liquidators' costs, expenses and remuneration relating to the recovery, care, preservation and administration of the Customer Refunds and subject also to the issue in Section G below) they would be justified in distributing the Direct Airline Refunds (that is, the gross amount after deduction of the Direct Airline Offsets), to the customers identified in Schedule 2 in the proportions set out therein.
97. In the event that any portion of the Direct Airline Refunds are unclaimed by an individual customer, the Liquidators propose (subject to the Court's directions) that those funds should



be treated as unclaimed monies in accordance with section 544 of the Act and paid to ASIC if unclaimed for a period of six (6) months after the Liquidators distribute the Direct Airline Refunds to the customers set out in, and in accordance with, Schedule 2.

F.4. Other Travel Suppliers Refunds

98. The Liquidators received three (3) batch payments directly from Other Travel Suppliers totalling \$14,424.43. There were no relevant deductions or offsets from these monies.

99. The Other Travel Suppliers Refunds were paid into the Liquidators' Customer Refund Account as outlined in the table below:

Date	Other Travel Supplier	Description on bank statement	Refunds due as per reconciliation (\$)	Offset (\$)	Actual amount receipted into bank account (\$)
23/10/2020	On The Go Tours	Transfer From On The Go Tours 3250789 refund	6,382.71	-	6,382.71
23/10/2020	Carnival	Chq Dep Branch WYNYARD	38,736.00*	-	38,736.00
6/9/2021	Livin	Direct Credit 205050 CMU DE Trace Acc CBA 400010427676	729.72	-	729.72
Sub-Total			45,848.43	-	45,848.43
27/10/2020	Carnival	Returned Cheque Value Date: 23/10/2020	-31,424.00*	-	-31,424.00
Total			14,424.43	-	14,424.43

*On 23 October 2020, three (3) cheques in the amounts of \$7,214.00, \$98.00 and \$31,424.00 (totalling \$38,736.00) received from Carnival PLC (trading as Carnival Australia) (**Carnival**) were deposited into the Liquidators' Customer Refund Account. On 27 October 2020 the Carnival cheque in the amount of \$31,424.00 was dishonoured.

100. The Liquidators consider that the Other Travel Suppliers Refunds are not assets of STA Travel, but rather are held on trust for the customers of STA Travel in the proportion set out in Schedule 3.

101. The Liquidators have reconciled all of the Other Travel Suppliers Refunds to the individual customer bookings to which they relate as set out in and identified in Schedule 3. In other

words, of the total amount of Other Travel Suppliers Refunds, it has been possible to identify how much relates specifically to the refund of a particular booking made by a specific customer with that travel supplier. Schedule 3 sets out a reconciliation of the Other Travel Suppliers Refunds to a unique customer booking number used to identify the individual customer and amount of the Other Travel Suppliers Refunds that each such customer is entitled to receive.

102. The Liquidators therefore seek directions that (subject to payment from the Customer Refunds for the Liquidators' costs, expenses and remuneration relating to the recovery, care, preservation and administration of the Customer Refunds and subject also to the issue in Section G below) they would be justified in distributing the Other Travel Supplier Refunds to the customers identified in Schedule 3 in the proportions set out therein.
103. In the event that any portion of the Other Travel Suppliers Refunds are unclaimed by an individual customer, the Liquidators propose (subject to the Court's directions) that those funds should be treated as unclaimed monies in accordance with section 544 of the Act and paid to ASIC if unclaimed for a period of six (6) months after the Liquidators distribute the Other Travel Suppliers Refunds to the customers set out in, and in accordance with, Schedule 3.
104. In addition, the Liquidators have identified a potential claim against Contiki (being one of the Other Travel Suppliers). The Liquidators' investigations in relation to the claim against Contiki are continuing and may require a further application to the Court. Apart from the above, the Liquidators do not expect to recover any further amounts to refund to Other Travel Suppliers customers.
105. However, the Liquidators do not wish to hold up the process of completing the payment of Other Travel Suppliers Refunds until that potential claim is resolved (especially in circumstances where the entitlement to receipt of Other Travel Suppliers Refunds (and indeed all the Customer Refunds) can be reconciled directly to a specific STA Travel customer).

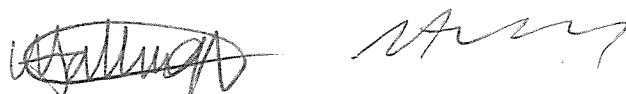
G. Customers who have received a refund directly from their credit or debit card provider

106. In June 2014, STA Travel and CBA entered into a Merchant Facility Agreement (**Merchant Facility Agreement**) and was subject to CBA's Terms and Conditions (**Terms and**



Conditions). Exhibited at **pages 1299 to 1334** of JMT-1 is a copy of the Merchant Facility Agreement and CBA's Terms and Conditions. In essence, these arrangements permitted STA Travel to accept payment from customers via credit card and debit card facilities.

107. The Merchant Facility Agreement and CBA's Terms and Conditions dealt with "chargeback" arrangements with credit and debit card providers, namely VISA and Mastercard, where a customer disputed a transaction with STA Travel. These matters are addressed in more detail in paragraphs 124 and 129 below.
108. During our investigations, we have ascertained instances where customers of STA Travel who made payments to STA Travel via their VISA or MasterCard credit or debit card have subsequently disputed the transaction and the credit or debit card provider has issued a refund on the customer's account and then imposed a chargeback that has been paid by CBA from monies in bank accounts of STA Travel held with CBA, and therefore from STA Travel's funds.
109. With respect to a small number of these customers who have received a refund from their credit or debit card provider, we have also received refunds from airlines (either directly or via IATA) or from Other Travel Suppliers who have issued a refund of the amount paid by the customer and repaid those monies to STA Travel on the basis that the travel services were not ultimately provided. Thus, the total Customer Refunds contain certain funds referable to (a small number of) customers who have otherwise received a full refund (from their credit or debit card provider) for the costs of the travel services that they purchased from STA Travel. If these amounts were to be paid from the Customer Refunds received from the travel suppliers, then those particular customers would receive a windfall and would be overcompensated for the cancelled travel services. This is because they would have received a full refund from their credit or debit card provider and would receive a further distribution from the Liquidators from the Customer Refunds presently held in Liquidators' Customer Refund Account.
110. We have undertaken an analysis examining the total Customer Refunds received during the period from 1 August 2020 to 31 July 2021 and determining which customers had also lodged chargeback claims that were honoured by CBA and thus received refunds from credit or debit card providers (with such amounts being debited by CBA from the bank accounts of STA Travel) as outlined in the table below (**Chargeback Claims**):

Two handwritten signatures are present at the bottom right of the page. The signature on the left is written in dark ink and appears to be 'A. Alluqa'. The signature on the right is written in a lighter, more stylized script and appears to be 'A. Alluqa'.

Category	Number of impacted customers	Amount paid by CBA for Chargeback Claims and debited to bank accounts of the Company (\$)	Amount we hold in the Liquidators' Customer Refund Account for all claims of those customers (including the Chargeback Claims (\$)	Estimated amount of subrogation claim (\$)
Customer Refunds where CBA has honoured a chargeback	33	130,015.81	136,470.91	102,542.65

Source: DTT analysis

111. Based on our analysis, for the period from 1 August 2020 to 31 July 2021, there are thirty-three (33) customer claims where CBA has honoured a chargeback request from the customer (and which customer has therefore received a refund from their credit or debit card provider) in respect of whom the Liquidators have separately received refunds (which form part of the total Customer Refunds) for those customers' bookings. Exhibited at **pages 1335 to 1336** of JMT-1 is a schedule that I have been caused to be prepared outlining the thirty-three (33) customer claims received and separately the amount paid by CBA to the credit or debit card providers and on paid to the particular customers when a chargeback was accepted.
112. To be clear, in each of these cases, after CBA honoured a chargeback and paid the money to the credit or debit card providers (to be on paid to the particular customers) it debited one or more of STA Travel's bank accounts held with CBA. This is set out in further detail in Section I below.
113. In cases where CBA has honoured the chargeback request of a customer and that customer has subsequently been reimbursed by their credit or debit card provider, then as set out above the Liquidators are of the view that the customer should not be entitled to a further distribution from the Customer Refunds for the amount of the Chargeback Claim as that would constitute a double (and over) recovery.
114. The Liquidators are of the view that the amounts of the Chargeback Claims honoured by the CBA that would otherwise be payable to those customers from the Customer Refunds should be paid to STA Travel, to be distributed in the winding-up in circumstances where



the funds utilised to meet the refund to the customer (following the chargeback) were ultimately paid from STA Travel bank accounts.

115. The Liquidators are seeking a direction that to the extent that any customers identified in the Schedules have also had a chargeback claim honoured by CBA and received a refund from their credit or debit card provider, then the Liquidators would be justified in:

- (a) not treating those customers as being entitled to a distribution from the Customer Refunds for the amount of the Chargeback Claims honoured by the CBA; and
- (b) instead paying the amount that would otherwise be payable to those customers from the Customer Refunds to STA Travel to be treated as an asset of the Company to be distributed in the winding-up in accordance with the priority provided by the Act.

H. Future Customer Refunds recoveries

116. There is the possibility that the Liquidators may recover further Customer Refunds in the future. If that occurs, the Liquidators anticipate that any further refunds will be able to be reconciled to an identifiable customer (as has been the case with all of the Customer Refunds received thus far).

117. To avoid the costs of the Liquidators having to seek further directions from the Court in relation to any future recoveries, the Liquidators seek a direction that they would be justified in distributing and / or treating any future Customer Refunds in the manner set out in sections F and G above.

I. CBA right of set off against funds held in STA Travel's bank accounts as at the date of the initial appointment

I.1. STA Travel Bank Accounts

118. Prior to its external administration, STA Travel held a number of bank accounts with CBA (together, **STA Travel Bank Accounts**) with funds totalling \$6,348,019.32 on the date of our appointment as Administrators as follows:

- (a) the Company's Operating Account, which was the principal account used by STA Travel for everyday purposes, including receiving payments from customers in the



first instance (for example for the purchase of IATA Tickets) and paying liabilities (such as employees' wages and rent). As at the date of our appointment as Administrators, the Company's Operating Account had a credit balance of \$774,204.06;

- (b) a CBA Cheque Account, account number 400010427684. Based on the Liquidators' investigations, this account was first established on 11 June 1997. As at the date of our appointment as Administrators, this account held a credit balance of \$66,073.71;
 - (c) a CBA Cheque Account, account number 400012595825. Based on the Liquidator's investigations, this account was first established on 14 December 2009. As at the date of our appointment as Administrators, this account held a credit balance of \$7,741.55; and
 - (d) the Bank Guarantee Account (account number 151 555), which secured the Landlord Liabilities and Chargeback Liabilities which, as at the date of our appointment as Administrators, had a credit balance of \$5,500,000.
119. In addition to the STA Travel Bank Accounts, STA Travel also held the Client Travel Account with CBA (discussed further at Section I.2. below).
120. The Merchant Facility Agreement was entered into prior to 1 July 2018 with the effect that restrictions on "ipso facto" provisions did not apply during the external administration.
121. On 21 August 2020, the Administrators wrote to CBA requesting, amongst other matters, that the Company's Operating Account be frozen. Exhibited at **page 1337** of JMT-1 is a redacted copy of the letter to CBA dated 21 August 2020.
122. The Bank Guarantee Account was held security with respect to the Landlord Liabilities and Chargeback Liabilities of STA Travel. Under this facility arrangement, the Landlord Guarantees were supported by bank guarantees issued by CBA dating back many years (and, in some cases, decades) before our appointment as Administrators (**Bank Guarantee Facilities**).
123. The Liquidators have not had access or control of the STA Travel Bank Accounts or the Client Travel Account and have been unable to recover funds held in those accounts for the



benefit of the winding up due to CBA asserting a right of set-off pursuant to the terms of the Merchant Facility Agreement and relevant terms governing the Bank Guarantee Facilities.

CBA's right of set-off under the Merchant Facility Agreement and the Terms and Conditions (for Chargeback Liabilities)

124. It appears that under the Terms and Conditions, CBA was entitled to exercise a set-off of funds in the account with respect to liabilities CBA had under the chargeback arrangements with credit and debit card providers. As I understand it, the chargeback arrangements with the credit and debit card providers are governed by highly detailed and prescriptive regimes imposed by VISA and Mastercard as set out in the Visa Core Rules and Visa Product and Service Rules dated 18 April 2020 (**Visa Rules**) and the Mastercard Chargeback Guide dated 14 May 2020 (**Mastercard Rules**) (together referred to as the **Scheme Rules**).

125. The Scheme Rules essentially permit a credit card or debit card customer to dispute a transaction on his, her or its credit card or debit card (for example, where the goods or services paid for on the credit card or debit card are alleged to be defective or were not provided), in which case the credit card or debit card provider is entitled to chargeback the amount to the merchant or, where a merchant facility is in place, the merchant's banker (in this case, CBA).

126. Clause 2.7 of the Terms and Conditions is in the following terms:

"Chargeback means you must reimburse us (and we can debit your account) for a transaction amount that we previously gave you credit for.

We can chargeback a Transaction if:

...

the Cardholder disputes liability for the Transaction for any reason;

When we receive a chargeback request from a cardholder's bank we follow the steps set out in 1.10.3 How the dispute process works."

127. Clause 1.10.3 of the Terms and Conditions is in the following terms:

"1. The cardholder disputes a transaction by advising their credit card issuer. A transaction can be disputed up to 120 days from the date of the transaction or agreed goods/service delivery date, whichever is later.

...



6. If the cardholder dispute is not satisfactorily resolved ... the disputed amount will be 'charged back' (debited) to your bank account.

7. If the cardholder dispute is resolved in your favour the chargeback request is returned to the card issuer and the cardholder must pay their credit card bill as normal."

128. Clause 2.5.5 of the Terms and Conditions is in the following terms:

"If we can't debit your account for an amount you owe us, we can deduct the amount from any other account you have with us. We can do this without demanding payment in advance."

129. The Liquidators consider that, by reason of these provisions, CBA's entitlement to payment from STA Travel for Chargeback Liabilities was a contingent liability of STA Travel which arose when the Merchant Facility Agreement was entered into or when the customers made requests of their credit card or debit card providers for a refund on their credit card or debit card. Accordingly, I consider that CBA is permitted, pursuant to its contractual rights under the Merchant Facility Agreement and the Terms and Conditions as well as section 553C of the Act, to set-off, against the funds held in the STA Travel Bank Accounts, STA Travel's liability to CBA for chargebacks paid by CBA to various merchant credit card or debit card providers, even though these liabilities may only have crystallised and been paid after the commencement of the external administration of STA Travel.

130. Based on my investigations, I am not aware of any documents or other sources of information evidencing the fact that CBA had knowledge of any insolvency of STA Travel before our appointment as Administrators.

131. Also, as I explained in Part I of this affidavit, the event that triggered our appointment as Administrators was the insolvency of STA Travel Holding, STA Travel's parent company in Switzerland (rather than anything to do specifically with the financial position or operations of STA Travel Group in Australia).

CBA's right of set-off with respect based on the Account set-off (for all liabilities)

132. Exhibited at **pages 1338 to 1342** of JMT-1 is a copy of a letter from the CBA to STA Travel dated 30 January 2017 approving a variation to the Bank Guarantee Facility.

133. As security for the variation to the Bank Guarantee Facility, STA Travel agreed to provide CBA with an account set-off over the Bank Guarantee Account. Exhibited at **pages 1343**



to 1347 of JMT-1 is a copy of the written terms of the account set-off over the Bank Guarantee Account dated 13 April 2017 (**Account Set-off**).

134. The Liquidators consider that, by reason of the provisions in the Account Set-off as well as section 553C of the Act, CBA is permitted to setoff, against the money standing to the credit of STA Travel in the STA Travel Bank Accounts, all monies which STA Travel owes or will owe in the future to CBA, including Chargeback Liabilities and Landlord Liabilities.
135. As I explained above, the Liquidators have no reason to think that CBA had knowledge of any insolvency of STA Travel before our appointment as Administrators.
136. CBA has debited \$4,779,706.43 from the Company's bank accounts as a result of CBA honouring Chargeback Liabilities to customers and Landlord Liabilities by setting-off those liabilities against the funds in the accounts specified in paragraph 118 as outlined in the table below:

Account type	Account Name	Account Number	Balance as at 21 August 2020 (\$'000) CR	CBA provided balances as at 24 Jan 2022 (\$'000) CR	Amount debited by the CBA between 20 Aug 20 to 22 Jan 22 (\$'000)
Bank Accounts					
Cheque account	STA Travel Pty Ltd	400010427676	774,204.06	(76,952.72)	(851,156.78)
Cheque account	STA Travel Pty Ltd Covermore Trust	400012595825	7,741.55	7,649.41	(92.14)
Cheque account	STA Travel Pty Ltd	400010427684	66,073.71	66,093.13	19.42
Sub-total			848,019.32	(3,210.18)	(851,229.50)
Deposit Accounts (Security)					
Cash deposit account (CDA)		151555	5,500,000.00	1,571,523.07	(3,928,476.93)
Sub-total			5,500,000.00	1,571,523.07	(3,928,476.93)
TOTAL			6,348,019.32	1,568,312.89	(4,779,706.43)

Source: Company records and DTT analysis

137. The above analysis excludes the Client Travel Account which is discussed in Section I.2. below.



138. Given that there are priority creditors (namely the Commonwealth administering the FEG Scheme and eligible employees whose claims have not been paid out by the Commonwealth) and non-priority creditors who are affected by CBA's setting-off of STA Travel's liabilities to CBA against the funds held in the Company's bank accounts held with CBA, the Liquidators are of the view that it is appropriate to obtain directions from the Court as to whether we would be justified in proceeding on the basis that CBA is entitled to have set-off in this way.

1.2. Client Travel Account

139. During our investigations, the Liquidators identified that the Client Travel Account was referred to in bank statements as the 'STA Travel Trust Account'. This account was also held with the CBA and had account number 400012673520 and is referred to throughout this affidavit as the Client Travel Account.

140. As set out in paragraphs 41 and 43, this account was established to facilitate the transfer of funds between STA Travel and IATA. In accordance with the guidelines of IATA, STA Travel held monies in the Client Travel Account that were paid by its customers and which were due to be transferred to IATA (to be paid, in turn, to the particular airline with whom a booking was placed by IATA on behalf of its customer) and also received refunds into the Client Travel Account from IATA to be repaid to customers where the airline services were not ultimately provided to the customer. From our investigations, it appears that the Client Travel Account was used for these purposes only and no other amounts or STA Travel's own funds were held in the Client Travel Account.

141. The payment of funds into the Client Travel Account then enabled IATA to automatically debit the Client Travel Account in respect of purchased tickets which was a requirement of the agreement between STA Travel and IATA. Any refunds from IATA to the customers of STA Travel were also paid into the Client Travel Account before being repatriated to the Company's Operating Account and refunded to the customer.

142. While STA Travel's bank statements referred to the Client Travel Account as a "trust account" (consistently with the arrangements with IATA), the funds in this account were included as an asset in 'cash and cash equivalents' as disclosed in the statement of financial position for STA Travel in its audited financial statements. Exhibited at **pages 1348 to 1382** of JMT-1 is a true copy of the audited financial statements for the Company for the period



ending 31 December 2019. It is not apparent to us as to why the auditors considered that the funds in the Client Travel Account were an available (cash) asset of the Company.

143. Furthermore, based on our investigations, the way in which STA Travel operated its business was that payments by its customers were paid into the Operating Account before being transferred into the Client Travel Account, resulting in the comingling of operating cash and customer monies in the Company's Operating Account (at least until the customer's funds were thereafter paid into the Client Travel Account).
144. Notwithstanding that customer monies may have been first comingled with other funds in the Company's Operating Account before being transferred into the Client Travel Account, having regard to the above arrangements with IATA and the fact that the funds held in the Client Travel Account were segregated from the other funds of STA Travel, the Liquidators are of the view that the funds held in the Client Travel Account are not beneficially owned by STA Travel but were at all relevant times held by STA Travel on trust for others (whether either or both of IATA or the Company's customers).
145. As at the date of our appointment as Administrators, this account held a credit balance of \$76,077.53. As at 16 February 2022, an amount of \$76,078.78 is held in the Client Travel Account. CBA has not at any time during the external administration of the Company exercised any rights of set-off against the funds in the Client Travel Account.
146. Because customer monies were comingled with other funds in the Company's Operating Account before being transferred into the Client Travel Account (as described above), we consider that it would be a complex and time-consuming process, if not impossible altogether, for the Liquidators to be able to trace with certainty the monies in the Client Travel Account to the customers on behalf it is held. Further, the centralisation of several key business functions and ownership of key assets by a number of entities elsewhere within the International STA Travel Group has resulted in difficulties in conducting the Voluntary Administration and Liquidation appointments for STA Travel. This has included difficulties in accessing certain records for the Company, particularly financial records as these were prepared and maintained by teams located in the United Kingdom and Romania. For these reasons, the time taken and costs incurred to undertake that tracing exercise would, to the extent that it could be completed, in my view exceed the amount of the funds held in the Client Travel Account itself.

A handwritten signature in black ink, appearing to be 'J. M. J.', is located at the bottom right of the page.

147. The Liquidators therefore propose to approach the Court for a direction that the Liquidators would be justified in treating the funds held in the Client Travel Account as an asset of STA Travel to be distributed in the winding up in accordance with the priority provided by the Act.

J. Administrators' and Liquidators' remuneration and expenses offset – directly attributable to the recovery of the Customer Refunds

148. The steps taken to ensure the receipt of the Customer Refunds and then to reconcile the Customer Refunds from multiple travel providers to each individual customer has been a complex and time-consuming process. My staff and I received a voluminous number of communications from customers seeking refunds and enquiring as to the status of any refunds.

149. The Administrators and subsequently Liquidators have incurred fees, expenses and remuneration in the work performed in obtaining, caring for, preserving and realising the assets of STA Travel, including the Customer Refunds. These fees, expenses and remuneration were accounted for separately for work done in the general administration / liquidation of STA Travel.

150. The approach taken by the Liquidators for the recovery of the Customer Refunds was consistent amongst all categories of refunds (ie, the process undertaken by the Liquidators was the same for each of the IATA Refunds, Direct Airline Refunds and the Other Travel Suppliers Refunds) and broadly consisted of:

- (a) The Liquidators issuing initial notices and enquiries to each of the IATA members, airlines and Other Travel Suppliers regarding customer refunds;
- (b) Reviewing the responses received from and further correspondences to each of the IATA members, airlines and Other Travel Suppliers;
- (c) Reconciling the refund schedules provided by each of the IATA members, airlines and Other Travel Suppliers against Company records and reconciling those refunds to specific customers.

151. I intend to address (in detail) the particular expenses, and the Administrators' / Liquidators' remuneration, relating to the Customer Refunds, in a subsequent affidavit.



152. On 30 June 2021, a meeting of the Committee of Inspection of STA Travel (**COI**) was held. At the meeting, the COI approved, among other things, the Liquidators' remuneration for the period from 26 September 2020 to 31 March 2021 and future remuneration from 1 April 2021 to the conclusion of the liquidation relating to the recovery of the Customer Refunds subject to this application. At **pages 1383 to 1420** of JMT-1 is a copy of the minutes of the COI meeting held on 30 June 2021.
153. The Liquidators are also in the process of convening a further COI meeting to provide update on this application and seek further fee approval.
154. As I noted above, I intend to make a further affidavit setting out in detail the work involved in relation to the Customer Refunds on behalf of customers, the actual quantum of that remuneration and the reasons why we consider that such approval should be granted in respect of the approval of the Liquidators' remuneration referable to the Customer Refunds including costs associated with this application.

K. Service on ASIC, CBA, the Attorney General's Department of the Commonwealth, IATA, Creditors and Customers

155. I intend to provide notice of this application to:
- (a) ASIC;
 - (b) CBA;
 - (c) the Commonwealth (administering the FEG Scheme);
 - (d) IATA;
 - (e) the known creditors of STA Travel; and

A handwritten signature in black ink, appearing to be 'Atal Singh', is written over a horizontal line.

(f) the known customers of STA Travel.

 AFFIRMED
SWORN at

Sydney

Signature of deponent

Name of witness


Lucy Hallwright

Address of witness

Level 27, 123 Pitt Street, Sydney NSW 2000

Capacity of witness

Solicitor

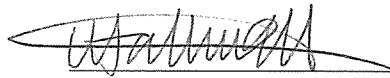
And as a witness, I certify the following matters concerning the person who made this affidavit (the **deponent**):

- 1 #I saw the face of the deponent. [OR, delete whichever option is inapplicable]
#I did not see the face of the deponent because the deponent was wearing a face covering, but I am satisfied that the deponent had a special justification for not removing the covering.*
- 2 #I have known the deponent for at least 12 months. [OR, delete whichever option is inapplicable]
#I have confirmed the deponent's identity using the following identification document:

12450120 Licence Number

Identification document relied on (may be original or certified copy) †

Signature of witness



Note: The deponent and witness must sign each page of the affidavit. See UCPR 35.7B.

This and the following 18 pages is the annexure marked 'A' to the affidavit of Jason Mark Tracy sworn on 9 June 2022 before me Lucy Belinda Hallwright
Solicitor/ Justice of the Peace

affirmed

STA Travel Pty. Ltd. (In Liquidation)
ACN 004 801 512
(the Company)

Schedule 1 - Refunds received from IATA

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3384166	1,308.45	0.1128%	115.95	1,192.50
15/10/2020	3398941	2,257.37	0.1946%	200.05	2,057.32
15/10/2020	3410827	974.07	0.0840%	86.32	887.75
15/10/2020	3407479	1,197.52	0.1032%	106.12	1,091.40
15/10/2020	3387687	1,840.37	0.1586%	163.09	1,677.28
15/10/2020	3386064	1,546.46	0.1333%	137.05	1,409.41
15/10/2020	3412509	924.68	0.0797%	81.94	842.74
15/10/2020	3406416	280.56	0.0242%	24.86	255.70
15/10/2020	3276834	2,347.24	0.2023%	208.01	2,139.23
15/10/2020	3375311	335.83	0.0289%	29.76	306.07
15/10/2020	3374402	766.52	0.0661%	67.93	698.59
15/10/2020	3410439	1,898.16	0.1636%	168.21	1,729.95
15/10/2020	3370921	572.25	0.0493%	50.71	521.54
15/10/2020	3293620	1,933.83	0.1667%	171.38	1,762.45
15/10/2020	3361772	1,503.04	0.1296%	133.20	1,369.84
15/10/2020	3404682	1,665.29	0.1435%	147.58	1,517.71
15/10/2020	3392926	1,517.98	0.1308%	134.52	1,383.46
15/10/2020	3389011	1,613.26	0.1391%	142.97	1,470.29
15/10/2020	3386888	1,573.01	0.1356%	139.40	1,433.61
15/10/2020	3391623	958.89	0.0827%	84.98	873.91
15/10/2020	3389144	1,950.59	0.1681%	172.86	1,777.73
15/10/2020	3304052	1,337.54	0.1153%	118.53	1,219.01
15/10/2020	3347811	737.92	0.0636%	65.39	672.53
15/10/2020	3394131	1,598.08	0.1377%	141.62	1,456.46
15/10/2020	3375985	1,953.08	0.1683%	173.08	1,780.00
15/10/2020	3403461	2,394.05	0.2064%	212.16	2,181.89
15/10/2020	3390058	1,255.53	0.1082%	111.26	1,144.27
15/10/2020	3385769	1,386.41	0.1195%	122.86	1,263.55
15/10/2020	3396164	1,568.10	0.1352%	138.96	1,429.14
15/10/2020	3369995	1,671.29	0.1441%	148.11	1,523.18
15/10/2020	3406191	1,349.70	0.1163%	119.61	1,230.09
15/10/2020	3386064	135.85	0.0117%	12.04	123.81
15/10/2020	3395900	653.92	0.0564%	57.95	595.97
15/10/2020	3339273	3,339.00	0.2878%	295.90	3,043.10
15/10/2020	3409921	616.27	0.0531%	54.61	561.66
15/10/2020	3350387	671.62	0.0579%	59.52	612.10
15/10/2020	3383011	1,545.00	0.1332%	136.92	1,408.08
15/10/2020	3386064	1,546.46	0.1333%	137.05	1,409.41
15/10/2020	3412504	526.28	0.0454%	46.64	479.64
15/10/2020	3350387	1,275.47	0.1099%	113.03	1,162.44
15/10/2020	3390487	695.84	0.0600%	61.67	634.17
15/10/2020	3388310	1,293.90	0.1115%	114.66	1,179.24
15/10/2020	3339273	3,339.00	0.2878%	295.90	3,043.10
15/10/2020	3367214	1,410.78	0.1216%	125.02	1,285.76
15/10/2020	3409376	863.39	0.0744%	76.51	786.88
15/10/2020	3352251	1,624.61	0.1400%	143.97	1,480.64
15/10/2020	3392891	989.97	0.0853%	87.73	902.24
15/10/2020	3327417	1,252.49	0.1080%	111.00	1,141.49
15/10/2020	3389190	1,186.64	0.1023%	105.16	1,081.48
15/10/2020	3356801	1,418.05	0.1222%	125.67	1,292.38
15/10/2020	3385059	608.79	0.0525%	53.95	554.84
15/10/2020	3389452	1,707.67	0.1472%	151.33	1,556.34
15/10/2020	3400194	1,579.57	0.1362%	139.98	1,439.59
15/10/2020	3407668	1,313.74	0.1132%	116.42	1,197.32

Schedule 1 - Refunds received from IATA

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3371406	1,118.34	0.0964%	- 99.11	1,019.23
15/10/2020	3404656	1,591.28	0.1372%	- 141.02	1,450.26
15/10/2020	3372553	1,103.32	0.0951%	- 97.78	1,005.54
15/10/2020	3353248	2,363.15	0.2037%	- 209.42	2,153.73
15/10/2020	3406333	2,701.93	0.2329%	- 239.44	2,462.49
15/10/2020	3386888	1,573.01	0.1356%	- 139.40	1,433.61
15/10/2020	3387060	2,594.78	0.2237%	- 229.95	2,364.83
15/10/2020	3379310	1,859.54	0.1603%	- 164.79	1,694.75
15/10/2020	3356442	815.80	0.0703%	- 72.30	743.50
15/10/2020	3387588	1,576.68	0.1359%	- 139.72	1,436.96
15/10/2020	3386064	1,546.46	0.1333%	- 137.05	1,409.41
15/10/2020	3392898	1,965.17	0.1694%	- 174.15	1,791.02
15/10/2020	3390753	1,469.52	0.1267%	- 130.23	1,339.29
15/10/2020	3390753	1,469.52	0.1267%	- 130.23	1,339.29
15/10/2020	3379914	653.42	0.0563%	- 57.91	595.51
15/10/2020	3404540	1,534.52	0.1323%	- 135.99	1,398.53
15/10/2020	3323142	3,056.83	0.2635%	- 270.89	2,785.94
15/10/2020	3367370	2,190.30	0.1888%	- 194.10	1,996.20
15/10/2020	3394975	943.97	0.0814%	- 83.65	860.32
15/10/2020	3293620	1,508.63	0.1300%	- 133.69	1,374.94
15/10/2020	3408707	405.69	0.0350%	- 35.95	369.74
15/10/2020	3384425	1,341.59	0.1156%	- 118.89	1,222.70
15/10/2020	3406344	800.07	0.0690%	- 70.90	729.17
15/10/2020	3401441	1,068.83	0.0921%	- 94.72	974.11
15/10/2020	3323142	2,233.88	0.1925%	- 197.97	2,035.91
15/10/2020	3340315	670.67	0.0578%	- 59.43	611.24
15/10/2020	3389467	1,923.04	0.1658%	- 170.42	1,752.62
15/10/2020	3387475	1,634.52	0.1409%	- 144.85	1,489.67
15/10/2020	3398941	2,257.37	0.1946%	- 200.05	2,057.32
15/10/2020	3407920	1,268.74	0.1094%	- 112.44	1,156.30
15/10/2020	3402124	625.14	0.0539%	- 55.40	569.74
15/10/2020	3405739	693.17	0.0597%	- 61.43	631.74
15/10/2020	3375384	1,964.97	0.1694%	- 174.13	1,790.84
15/10/2020	3335377	1,701.74	0.1467%	- 150.81	1,550.93
15/10/2020	3406191	1,349.70	0.1163%	- 119.61	1,230.09
15/10/2020	3375311	335.83	0.0289%	- 29.76	306.07
15/10/2020	3362686	854.24	0.0736%	- 75.70	778.54
15/10/2020	3407902	318.24	0.0274%	- 28.20	290.04
15/10/2020	3353830	1,083.40	0.0934%	- 96.01	987.39
15/10/2020	3361772	1,503.04	0.1296%	- 133.20	1,369.84
15/10/2020	3371131	1,265.77	0.1091%	- 112.17	1,153.60
15/10/2020	3278810	7,875.95	0.6789%	- 697.96	7,177.99
15/10/2020	3394383	1,726.04	0.1488%	- 152.96	1,573.08
15/10/2020	3407530	1,356.77	0.1169%	- 120.24	1,236.53
15/10/2020	3324051	1,276.61	0.1100%	- 113.13	1,163.48
15/10/2020	3384926	689.85	0.0595%	- 61.13	628.72
15/10/2020	3388982	775.34	0.0668%	- 68.71	706.63
15/10/2020	3394255	1,663.01	0.1433%	- 147.38	1,515.63
15/10/2020	3390728	2,426.24	0.2091%	- 215.01	2,211.23
15/10/2020	3339273	3,339.00	0.2878%	- 295.90	3,043.10
15/10/2020	3391623	958.89	0.0827%	- 84.98	873.91
15/10/2020	3387849	632.63	0.0545%	- 56.06	576.57
15/10/2020	3402843	2,015.66	0.1737%	- 178.63	1,837.03
15/10/2020	3386728	653.82	0.0564%	- 57.94	595.88
15/10/2020	3349104	2,047.26	0.1765%	- 181.43	1,865.83
15/10/2020	3387300	1,511.79	0.1303%	- 133.97	1,377.82
15/10/2020	3410155	2,341.50	0.2018%	- 207.50	2,134.00
15/10/2020	3392898	1,965.17	0.1694%	- 174.15	1,791.02
15/10/2020	3390133	1,921.45	0.1656%	- 170.28	1,751.17
15/10/2020	3407920	1,505.65	0.1298%	- 133.43	1,372.22
15/10/2020	3381087	1,796.52	0.1549%	- 159.21	1,637.31

Schedule 1 - Refunds received from IATA

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3339621	1,216.42	0.1048%	107.80	1,108.62
15/10/2020	3392102	1,141.47	0.0984%	101.16	1,040.31
15/10/2020	3366167	1,262.61	0.1088%	111.89	1,150.72
15/10/2020	3361408	1,177.51	0.1015%	104.35	1,073.16
15/10/2020	3400194	1,579.57	0.1362%	139.98	1,439.59
15/10/2020	3380547	2,404.76	0.2073%	213.11	2,191.65
15/10/2020	3325793	862.72	0.0744%	76.45	786.27
15/10/2020	3360159	1,008.72	0.0869%	89.39	919.33
15/10/2020	3375985	1,953.08	0.1683%	173.08	1,780.00
15/10/2020	3404015	1,855.38	0.1599%	164.42	1,690.96
15/10/2020	3327417	1,252.49	0.1080%	111.00	1,141.49
15/10/2020	3383592	1,376.78	0.1187%	122.01	1,254.77
15/10/2020	3385769	1,386.41	0.1195%	122.86	1,263.55
15/10/2020	3387475	1,634.52	0.1409%	144.85	1,489.67
15/10/2020	3347811	987.92	0.0852%	87.55	900.37
15/10/2020	3393113	896.47	0.0773%	79.44	817.03
15/10/2020	3362686	854.24	0.0736%	75.70	778.54
15/10/2020	3389190	1,299.19	0.1120%	115.13	1,184.06
15/10/2020	3347811	737.92	0.0636%	65.39	672.53
15/10/2020	3388310	1,293.90	0.1115%	114.66	1,179.24
15/10/2020	3394255	148.20	0.0128%	13.13	135.07
15/10/2020	3303830	730.72	0.0630%	64.76	665.96
15/10/2020	3385059	817.94	0.0705%	72.49	745.45
15/10/2020	3377766	1,078.09	0.0929%	95.54	982.55
15/10/2020	3357637	1,099.60	0.0948%	97.45	1,002.15
15/10/2020	3356801	1,418.05	0.1222%	125.67	1,292.38
15/10/2020	3405563	1,637.42	0.1411%	145.11	1,492.31
15/10/2020	3385059	817.94	0.0705%	72.49	745.45
15/10/2020	3335377	1,701.74	0.1467%	150.81	1,550.93
15/10/2020	3402117	1,921.42	0.1656%	170.28	1,751.14
15/10/2020	3393012	1,438.99	0.1240%	127.52	1,311.47
15/10/2020	3350387	671.62	0.0579%	59.52	612.10
15/10/2020	3388646	2,051.36	0.1768%	181.79	1,869.57
15/10/2020	3360730	1,217.62	0.1050%	107.90	1,109.72
15/10/2020	3377766	1,078.09	0.0929%	95.54	982.55
15/10/2020	3327417	1,538.59	0.1326%	136.35	1,402.24
15/10/2020	3384166	1,308.45	0.1128%	115.95	1,192.50
15/10/2020	3389666	1,338.34	0.1154%	118.60	1,219.74
15/10/2020	3405140	429.48	0.0370%	38.06	391.42
15/10/2020	3390753	1,469.52	0.1267%	130.23	1,339.29
15/10/2020	3394594	634.77	0.0547%	56.25	578.52
15/10/2020	3347811	987.92	0.0852%	87.55	900.37
15/10/2020	3392402	1,233.74	0.1063%	109.33	1,124.41
15/10/2020	3340315	670.67	0.0578%	59.43	611.24
15/10/2020	3346594	1,710.03	0.1474%	151.54	1,558.49
15/10/2020	3339621	1,216.42	0.1048%	107.80	1,108.62
15/10/2020	3366167	1,382.61	0.1192%	122.53	1,260.08
15/10/2020	3376803	817.39	0.0705%	72.44	744.95
15/10/2020	3350387	671.62	0.0579%	59.52	612.10
15/10/2020	3276834	2,347.24	0.2023%	208.01	2,139.23
15/10/2020	3324051	1,276.61	0.1100%	113.13	1,163.48
15/10/2020	3352251	1,624.61	0.1400%	143.97	1,480.64
15/10/2020	3401685	680.99	0.0587%	60.35	620.64
15/10/2020	3392623	912.84	0.0787%	80.90	831.94
15/10/2020	3388224	1,442.17	0.1243%	127.80	1,314.37
15/10/2020	3404153	1,536.78	0.1325%	136.19	1,400.59
15/10/2020	3352301	1,498.55	0.1292%	132.80	1,365.75
15/10/2020	3371464	1,088.26	0.0938%	96.44	991.82
15/10/2020	3357637	1,099.60	0.0948%	97.45	1,002.15
15/10/2020	3392866	1,589.70	0.1370%	140.88	1,448.82
15/10/2020	3371464	1,064.41	0.0917%	94.33	970.08

Schedule 1 -Refunds received from IATA

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3319168	1,357.19	0.1170%	120.27	1,236.92
15/10/2020	3381087	1,796.52	0.1549%	159.21	1,637.31
15/10/2020	3366167	1,382.61	0.1192%	122.53	1,260.08
15/10/2020	3394255	1,663.01	0.1433%	147.38	1,515.63
15/10/2020	3323142	3,127.83	0.2696%	277.19	2,850.64
15/10/2020	3407458	543.27	0.0468%	48.14	495.13
15/10/2020	3361408	1,177.51	0.1015%	104.35	1,073.16
15/10/2020	3377500	545.31	0.0470%	48.33	496.98
15/10/2020	3339850	2,142.99	0.1847%	189.91	1,953.08
15/10/2020	3384926	689.85	0.0595%	61.13	628.72
15/10/2020	3388224	1,442.17	0.1243%	127.80	1,314.37
15/10/2020	3405563	1,637.42	0.1411%	145.11	1,492.31
15/10/2020	3304052	1,337.54	0.1153%	118.53	1,219.01
15/10/2020	3339273	253.20	0.0218%	22.44	230.76
15/10/2020	3392146	910.65	0.0785%	80.70	829.95
15/10/2020	3300658	2,097.25	0.1808%	185.86	1,911.39
15/10/2020	3390753	1,469.52	0.1267%	130.23	1,339.29
15/10/2020	3313639	1,006.94	0.0868%	89.23	917.71
15/10/2020	3353248	2,363.15	0.2037%	209.42	2,153.73
15/10/2020	3391501	863.22	0.0744%	76.50	786.72
15/10/2020	3409424	737.30	0.0636%	65.34	671.96
15/10/2020	3371404	1,376.29	0.1186%	121.97	1,254.32
15/10/2020	3371624	2,074.28	0.1788%	183.82	1,890.46
15/10/2020	3365894	1,391.15	0.1199%	123.28	1,267.87
15/10/2020	3403461	2,394.05	0.2064%	212.16	2,181.89
15/10/2020	3392569	1,050.43	0.0905%	93.09	957.34
15/10/2020	3410439	1,898.16	0.1636%	168.21	1,729.95
15/10/2020	3391215	1,368.79	0.1180%	121.30	1,247.49
15/10/2020	3364416	1,366.14	0.1178%	121.07	1,245.07
15/10/2020	3405933	633.54	0.0546%	56.14	577.40
15/10/2020	3389144	1,950.59	0.1681%	172.86	1,777.73
15/10/2020	3365894	1,391.15	0.1199%	123.28	1,267.87
15/10/2020	3404015	1,855.38	0.1599%	164.42	1,690.96
15/10/2020	3339273	3,339.00	0.2878%	295.90	3,043.10
15/10/2020	3339273	2,894.25	0.2495%	256.49	2,637.76
15/10/2020	3319168	1,357.19	0.1170%	120.27	1,236.92
15/10/2020	3390728	2,426.24	0.2091%	215.01	2,211.23
15/10/2020	3394131	1,598.08	0.1377%	141.62	1,456.46
15/10/2020	3345184	1,261.34	0.1087%	111.78	1,149.56
15/10/2020	3390996	1,234.04	0.1064%	109.36	1,124.68
15/10/2020	3389194	1,352.39	0.1166%	119.85	1,232.54
15/10/2020	3407728	654.32	0.0564%	57.99	596.33
15/10/2020	3391604	961.47	0.0829%	85.21	876.26
15/10/2020	3392146	910.65	0.0785%	80.70	829.95
15/10/2020	3380579	1,817.09	0.1566%	161.03	1,656.06
15/10/2020	3404958	583.02	0.0503%	51.67	531.35
15/10/2020	3389282	2,551.06	0.2199%	226.07	2,324.99
15/10/2020	3360159	1,008.72	0.0869%	89.39	919.33
15/10/2020	3374204	695.55	0.0600%	61.64	633.91
15/10/2020	3395518	1,499.80	0.1293%	132.91	1,366.89
15/10/2020	3408850	1,669.38	0.1439%	147.94	1,521.44
15/10/2020	3393377	1,824.84	0.1573%	161.72	1,663.12
15/10/2020	3254337	2,243.03	0.1933%	198.78	2,044.25
15/10/2020	3379680	1,858.24	0.1602%	164.68	1,693.56
15/10/2020	3293620	1,933.83	0.1667%	171.38	1,762.45
15/10/2020	3393377	1,824.84	0.1573%	161.72	1,663.12
15/10/2020	3401685	680.99	0.0587%	60.35	620.64
15/10/2020	3390133	1,921.45	0.1656%	170.28	1,751.17
15/10/2020	3392615	1,006.59	0.0868%	89.20	917.39
15/10/2020	3361361	1,696.96	0.1463%	150.38	1,546.58
15/10/2020	3372553	1,103.32	0.0951%	97.78	1,005.54

Schedule 1 -Refunds received from IATA

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3363303	906.09	0.0781%	- 80.30	825.79
15/10/2020	3395700	1,859.40	0.1603%	- 164.78	1,694.62
15/10/2020	3389450	1,007.04	0.0868%	- 89.24	917.80
15/10/2020	3391830	1,123.49	0.0968%	- 99.56	1,023.93
15/10/2020	3389190	1,186.64	0.1023%	- 105.16	1,081.48
15/10/2020	3262486	404.97	0.0349%	- 35.89	369.08
15/10/2020	3407902	636.02	0.0548%	- 56.36	579.66
15/10/2020	3371464	1,088.26	0.0938%	- 96.44	991.82
15/10/2020	3401685	680.99	0.0587%	- 60.35	620.64
15/10/2020	3395900	653.92	0.0564%	- 57.95	595.97
15/10/2020	3364416	1,366.14	0.1178%	- 121.07	1,245.07
15/10/2020	3391604	961.47	0.0829%	- 85.21	876.26
15/10/2020	3388098	1,204.66	0.1038%	- 106.76	1,097.90
15/10/2020	3342602	1,445.21	0.1246%	- 128.07	1,317.14
15/10/2020	3412528	1,382.78	0.1192%	- 122.54	1,260.24
15/10/2020	3393012	1,438.99	0.1240%	- 127.52	1,311.47
15/10/2020	3388957	677.07	0.0584%	- 60.00	617.07
15/10/2020	3407098	1,144.64	0.0987%	- 101.44	1,043.20
15/10/2020	3262486	399.72	0.0345%	- 35.42	364.30
15/10/2020	3278810	7,875.95	0.6789%	- 697.96	7,177.99
15/10/2020	3400658	1,018.47	0.0878%	- 90.26	928.21
15/10/2020	3404015	1,855.38	0.1599%	- 164.42	1,690.96
15/10/2020	3385110	664.49	0.0573%	- 58.89	605.60
15/10/2020	3389282	2,551.06	0.2199%	- 226.07	2,324.99
15/10/2020	3374204	695.55	0.0600%	- 61.64	633.91
15/10/2020	3387849	632.63	0.0545%	- 56.06	576.57
15/10/2020	3345184	1,261.34	0.1087%	- 111.78	1,149.56
15/10/2020	3325793	862.72	0.0744%	- 76.45	786.27
15/10/2020	3362749	862.45	0.0743%	- 76.43	786.02
15/10/2020	3364301	2,104.79	0.1814%	- 186.53	1,918.26
15/10/2020	3293620	1,508.63	0.1300%	- 133.69	1,374.94
15/10/2020	3402960	952.43	0.0821%	- 84.40	868.03
15/10/2020	3327417	1,538.59	0.1326%	- 136.35	1,402.24
15/10/2020	3295219	1,070.80	0.0923%	- 94.89	975.91
15/10/2020	3384926	689.85	0.0595%	- 61.13	628.72
15/10/2020	3383443	228.24	0.0197%	- 20.23	208.01
15/10/2020	3404656	1,591.28	0.1372%	- 141.02	1,450.26
15/10/2020	3340161	737.52	0.0636%	- 65.36	672.16
15/10/2020	3371464	813.56	0.0701%	- 72.10	741.46
15/10/2020	3313639	1,006.94	0.0868%	- 89.23	917.71
15/10/2020	3389268	958.12	0.0826%	- 84.91	873.21
15/10/2020	3404136	2,235.92	0.1927%	- 198.15	2,037.77
15/10/2020	3403455	1,282.77	0.1106%	- 113.68	1,169.09
15/10/2020	3390250	1,674.90	0.1444%	- 148.43	1,526.47
15/10/2020	3352301	1,498.55	0.1292%	- 132.80	1,365.75
15/10/2020	3385110	664.49	0.0573%	- 58.89	605.60
15/10/2020	3403534	1,230.49	0.1061%	- 109.05	1,121.44
15/10/2020	3362191	477.38	0.0411%	- 42.31	435.07
15/10/2020	3331617	1,253.14	0.1080%	- 111.05	1,142.09
15/10/2020	3362686	907.99	0.0783%	- 80.47	827.52
15/10/2020	3327417	1,252.49	0.1080%	- 111.00	1,141.49
15/10/2020	3346594	1,710.03	0.1474%	- 151.54	1,558.49
15/10/2020	3407479	1,197.52	0.1032%	- 106.12	1,091.40
15/10/2020	3383969	1,512.30	0.1304%	- 134.02	1,378.28
15/10/2020	3409700	397.83	0.0343%	- 35.26	362.57
15/10/2020	3409240	1,101.03	0.0949%	- 97.57	1,003.46
15/10/2020	3371464	1,064.41	0.0917%	- 94.33	970.08
15/10/2020	3380579	2,740.49	0.2362%	- 242.86	2,497.63
15/10/2020	3389666	1,338.34	0.1154%	- 118.60	1,219.74
15/10/2020	3408707	405.69	0.0350%	- 35.95	369.74
23/10/2020	3365251	912.00	0.0786%	- 80.82	831.18

Schedule 1 -Refunds received from IATA

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
23/10/2020	3365251	222.59	0.0192%	-	202.86
23/10/2020	3365251	22.40	0.0019%	-	20.41
23/10/2020	3365251	912.00	0.0786%	-	831.18
23/10/2020	3365251	222.59	0.0192%	-	202.86
23/10/2020	3365251	22.40	0.0019%	-	20.41
23/10/2020	3405854	1,322.00	0.1139%	-	1,204.84
23/10/2020	3405854	216.38	0.0187%	-	197.20
23/10/2020	3405854	1,322.00	0.1139%	-	1,204.84
23/10/2020	3405854	216.38	0.0187%	-	197.20
23/10/2020	3337279	1,083.00	0.0933%	-	987.02
23/10/2020	3337279	240.27	0.0207%	-	218.98
23/10/2020	3399365	1,144.00	0.0986%	-	1,042.62
23/10/2020	3399365	434.38	0.0374%	-	395.89
23/10/2020	3399365	1,144.00	0.0986%	-	1,042.62
23/10/2020	3399365	434.38	0.0374%	-	395.89
23/10/2020	3404712	889.00	0.0766%	-	810.22
23/10/2020	3404712	198.22	0.0171%	-	180.65
23/10/2020	3409546	1,277.06	0.1101%	-	1,163.89
23/10/2020	3413585	735.00	0.0634%	-	669.86
23/10/2020	3376743	1,142.00	0.0984%	-	1,040.80
23/10/2020	3376743	126.28	0.0109%	-	115.09
23/10/2020	3376743	3.30	0.0003%	-	3.01
23/10/2020	3376743	1,142.00	0.0984%	-	1,040.80
23/10/2020	3376743	126.28	0.0109%	-	115.09
23/10/2020	3376743	3.30	0.0003%	-	3.01
23/10/2020	3387053	1,033.00	0.0890%	-	941.46
23/10/2020	3387053	235.27	0.0203%	-	214.42
23/10/2020	3334808	712.50	0.0614%	-	649.36
23/10/2020	3334808	245.18	0.0211%	-	223.45
23/10/2020	3334808	6.40	0.0006%	-	5.83
23/10/2020	3334808	712.50	0.0614%	-	649.36
23/10/2020	3334808	245.18	0.0211%	-	223.45
23/10/2020	3334808	6.40	0.0006%	-	5.83
23/10/2020	3334808	950.00	0.0819%	-	865.81
23/10/2020	3334808	305.18	0.0263%	-	278.14
23/10/2020	3334808	6.40	0.0006%	-	5.83
23/10/2020	3334808	950.00	0.0819%	-	865.81
23/10/2020	3334808	305.18	0.0263%	-	278.14
23/10/2020	3334808	6.40	0.0006%	-	5.83
23/10/2020	3353482	1,654.00	0.1426%	-	1,507.42
23/10/2020	3353482	254.06	0.0219%	-	231.55
23/10/2020	3384469	1,105.00	0.0952%	-	1,007.08
23/10/2020	3384469	248.66	0.0214%	-	226.62
23/10/2020	3386974	4,417.50	0.3808%	-	4,026.02
23/10/2020	3386974	188.12	0.0162%	-	171.45
23/10/2020	3386974	6.60	0.0006%	-	6.02
23/10/2020	3386974	4,417.50	0.3808%	-	4,026.02
23/10/2020	3386974	188.12	0.0162%	-	171.45
23/10/2020	3386974	6.60	0.0006%	-	6.02
23/10/2020	3386974	4,417.50	0.3808%	-	4,026.02
23/10/2020	3386974	188.12	0.0162%	-	171.45
23/10/2020	3386974	6.60	0.0006%	-	6.02
23/10/2020	3398478	1,156.00	0.0996%	-	1,053.56
23/10/2020	3398478	1,278.26	0.1102%	-	1,164.98
23/10/2020	3389166	1,493.00	0.1287%	-	1,360.69
23/10/2020	3389166	201.16	0.0173%	-	183.33
23/10/2020	3404691	1,237.00	0.1066%	-	1,127.38
23/10/2020	3404691	410.09	0.0353%	-	373.75
23/10/2020	3404691	1,237.00	0.1066%	-	1,127.38
23/10/2020	3404691	410.09	0.0353%	-	373.75
23/10/2020	3404691	1,237.00	0.1066%	-	1,127.38

Schedule 1 - Refunds received from IATA

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
23/10/2020	3404691	410.09	0.0353%	- 36.34	373.75
23/10/2020	3404691	1,034.00	0.0891%	- 91.63	942.37
23/10/2020	3404691	410.09	0.0353%	- 36.34	373.75
23/10/2020	3404691	1,034.00	0.0891%	- 91.63	942.37
23/10/2020	3404691	410.09	0.0353%	- 36.34	373.75
23/10/2020	3369023	1,405.25	0.1211%	- 124.53	1,280.72
23/10/2020	3369023	289.36	0.0249%	- 25.64	263.72
23/10/2020	3389107	1,302.84	0.1123%	- 115.46	1,187.38
23/10/2020	3389107	975.60	0.0841%	- 86.46	889.14
23/10/2020	3389107	6.60	0.0006%	- 0.58	6.02
23/10/2020	3389139	1,128.00	0.0972%	- 99.96	1,028.04
23/10/2020	3389139	282.86	0.0244%	- 25.07	257.79
23/10/2020	3389139	1,128.00	0.0972%	- 99.96	1,028.04
23/10/2020	3389139	282.86	0.0244%	- 25.07	257.79
23/10/2020	3389139	959.00	0.0827%	- 84.99	874.01
23/10/2020	3389139	222.86	0.0192%	- 19.75	203.11
23/10/2020	3292128	855.00	0.0737%	- 75.77	779.23
23/10/2020	3292128	195.30	0.0168%	- 17.31	177.99
23/10/2020	3292128	855.00	0.0737%	- 75.77	779.23
23/10/2020	3292128	194.40	0.0168%	- 17.23	177.17
23/10/2020	3343253	1,666.00	0.1436%	- 147.64	1,518.36
23/10/2020	3343253	225.76	0.0195%	- 20.01	205.75
23/10/2020	3380101	950.00	0.0819%	- 84.19	865.81
23/10/2020	3380101	203.22	0.0175%	- 18.01	185.21
23/10/2020	3380101	950.00	0.0819%	- 84.19	865.81
23/10/2020	3380101	203.22	0.0175%	- 18.01	185.21
23/10/2020	3313583	1,288.00	0.1110%	- 114.14	1,173.86
23/10/2020	3313583	365.96	0.0315%	- 32.43	333.53
23/10/2020	3313583	1,288.00	0.1110%	- 114.14	1,173.86
23/10/2020	3313583	365.96	0.0315%	- 32.43	333.53
23/10/2020	3376712	77.60	0.0067%	- 6.88	70.72
23/10/2020	3376712	77.60	0.0067%	- 6.88	70.72
23/10/2020	3390659	1,596.00	0.1376%	- 141.44	1,454.56
23/10/2020	3390659	203.36	0.0175%	- 18.02	185.34
23/10/2020	3390659	1,596.00	0.1376%	- 141.44	1,454.56
23/10/2020	3390659	203.36	0.0175%	- 18.02	185.34
23/10/2020	3311285	926.25	0.0798%	- 82.08	844.17
23/10/2020	3311285	977.10	0.0842%	- 86.59	890.51
23/10/2020	3311285	2.29	0.0002%	- 0.20	2.09
23/10/2020	3311285	926.25	0.0798%	- 82.08	844.17
23/10/2020	3311285	977.10	0.0842%	- 86.59	890.51
23/10/2020	3311285	2.29	0.0002%	- 0.20	2.09
23/10/2020	3413719	14.10	0.0012%	- 1.25	12.85
23/10/2020	3316735	1,152.00	0.0993%	- 102.09	1,049.91
23/10/2020	3316735	205.23	0.0177%	- 18.19	187.04
23/10/2020	3316735	6.40	0.0006%	- 0.57	5.83
23/10/2020	3377885	997.50	0.0860%	- 88.40	909.10
23/10/2020	3377885	208.22	0.0179%	- 18.45	189.77
23/10/2020	3377885	997.50	0.0860%	- 88.40	909.10
23/10/2020	3377885	208.22	0.0179%	- 18.45	189.77
23/10/2020	3379971	385.00	0.0332%	- 34.12	350.88
23/10/2020	3379971	136.30	0.0117%	- 12.08	124.22
23/10/2020	3382513	894.00	0.0771%	- 79.23	814.77
23/10/2020	3382513	206.90	0.0178%	- 18.34	188.56
23/10/2020	3386647	393.30	0.0339%	- 34.85	358.45
23/10/2020	3386647	571.41	0.0493%	- 50.64	520.77
23/10/2020	3386647	3.30	0.0003%	- 0.29	3.01
23/10/2020	3389726	1,081.00	0.0932%	- 95.80	985.20
23/10/2020	3389726	208.20	0.0179%	- 18.45	189.75
23/10/2020	3389726	1,081.00	0.0932%	- 95.80	985.20
23/10/2020	3389726	208.20	0.0179%	- 18.45	189.75

Schedule 1 - Refunds received from IATA

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
23/10/2020	3393299	600.00	0.0517%	-	546.83
23/10/2020	3393299	151.68	0.0131%	-	138.24
23/10/2020	3393306	500.00	0.0431%	-	455.69
23/10/2020	3393306	151.68	0.0131%	-	138.24
23/10/2020	3399111	600.00	0.0517%	-	546.83
23/10/2020	3399111	387.16	0.0334%	-	352.85
23/10/2020	3399111	4.90	0.0004%	-	4.47
23/10/2020	3401995	899.00	0.0775%	-	819.33
23/10/2020	3401995	202.50	0.0175%	-	184.55
23/10/2020	3401995	899.00	0.0775%	-	819.33
23/10/2020	3401995	202.50	0.0175%	-	184.55
23/10/2020	3403684	1,377.50	0.1187%	-	1,255.43
23/10/2020	3403684	395.17	0.0341%	-	360.15
23/10/2020	3404260	501.00	0.0432%	-	456.60
23/10/2020	3404260	171.40	0.0148%	-	156.21
23/10/2020	3411691	1,159.00	0.0999%	-	1,056.29
23/10/2020	3411691	69.10	0.0060%	-	62.98
23/10/2020	3411691	1,159.00	0.0999%	-	1,056.29
23/10/2020	3411691	69.10	0.0060%	-	62.98
23/10/2020	3411910	896.00	0.0772%	-	816.60
23/10/2020	3411910	133.78	0.0115%	-	121.92
23/10/2020	3411910	896.00	0.0772%	-	816.60
23/10/2020	3411910	133.78	0.0115%	-	121.92
23/10/2020	3413709	14.10	0.0012%	-	12.85
23/10/2020	3365622	409.00	0.0353%	-	372.75
23/10/2020	3365622	58.88	0.0051%	-	53.66
23/10/2020	3365622	3.30	0.0003%	-	3.01
23/10/2020	3362969	1,522.00	0.1312%	-	1,387.12
23/10/2020	3362969	128.50	0.0111%	-	117.11
23/10/2020	3362969	6.60	0.0006%	-	6.02
23/10/2020	3347237	760.00	0.0655%	-	692.65
23/10/2020	3347237	766.70	0.0661%	-	698.76
23/10/2020	3347237	3.30	0.0003%	-	3.01
23/10/2020	3347237	760.00	0.0655%	-	692.65
23/10/2020	3347237	766.70	0.0661%	-	698.76
23/10/2020	3347237	3.30	0.0003%	-	3.01
23/10/2020	3366172	935.75	0.0807%	-	852.82
23/10/2020	3366172	434.14	0.0374%	-	395.67
23/10/2020	3366172	935.75	0.0807%	-	852.82
23/10/2020	3366172	434.14	0.0374%	-	395.67
23/10/2020	3387191	568.00	0.0490%	-	517.66
23/10/2020	3387191	99.66	0.0086%	-	90.83
23/10/2020	3387191	568.00	0.0490%	-	517.66
23/10/2020	3387191	99.66	0.0086%	-	90.83
23/10/2020	3387191	568.00	0.0490%	-	517.66
23/10/2020	3387191	99.66	0.0086%	-	90.83
23/10/2020	3401975	1,273.00	0.1097%	-	1,160.19
23/10/2020	3401975	171.43	0.0148%	-	156.24
23/10/2020	3401975	8.20	0.0007%	-	7.47
23/10/2020	3401975	1,273.00	0.1097%	-	1,160.19
23/10/2020	3401975	171.43	0.0148%	-	156.24
23/10/2020	3401975	8.20	0.0007%	-	7.47
23/10/2020	3401975	1,273.00	0.1097%	-	1,160.19
23/10/2020	3401975	171.43	0.0148%	-	156.24
23/10/2020	3401975	8.20	0.0007%	-	7.47
23/10/2020	3406727	349.00	0.0301%	-	318.07
23/10/2020	3406727	70.40	0.0061%	-	64.16
23/10/2020	3406727	349.00	0.0301%	-	318.07
23/10/2020	3406727	70.40	0.0061%	-	64.16
23/10/2020	3406727	349.00	0.0301%	-	318.07
23/10/2020	3406727	70.40	0.0061%	-	64.16

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Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
23/10/2020	3406727	349.00	0.0301%	30.93	318.07
23/10/2020	3406727	70.40	0.0061%	6.24	64.16
23/10/2020	3409217	1,472.50	0.1269%	130.49	1,342.01
23/10/2020	3409217	222.13	0.0191%	19.69	202.44
23/10/2020	3409217	1,472.50	0.1269%	130.49	1,342.01
23/10/2020	3409217	222.13	0.0191%	19.69	202.44
23/10/2020	3230084	1,288.00	0.1110%	114.14	1,173.86
23/10/2020	3230084	219.00	0.0189%	19.41	199.59
23/10/2020	3230084	1,288.00	0.1110%	114.14	1,173.86
23/10/2020	3230084	219.00	0.0189%	19.41	199.59
23/10/2020	3230084	966.00	0.0833%	85.61	880.39
23/10/2020	3230084	159.00	0.0137%	14.09	144.91
23/10/2020	3230084	966.00	0.0833%	85.61	880.39
23/10/2020	3230084	159.00	0.0137%	14.09	144.91
23/10/2020	3365066	1,235.00	0.1065%	109.45	1,125.55
23/10/2020	3365066	463.96	0.0400%	41.12	422.84
23/10/2020	3365066	1,235.00	0.1065%	109.45	1,125.55
23/10/2020	3365066	463.96	0.0400%	41.12	422.84
23/10/2020	3384742	779.00	0.0671%	69.03	709.97
23/10/2020	3384742	130.68	0.0113%	11.58	119.10
23/10/2020	3367005	984.00	0.0848%	87.20	896.80
23/10/2020	3367005	225.86	0.0195%	20.02	205.84
23/10/2020	3413615	14.10	0.0012%	1.25	12.85
23/10/2020	3413693	0.51	0.0000%	0.05	0.46
23/10/2020	3413707	2.11	0.0002%	0.19	1.92
23/10/2020	3336476	1,552.30	0.1338%	137.56	1,414.74
23/10/2020	3336476	196.74	0.0170%	17.44	179.30
23/10/2020	3336476	8.10	0.0007%	0.72	7.38
23/10/2020	3336476	1,552.30	0.1338%	137.56	1,414.74
23/10/2020	3336476	196.74	0.0170%	17.44	179.30
23/10/2020	3336476	8.10	0.0007%	0.72	7.38
23/10/2020	3305443	845.50	0.0729%	74.93	770.57
23/10/2020	3305443	298.36	0.0257%	26.44	271.92
23/10/2020	3305443	845.50	0.0729%	74.93	770.57
23/10/2020	3305443	298.36	0.0257%	26.44	271.92
23/10/2020	3383145	950.00	0.0819%	84.19	865.81
23/10/2020	3383145	210.45	0.0181%	18.65	191.80
23/10/2020	3383145	950.00	0.0819%	84.19	865.81
23/10/2020	3383145	210.45	0.0181%	18.65	191.80
23/10/2020	3383145	950.00	0.0819%	84.19	865.81
23/10/2020	3383145	210.45	0.0181%	18.65	191.80
23/10/2020	3314894	387.00	0.0334%	34.30	352.70
23/10/2020	3314894	71.00	0.0061%	6.29	64.71
23/10/2020	3314894	387.00	0.0334%	34.30	352.70
23/10/2020	3314894	71.00	0.0061%	6.29	64.71
23/10/2020	3392495	1,560.85	0.1345%	138.32	1,422.53
23/10/2020	3392495	248.40	0.0214%	22.01	226.39
23/10/2020	3392495	4.90	0.0004%	0.43	4.47
23/10/2020	3356585	832.20	0.0717%	73.75	758.45
23/10/2020	3356585	1,077.08	0.0928%	95.45	981.63
23/10/2020	3356585	11.60	0.0010%	1.03	10.57
23/10/2020	3356585	0.04	0.0000%	0.00	0.04
23/10/2020	3356585	832.20	0.0717%	73.75	758.45
23/10/2020	3356585	1,077.08	0.0928%	95.45	981.63
23/10/2020	3356585	11.60	0.0010%	1.03	10.57
23/10/2020	3356585	4.24	0.0004%	0.38	3.86
23/10/2020	3392171	1,334.75	0.1150%	118.28	1,216.47
23/10/2020	3392171	203.20	0.0175%	18.01	185.19
23/10/2020	3392171	1,334.75	0.1150%	118.28	1,216.47
23/10/2020	3392171	203.20	0.0175%	18.01	185.19
23/10/2020	3404370	286.00	0.0247%	25.35	260.65

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23/10/2020	3404370	58.20	0.0050%	5.16	53.04
23/10/2020	3316718	1,312.00	0.1131%	116.27	1,195.73
23/10/2020	3316718	227.64	0.0196%	20.17	207.47
23/10/2020	3316718	1,312.00	0.1131%	116.27	1,195.73
23/10/2020	3316718	227.64	0.0196%	20.17	207.47
23/10/2020	3341102	1,007.00	0.0868%	89.24	917.76
23/10/2020	3341102	299.16	0.0258%	26.51	272.65
23/10/2020	3355223	1,451.60	0.1251%	128.64	1,322.96
23/10/2020	3355223	340.42	0.0293%	30.17	310.25
23/10/2020	3355223	1,451.60	0.1251%	128.64	1,322.96
23/10/2020	3355223	340.42	0.0293%	30.17	310.25
23/10/2020	3344937	545.86	0.0471%	48.37	497.49
23/10/2020	3344937	108.50	0.0094%	9.62	98.88
23/10/2020	3344937	1.57	0.0001%	0.14	1.43
23/10/2020	3344937	0.70	0.0001%	0.06	0.64
23/10/2020	3344937	16.57	0.0014%	1.47	15.10
23/10/2020	3335392	262.09	0.0226%	23.23	238.86
23/10/2020	3335392	921.99	0.0795%	81.71	840.28
23/10/2020	3316056	498.00	0.0429%	44.13	453.87
23/10/2020	3316056	106.30	0.0092%	9.42	96.88
23/10/2020	3316056	664.00	0.0572%	58.84	605.16
23/10/2020	3316056	166.30	0.0143%	14.74	151.56
23/10/2020	3316056	664.00	0.0572%	58.84	605.16
23/10/2020	3316056	166.30	0.0143%	14.74	151.56
23/10/2020	3316056	664.00	0.0572%	58.84	605.16
23/10/2020	3316056	166.30	0.0143%	14.74	151.56
23/10/2020	3316056	664.00	0.0572%	58.84	605.16
23/10/2020	3316056	166.30	0.0143%	14.74	151.56
23/10/2020	3343682	727.43	0.0627%	64.46	662.97
23/10/2020	3351793	689.00	0.0594%	61.06	627.94
23/10/2020	3351793	1,097.06	0.0946%	97.22	999.84
23/10/2020	3359352	2,320.00	0.2000%	205.60	2,114.40
23/10/2020	3359352	209.86	0.0181%	18.60	191.26
23/10/2020	3359352	3.20	0.0003%	0.28	2.92
23/10/2020	3359352	2,410.15	0.2077%	213.59	2,196.56
23/10/2020	3359352	209.86	0.0181%	18.60	191.26
23/10/2020	3359352	3.20	0.0003%	0.28	2.92
23/10/2020	3375713	277.00	0.0239%	24.55	252.45
23/10/2020	3375713	116.70	0.0101%	10.34	106.36
23/10/2020	3375713	277.00	0.0239%	24.55	252.45
23/10/2020	3375713	116.70	0.0101%	10.34	106.36
23/10/2020	3393500	92.00	0.0079%	8.15	83.85
23/10/2020	3393500	100.10	0.0086%	8.87	91.23
23/10/2020	3393500	92.00	0.0079%	8.15	83.85
23/10/2020	3393500	100.10	0.0086%	8.87	91.23
23/10/2020	3398673	759.51	0.0655%	67.31	692.20
23/10/2020	3398673	258.20	0.0223%	22.88	235.32
23/10/2020	3372680	1,177.05	0.1015%	104.31	1,072.74
23/10/2020	3372680	160.83	0.0139%	14.25	146.58
23/10/2020	3397622	1,170.40	0.1009%	103.72	1,066.68
23/10/2020	3397622	327.23	0.0282%	29.00	298.23
23/10/2020	3404038	1,834.45	0.1581%	162.57	1,671.88
23/10/2020	3404038	186.83	0.0161%	16.56	170.27
23/10/2020	3404038	1.50	0.0001%	0.13	1.37
23/10/2020	3408704	361.95	0.0312%	32.08	329.87
23/10/2020	3408704	197.78	0.0170%	17.53	180.25
23/10/2020	3408704	361.95	0.0312%	32.08	329.87
23/10/2020	3408704	197.78	0.0170%	17.53	180.25
23/10/2020	3403253	2,134.65	0.1840%	189.17	1,945.48
23/10/2020	3403253	329.16	0.0284%	29.17	299.99
23/10/2020	3403253	1,738.50	0.1499%	154.07	1,584.43

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23/10/2020	3403253	269.16	0.0232%	- 23.85	245.31
23/10/2020	3340828	1,563.70	0.1348%	- 138.57	1,425.13
23/10/2020	3340828	276.92	0.0239%	- 24.54	252.38
23/10/2020	3340828	1,563.70	0.1348%	- 138.57	1,425.13
23/10/2020	3340828	276.92	0.0239%	- 24.54	252.38
23/10/2020	3330326	1,130.00	0.0974%	- 100.14	1,029.86
23/10/2020	3330326	126.40	0.0109%	- 11.20	115.20
23/10/2020	3392716	921.50	0.0794%	- 81.66	839.84
23/10/2020	3392716	193.07	0.0166%	- 17.11	175.96
23/10/2020	3300568	778.00	0.0671%	- 68.95	709.05
23/10/2020	3300568	90.90	0.0078%	- 8.06	82.84
23/10/2020	3393308	1,578.00	0.1360%	- 139.84	1,438.16
23/10/2020	3393308	261.83	0.0226%	- 23.20	238.63
23/10/2020	3393308	1,578.00	0.1360%	- 139.84	1,438.16
23/10/2020	3393308	261.83	0.0226%	- 23.20	238.63
23/10/2020	3366116	170.00	0.0147%	- 15.07	154.93
23/10/2020	3366116	72.00	0.0062%	- 6.38	65.62
23/10/2020	3366116	170.00	0.0147%	- 15.07	154.93
23/10/2020	3366116	72.00	0.0062%	- 6.38	65.62
23/10/2020	3389759	2,483.30	0.2140%	- 220.07	2,263.23
23/10/2020	3389759	190.23	0.0164%	- 16.86	173.37
23/10/2020	3389759	2,483.30	0.2140%	- 220.07	2,263.23
23/10/2020	3389759	190.23	0.0164%	- 16.86	173.37
23/10/2020	3359193	1,609.30	0.1387%	- 142.62	1,466.68
23/10/2020	3359193	212.26	0.0183%	- 18.81	193.45
23/10/2020	3292704	1,594.00	0.1374%	- 141.26	1,452.74
23/10/2020	3292704	206.50	0.0178%	- 18.30	188.20
23/10/2020	3292704	1,196.00	0.1031%	- 105.99	1,090.01
23/10/2020	3292704	146.50	0.0126%	- 12.98	133.52
23/10/2020	3292704	1,196.00	0.1031%	- 105.99	1,090.01
23/10/2020	3292704	146.50	0.0126%	- 12.98	133.52
23/10/2020	3292704	1,594.00	0.1374%	- 141.26	1,452.74
23/10/2020	3292704	206.50	0.0178%	- 18.30	188.20
23/10/2020	3292704	1,594.00	0.1374%	- 141.26	1,452.74
23/10/2020	3292704	206.50	0.0178%	- 18.30	188.20
23/10/2020	3292704	1,196.00	0.1031%	- 105.99	1,090.01
23/10/2020	3292704	146.50	0.0126%	- 12.98	133.52
23/10/2020	3292704	1,196.00	0.1031%	- 105.99	1,090.01
23/10/2020	3292704	146.50	0.0126%	- 12.98	133.52
23/10/2020	3292704	1,594.00	0.1374%	- 141.26	1,452.74
23/10/2020	3292704	206.50	0.0178%	- 18.30	188.20
23/10/2020	3329735	560.50	0.0483%	- 49.67	510.83
23/10/2020	3329735	168.91	0.0146%	- 14.97	153.94
23/10/2020	3329735	560.50	0.0483%	- 49.67	510.83
23/10/2020	3329735	168.91	0.0146%	- 14.97	153.94
23/10/2020	3399551	456.00	0.0393%	- 40.41	415.59
23/10/2020	3399551	144.92	0.0125%	- 12.84	132.08
23/10/2020	3292177	2.05	0.0002%	- 0.18	1.87
23/10/2020	3292177	2.05	0.0002%	- 0.18	1.87
23/10/2020	3295640	456.00	0.0393%	- 40.41	415.59
23/10/2020	3295640	190.13	0.0164%	- 16.85	173.28
23/10/2020	3295640	14.70	0.0013%	- 1.30	13.40
23/10/2020	3295640	456.00	0.0393%	- 40.41	415.59
23/10/2020	3295640	190.13	0.0164%	- 16.85	173.28
23/10/2020	3295640	14.70	0.0013%	- 1.30	13.40
23/10/2020	3386059	0.30	0.0000%	- 0.03	0.27
23/10/2020	3386059	0.30	0.0000%	- 0.03	0.27
23/10/2020	3388939	1,577.95	0.1360%	- 139.84	1,438.11
23/10/2020	3388939	310.37	0.0268%	- 27.50	282.87
23/10/2020	3388939	1,577.95	0.1360%	- 139.84	1,438.11
23/10/2020	3388939	310.37	0.0268%	- 27.50	282.87

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Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
23/10/2020	3388939	1,577.95	0.1360%	139.84	1,438.11
23/10/2020	3388939	310.37	0.0268%	27.50	282.87
23/10/2020	3395129	1,267.30	0.1092%	112.31	1,154.99
23/10/2020	3395129	213.03	0.0184%	18.88	194.15
23/10/2020	3395129	11.50	0.0010%	1.02	10.48
15/10/2020	3378150	2,408.80	0.2076%	213.47	2,195.33
15/10/2020	3358497	948.40	0.0817%	84.05	864.35
15/10/2020	3327790	1,153.76	0.0994%	102.25	1,051.51
15/10/2020	3375287	657.60	0.0567%	58.28	599.32
15/10/2020	3340176	1,050.46	0.0905%	93.09	957.37
15/10/2020	3317208	1,844.72	0.1590%	163.48	1,681.24
15/10/2020	3311556	1,238.86	0.1068%	109.79	1,129.07
15/10/2020	3355632	1,357.40	0.1170%	120.29	1,237.11
15/10/2020	3314806	1,686.56	0.1454%	149.46	1,537.10
15/10/2020	3326908	1,601.76	0.1381%	141.95	1,459.81
15/10/2020	3311556	1,602.83	0.1382%	142.04	1,460.79
15/10/2020	3350377	956.40	0.0824%	84.76	871.64
15/10/2020	3378150	2,408.80	0.2076%	213.47	2,195.33
15/10/2020	3311556	1,602.83	0.1382%	142.04	1,460.79
15/10/2020	3358497	948.40	0.0817%	84.05	864.35
15/10/2020	3293873	1,767.76	0.1524%	156.66	1,611.10
15/10/2020	3354378	876.16	0.0755%	77.64	798.52
15/10/2020	3405135	2,259.17	0.1947%	200.21	2,058.96
15/10/2020	3354378	876.16	0.0755%	77.64	798.52
15/10/2020	3352816	370.30	0.0319%	32.82	337.48
15/10/2020	3317208	1,844.72	0.1590%	163.48	1,681.24
15/10/2020	3377025	2,285.51	0.1970%	202.54	2,082.97
15/10/2020	3381442	614.50	0.0530%	54.46	560.04
15/10/2020	3370753	1,140.20	0.0983%	101.04	1,039.16
15/10/2020	3370632	788.60	0.0680%	69.89	718.71
15/10/2020	3348397	321.20	0.0277%	28.46	292.74
15/10/2020	3374600	1,338.76	0.1154%	118.64	1,220.12
15/10/2020	3329521	1,535.33	0.1323%	136.06	1,399.27
15/10/2020	3405135	2,259.17	0.1947%	200.21	2,058.96
15/10/2020	3326908	1,601.76	0.1381%	141.95	1,459.81
15/10/2020	3293873	1,767.76	0.1524%	156.66	1,611.10
15/10/2020	3340176	1,050.46	0.0905%	93.09	957.37
15/10/2020	3340176	1,050.46	0.0905%	93.09	957.37
15/10/2020	3358497	948.40	0.0817%	84.05	864.35
15/10/2020	3317208	1,844.72	0.1590%	163.48	1,681.24
15/10/2020	3307498	590.10	0.0509%	52.29	537.81
15/10/2020	3350377	709.40	0.0611%	62.87	646.53
15/10/2020	3354378	876.16	0.0755%	77.64	798.52
15/10/2020	3327790	1,543.76	0.1331%	136.81	1,406.95
15/10/2020	3406240	596.40	0.0514%	52.85	543.55
15/10/2020	3372409	886.00	0.0764%	78.52	807.48
15/10/2020	3327790	1,543.76	0.1331%	136.81	1,406.95
15/10/2020	3408722	315.10	0.0272%	27.92	287.18
15/10/2020	3354378	876.16	0.0755%	77.64	798.52
15/10/2020	3327790	1,692.76	0.1459%	150.01	1,542.75
15/10/2020	3386031	1,397.80	0.1205%	123.87	1,273.93
15/10/2020	3345306	1,258.60	0.1085%	111.54	1,147.06
15/10/2020	3340176	1,050.46	0.0905%	93.09	957.37
15/10/2020	3327790	1,153.76	0.0994%	102.25	1,051.51
15/10/2020	3345374	2,084.96	0.1797%	184.77	1,900.19
15/10/2020	3270031	1,523.10	0.1313%	134.98	1,388.12
15/10/2020	3326908	1,601.76	0.1381%	141.95	1,459.81
15/10/2020	3340176	1,050.46	0.0905%	93.09	957.37
15/10/2020	3340176	1,050.46	0.0905%	93.09	957.37
15/10/2020	3327790	1,543.76	0.1331%	136.81	1,406.95
15/10/2020	3368981	8.30	0.0007%	0.74	7.56

Schedule 1 -Refunds received from IATA

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3350377	956.40	0.0824%	- 84.76	871.64
15/10/2020	3340176	1,050.46	0.0905%	- 93.09	957.37
15/10/2020	3340176	1,050.46	0.0905%	- 93.09	957.37
15/10/2020	3314806	1,686.56	0.1454%	- 149.46	1,537.10
15/10/2020	3314806	1,952.96	0.1683%	- 173.07	1,779.89
15/10/2020	3377025	2,285.51	0.1970%	- 202.54	2,082.97
15/10/2020	3354378	876.16	0.0755%	- 77.64	798.52
15/10/2020	3370753	1,140.20	0.0983%	- 101.04	1,039.16
15/10/2020	3406240	463.40	0.0399%	- 41.07	422.33
15/10/2020	3327790	1,543.76	0.1331%	- 136.81	1,406.95
15/10/2020	3327790	1,265.76	0.1091%	- 112.17	1,153.59
15/10/2020	3345374	2,084.96	0.1797%	- 184.77	1,900.19
15/10/2020	3400626	796.28	0.0686%	- 70.57	725.71
15/10/2020	3358497	948.40	0.0817%	- 84.05	864.35
15/10/2020	3327790	1,265.76	0.1091%	- 112.17	1,153.59
15/10/2020	3355632	1,357.40	0.1170%	- 120.29	1,237.11
15/10/2020	3340176	1,050.46	0.0905%	- 93.09	957.37
15/10/2020	3327790	1,692.76	0.1459%	- 150.01	1,542.75
15/10/2020	3350377	956.40	0.0824%	- 84.76	871.64
15/10/2020	3395432	29.40	0.0025%	- 2.61	26.79
15/10/2020	3327790	1,265.76	0.1091%	- 112.17	1,153.59
15/10/2020	3375287	887.60	0.0765%	- 78.66	808.94
15/10/2020	3374600	1,338.76	0.1154%	- 118.64	1,220.12
15/10/2020	3386031	1,397.80	0.1205%	- 123.87	1,273.93
15/10/2020	3329521	1,535.33	0.1323%	- 136.06	1,399.27
15/10/2020	3358497	701.40	0.0605%	- 62.16	639.24
15/10/2020	3327790	1,692.76	0.1459%	- 150.01	1,542.75
15/10/2020	3314806	1,415.86	0.1220%	- 125.47	1,290.39
15/10/2020	3340176	1,050.46	0.0905%	- 93.09	957.37
15/10/2020	3354378	876.16	0.0755%	- 77.64	798.52
15/10/2020	3348397	321.20	0.0277%	- 28.46	292.74
15/10/2020	3370835	352.50	0.0304%	- 31.24	321.26
15/10/2020	3317208	1,844.72	0.1590%	- 163.48	1,681.24
15/10/2020	3352816	1,244.66	0.1073%	- 110.30	1,134.36
15/10/2020	3305337	258.80	0.0223%	- 22.93	235.87
15/10/2020	3375287	887.60	0.0765%	- 78.66	808.94
15/10/2020	3293873	1,767.76	0.1524%	- 156.66	1,611.10
15/10/2020	3293873	1,767.76	0.1524%	- 156.66	1,611.10
15/10/2020	3386031	1,397.80	0.1205%	- 123.87	1,273.93
15/10/2020	3388302	1,209.20	0.1042%	- 107.16	1,102.04
15/10/2020	3317208	1,844.72	0.1590%	- 163.48	1,681.24
15/10/2020	3368981	8.30	0.0007%	- 0.74	7.56
15/10/2020	3317208	71.70	0.0062%	- 6.35	65.35
15/10/2020	3317208	531.10	0.0458%	- 47.07	484.03
15/10/2020	3317208	159.60	0.0138%	- 14.14	145.46
15/10/2020	3317208	71.70	0.0062%	- 6.35	65.35
15/10/2020	3354534	538.00	0.0464%	- 47.68	490.32
15/10/2020	3354534	538.00	0.0464%	- 47.68	490.32
15/10/2020	3368981	611.10	0.0527%	- 54.16	556.94
15/10/2020	3368981	611.10	0.0527%	- 54.16	556.94
15/10/2020	3327871	3,426.13	0.2953%	- 303.62	3,122.51
15/10/2020	3376714	2,533.72	0.2184%	- 224.54	2,309.18
15/10/2020	3380429	1,221.72	0.1053%	- 108.27	1,113.45
15/10/2020	3380429	1,221.72	0.1053%	- 108.27	1,113.45
15/10/2020	3403688	1,331.90	0.1148%	- 118.03	1,213.87
15/10/2020	3314550	1,058.43	0.0912%	- 93.80	964.63
15/10/2020	3366384	1,950.31	0.1681%	- 172.84	1,777.47
15/10/2020	3354534	1,524.53	0.1314%	- 135.10	1,389.43
15/10/2020	3377685	1,276.60	0.1100%	- 113.13	1,163.47
15/10/2020	3381693	2,254.98	0.1944%	- 199.84	2,055.14
15/10/2020	3366684	988.74	0.0852%	- 87.62	901.12

Schedule 1 -Refunds received from IATA

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3311149	1,411.16	0.1216%	125.06	1,286.10
15/10/2020	3351264	1,881.96	0.1622%	166.78	1,715.18
15/10/2020	3402299	1,191.40	0.1027%	105.58	1,085.82
15/10/2020	3400222	5,384.15	0.4641%	477.14	4,907.01
15/10/2020	3342204	1,372.23	0.1183%	121.61	1,250.62
15/10/2020	3383075	1,578.89	0.1361%	139.92	1,438.97
15/10/2020	3353302	1,686.91	0.1454%	149.49	1,537.42
15/10/2020	3355852	1,970.43	0.1698%	174.62	1,795.81
15/10/2020	3394387	3,413.01	0.2942%	302.46	3,110.55
15/10/2020	3342204	1,491.96	0.1286%	132.22	1,359.74
15/10/2020	3346659	1,761.23	0.1518%	156.08	1,605.15
15/10/2020	3375884	368.90	0.0318%	32.69	336.21
15/10/2020	3342204	1,491.96	0.1286%	132.22	1,359.74
15/10/2020	3372787	520.60	0.0449%	46.14	474.46
15/10/2020	3346667	1,818.61	0.1568%	161.16	1,657.45
15/10/2020	3358780	1,525.91	0.1315%	135.23	1,390.68
15/10/2020	3311149	1,411.16	0.1216%	125.06	1,286.10
15/10/2020	3403688	1,331.90	0.1148%	118.03	1,213.87
15/10/2020	3314550	1,058.43	0.0912%	93.80	964.63
15/10/2020	3380429	1,221.72	0.1053%	108.27	1,113.45
15/10/2020	3385449	1,329.35	0.1146%	117.81	1,211.54
15/10/2020	3358780	1,525.91	0.1315%	135.23	1,390.68
15/10/2020	3342204	1,491.96	0.1286%	132.22	1,359.74
15/10/2020	3383670	1,650.55	0.1423%	146.27	1,504.28
15/10/2020	3382248	1,715.60	0.1479%	152.04	1,563.56
15/10/2020	3398566	1,775.18	0.1530%	157.32	1,617.86
15/10/2020	3364639	555.68	0.0479%	49.24	506.44
15/10/2020	3389107	2,066.17	0.1781%	183.10	1,883.07
15/10/2020	3400385	8,420.00	0.7258%	746.18	7,673.82
15/10/2020	3366684	988.74	0.0852%	87.62	901.12
15/10/2020	3407562	2,977.40	0.2566%	263.86	2,713.54
15/10/2020	3379759	1,283.80	0.1107%	113.77	1,170.03
15/10/2020	3385454	1,522.42	0.1312%	134.92	1,387.50
15/10/2020	3407562	2,977.40	0.2566%	263.86	2,713.54
15/10/2020	3342204	1,053.83	0.0908%	93.39	960.44
15/10/2020	3360153	1,091.26	0.0941%	96.71	994.55
15/10/2020	3402299	1,191.40	0.1027%	105.58	1,085.82
15/10/2020	3394387	3,413.01	0.2942%	302.46	3,110.55
15/10/2020	3354534	1,524.53	0.1314%	135.10	1,389.43
15/10/2020	3314550	1,386.33	0.1195%	122.86	1,263.47
15/10/2020	3366384	1,950.31	0.1681%	172.84	1,777.47
15/10/2020	3342204	1,053.83	0.0908%	93.39	960.44
15/10/2020	3342204	1,372.23	0.1183%	121.61	1,250.62
15/10/2020	3342204	1,053.83	0.0908%	93.39	960.44
15/10/2020	3344937	1,340.23	0.1155%	118.77	1,221.46
15/10/2020	3346659	1,761.23	0.1518%	156.08	1,605.15
15/10/2020	3363981	989.89	0.0853%	87.72	902.17
15/10/2020	3393102	5,724.25	0.4934%	507.28	5,216.97
15/10/2020	3324003	6,100.33	0.5258%	540.61	5,559.72
15/10/2020	3382248	1,874.25	0.1616%	166.10	1,708.15
15/10/2020	3314550	1,058.43	0.0912%	93.80	964.63
15/10/2020	3377685	1,569.25	0.1353%	139.07	1,430.18
15/10/2020	3375884	368.90	0.0318%	32.69	336.21
15/10/2020	3400222	5,384.15	0.4641%	477.14	4,907.01
15/10/2020	3376714	2,533.72	0.2184%	224.54	2,309.18
15/10/2020	3342204	1,491.96	0.1286%	132.22	1,359.74
15/10/2020	3343558	2,008.53	0.1731%	178.00	1,830.53
15/10/2020	3314550	1,386.33	0.1195%	122.86	1,263.47
15/10/2020	3351264	1,881.96	0.1622%	166.78	1,715.18
15/10/2020	3342401	1,614.68	0.1392%	143.09	1,471.59
15/10/2020	3342204	1,491.96	0.1286%	132.22	1,359.74

Schedule 1 -Refunds received from IATA

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3319571	720.00	0.0621%	63.81	656.19
15/10/2020	3377685	1,569.25	0.1353%	139.07	1,430.18
15/10/2020	3354277	1,970.43	0.1698%	174.62	1,795.81
15/10/2020	3342401	1,614.68	0.1392%	143.09	1,471.59
15/10/2020	3342204	1,491.96	0.1286%	132.22	1,359.74
15/10/2020	3383075	1,650.14	0.1422%	146.23	1,503.91
15/10/2020	3370042	1,293.15	0.1115%	114.60	1,178.55
15/10/2020	3371735	667.60	0.0575%	59.16	608.44
15/10/2020	3323416	360.49	0.0311%	31.95	328.54
15/10/2020	3355852	1,970.43	0.1698%	174.62	1,795.81
15/10/2020	3386372	2,802.42	0.2416%	248.35	2,554.07
15/10/2020	3381121	2,221.77	0.1915%	196.89	2,024.88
15/10/2020	3380429	1,221.72	0.1053%	108.27	1,113.45
15/10/2020	3346659	1,761.23	0.1518%	156.08	1,605.15
15/10/2020	3401686	752.19	0.0648%	66.66	685.53
15/10/2020	3365844	562.46	0.0485%	49.84	512.62
15/10/2020	3366355	348.05	0.0300%	30.84	317.21
15/10/2020	3395390	860.84	0.0742%	76.29	784.55
15/10/2020	3335444	617.74	0.0532%	54.74	563.00
15/10/2020	3335444	567.09	0.0489%	50.26	516.83
15/10/2020	3331873	513.06	0.0442%	45.47	467.59
15/10/2020	3335444	567.09	0.0489%	50.26	516.83
15/10/2020	3331873	513.06	0.0442%	45.47	467.59
15/10/2020	3400278	92.50	0.0080%	8.20	84.30
15/10/2020	3296728	3,119.63	0.2689%	276.46	2,843.17
15/10/2020	3335444	617.74	0.0532%	54.74	563.00
15/10/2020	3400278	92.50	0.0080%	8.20	84.30
15/10/2020	3335444	617.74	0.0532%	54.74	563.00
15/10/2020	3365844	562.46	0.0485%	49.84	512.62
15/10/2020	3335444	617.74	0.0532%	54.74	563.00
15/10/2020	3335444	617.74	0.0532%	54.74	563.00
15/10/2020	3296728	3,119.63	0.2689%	276.46	2,843.17
15/10/2020	3395390	860.84	0.0742%	76.29	784.55
15/10/2020	3400278	92.50	0.0080%	8.20	84.30
15/10/2020	3335444	617.74	0.0532%	54.74	563.00
15/10/2020	3392930	1,371.55	0.1182%	121.55	1,250.00
15/10/2020	3390676	5,693.42	0.4907%	504.55	5,188.87
15/10/2020	3397271	1,894.72	0.1633%	167.91	1,726.81
15/10/2020	3397271	1,894.72	0.1633%	167.91	1,726.81
15/10/2020	3370041	350.00	0.0302%	31.02	318.98
15/10/2020	3370041	350.00	0.0302%	31.02	318.98
15/10/2020	3411572	738.30	0.0636%	65.43	672.87
15/10/2020	3397533	1,260.52	0.1087%	111.71	1,148.81
15/10/2020	3411572	738.30	0.0636%	65.43	672.87
15/10/2020	3411572	738.30	0.0636%	65.43	672.87
15/10/2020	3397186	776.26	0.0669%	68.79	707.47
15/10/2020	3332161	898.69	0.0775%	79.64	819.05
15/10/2020	3384677	2,653.26	0.2287%	235.13	2,418.13
15/10/2020	3331465	919.70	0.0793%	81.50	838.20
15/10/2020	3329973	180.50	0.0156%	16.00	164.50
15/10/2020	3375235	673.17	0.0580%	59.66	613.51
15/10/2020	3351387	756.16	0.0652%	67.01	689.15
15/10/2020	3352925	1,763.01	0.1520%	156.24	1,606.77
15/10/2020	3277725	410.40	0.0354%	36.37	374.03
15/10/2020	3382677	284.00	0.0245%	25.17	258.83
15/10/2020	3395628	691.08	0.0596%	61.24	629.84
15/10/2020	3316990	376.30	0.0324%	33.35	342.95
15/10/2020	3392849	1,034.10	0.0891%	91.64	942.46
15/10/2020	3373462	486.20	0.0419%	43.09	443.11
15/10/2020	3372620	784.06	0.0676%	69.48	714.58
15/10/2020	3388332	284.00	0.0245%	25.17	258.83

Schedule 1 -Refunds received from IATA

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3397977	1,684.80	0.1452%	- 149.31	1,535.49
15/10/2020	3359771	1,476.28	0.1272%	- 130.83	1,345.45
15/10/2020	3388942	702.70	0.0606%	- 62.27	640.43
15/10/2020	3383665	181.40	0.0156%	- 16.08	165.32
15/10/2020	3397977	1,810.80	0.1561%	- 160.47	1,650.33
15/10/2020	3389903	2,657.06	0.2290%	- 235.47	2,421.59
15/10/2020	3375235	932.42	0.0804%	- 82.63	849.79
15/10/2020	3345417	719.45	0.0620%	- 63.76	655.69
15/10/2020	3286878	1,155.15	0.0996%	- 102.37	1,052.78
15/10/2020	3385637	718.87	0.0620%	- 63.71	655.16
15/10/2020	3378239	1,246.60	0.1075%	- 110.47	1,136.13
15/10/2020	3374498	1,983.60	0.1710%	- 175.79	1,807.81
15/10/2020	3388332	107.60	0.0093%	- 9.54	98.06
15/10/2020	3397273	1,595.66	0.1375%	- 141.41	1,454.25
15/10/2020	3367360	1,634.06	0.1408%	- 144.81	1,489.25
15/10/2020	3359771	1,163.08	0.1003%	- 103.07	1,060.01
15/10/2020	3397977	1,810.80	0.1561%	- 160.47	1,650.33
15/10/2020	3359771	1,493.76	0.1288%	- 132.38	1,361.38
15/10/2020	3392849	1,034.10	0.0891%	- 91.64	942.46
15/10/2020	3393174	1,088.20	0.0938%	- 96.44	991.76
15/10/2020	3397273	2,178.86	0.1878%	- 193.09	1,985.77
15/10/2020	3372620	784.06	0.0676%	- 69.48	714.58
15/10/2020	3359333	1,126.30	0.0971%	- 99.81	1,026.49
15/10/2020	3393931	719.26	0.0620%	- 63.74	655.52
15/10/2020	3386243	756.50	0.0652%	- 67.04	689.46
15/10/2020	3332161	898.69	0.0775%	- 79.64	819.05
15/10/2020	3384355	827.46	0.0713%	- 73.33	754.13
15/10/2020	3381418	339.10	0.0292%	- 30.05	309.05
15/10/2020	3372620	784.06	0.0676%	- 69.48	714.58
15/10/2020	3397977	1,857.80	0.1601%	- 164.64	1,693.16
15/10/2020	3396112	1,172.60	0.1011%	- 103.92	1,068.68
15/10/2020	3384355	827.46	0.0713%	- 73.33	754.13
15/10/2020	3331465	673.05	0.0580%	- 59.65	613.40
15/10/2020	3374354	1,202.76	0.1037%	- 106.59	1,096.17
15/10/2020	3397273	1,595.66	0.1375%	- 141.41	1,454.25
15/10/2020	3359771	1,493.76	0.1288%	- 132.38	1,361.38
15/10/2020	3359721	1,126.50	0.0971%	- 99.83	1,026.67
15/10/2020	3372620	804.06	0.0693%	- 71.26	732.80
15/10/2020	3316990	376.30	0.0324%	- 33.35	342.95
15/10/2020	3367501	827.44	0.0713%	- 73.33	754.11
15/10/2020	3378239	1,246.60	0.1075%	- 110.47	1,136.13
15/10/2020	3277725	410.40	0.0354%	- 36.37	374.03
15/10/2020	3393174	1,088.20	0.0938%	- 96.44	991.76
15/10/2020	3397977	1,810.80	0.1561%	- 160.47	1,650.33
15/10/2020	3379242	754.53	0.0650%	- 66.87	687.66
15/10/2020	3378239	1,246.60	0.1075%	- 110.47	1,136.13
15/10/2020	3403952	1,605.46	0.1384%	- 142.28	1,463.18
15/10/2020	3368098	1,367.30	0.1179%	- 121.17	1,246.13
15/10/2020	3359771	1,163.08	0.1003%	- 103.07	1,060.01
15/10/2020	3372620	794.06	0.0684%	- 70.37	723.69
15/10/2020	3320209	784.76	0.0676%	- 69.55	715.21
15/10/2020	3386243	756.50	0.0652%	- 67.04	689.46
15/10/2020	3372620	804.06	0.0693%	- 71.26	732.80
15/10/2020	3372620	782.76	0.0675%	- 69.37	713.39
15/10/2020	3377009	1,324.34	0.1142%	- 117.36	1,206.98
15/10/2020	3397273	2,178.86	0.1878%	- 193.09	1,985.77
15/10/2020	3351387	756.16	0.0652%	- 67.01	689.15
15/10/2020	3382677	284.00	0.0245%	- 25.17	258.83
15/10/2020	3331465	919.70	0.0793%	- 81.50	838.20
15/10/2020	3397273	1,595.66	0.1375%	- 141.41	1,454.25
15/10/2020	3359771	1,476.28	0.1272%	- 130.83	1,345.45

Schedule 1 -Refunds received from IATA

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3383665	181.40	0.0156%	- 16.08	165.32
15/10/2020	3367219	821.60	0.0708%	- 72.81	748.79
15/10/2020	3374498	1,983.60	0.1710%	- 175.79	1,807.81
15/10/2020	3397977	1,857.80	0.1601%	- 164.64	1,693.16
15/10/2020	3378572	1,978.10	0.1705%	- 175.30	1,802.80
15/10/2020	3381418	339.10	0.0292%	- 30.05	309.05
15/10/2020	3367219	786.60	0.0678%	- 69.71	716.89
15/10/2020	3349243	766.28	0.0660%	- 67.91	698.37
15/10/2020	3379242	754.53	0.0650%	- 66.87	687.66
15/10/2020	3373266	1,185.50	0.1022%	- 105.06	1,080.44
15/10/2020	3372620	794.06	0.0684%	- 70.37	723.69
15/10/2020	3367360	1,573.25	0.1356%	- 139.42	1,433.83
15/10/2020	3371735	196.60	0.0169%	- 17.42	179.18
15/10/2020	3368098	1,367.30	0.1179%	- 121.17	1,246.13
15/10/2020	3359333	1,126.30	0.0971%	- 99.81	1,026.49
15/10/2020	3359721	1,126.50	0.0971%	- 99.83	1,026.67
15/10/2020	3345417	719.45	0.0620%	- 63.76	655.69
15/10/2020	3359333	1,126.30	0.0971%	- 99.81	1,026.49
15/10/2020	3369298	965.60	0.0832%	- 85.57	880.03
15/10/2020	3367219	746.60	0.0644%	- 66.16	680.44
15/10/2020	3372620	782.76	0.0675%	- 69.37	713.39
15/10/2020	3349243	766.28	0.0660%	- 67.91	698.37
15/10/2020	3367501	827.44	0.0713%	- 73.33	754.11
15/10/2020	3385637	718.87	0.0620%	- 63.71	655.16
15/10/2020	3406253	188.70	0.0163%	- 16.72	171.98
15/10/2020	3367219	1,041.80	0.0898%	- 92.32	949.48
15/10/2020	3373462	486.20	0.0419%	- 43.09	443.11
15/10/2020	3374401	2,952.86	0.2545%	- 261.68	2,691.18
15/10/2020	3408656	614.20	0.0529%	- 54.43	559.77
15/10/2020	3372620	784.06	0.0676%	- 69.48	714.58
15/10/2020	3375235	673.17	0.0580%	- 59.66	613.51
15/10/2020	3374401	2,952.86	0.2545%	- 261.68	2,691.18
15/10/2020	3356923	1,279.26	0.1103%	- 113.37	1,165.89
15/10/2020	3374354	1,202.76	0.1037%	- 106.59	1,096.17
15/10/2020	3387850	1,411.66	0.1217%	- 125.10	1,286.56
15/10/2020	3382224	4,492.01	0.3872%	- 398.08	4,093.93
15/10/2020	3375235	932.42	0.0804%	- 82.63	849.79
15/10/2020	3397186	776.26	0.0669%	- 68.79	707.47
15/10/2020	3320209	784.76	0.0676%	- 69.55	715.21
15/10/2020	3329973	180.50	0.0156%	- 16.00	164.50
15/10/2020	3384677	2,653.26	0.2287%	- 235.13	2,418.13
15/10/2020	3389903	2,664.46	0.2297%	- 236.12	2,428.34
15/10/2020	3286878	1,155.15	0.0996%	- 102.37	1,052.78
15/10/2020	3331465	919.70	0.0793%	- 81.50	838.20
15/10/2020	3356280	1,465.88	0.1264%	- 129.91	1,335.97
15/10/2020	3346082	628.64	0.0542%	- 55.71	572.93
15/10/2020	3346082	628.64	0.0542%	- 55.71	572.93
15/10/2020	3313423	275.20	0.0237%	- 24.39	250.81
15/10/2020	3306740	312.50	0.0269%	- 27.69	284.81
15/10/2020	3317731	317.80	0.0274%	- 28.16	289.64
15/10/2020	3306740	312.50	0.0269%	- 27.69	284.81
15/10/2020	3322176	269.70	0.0232%	- 23.90	245.80
15/10/2020	3336115	28.70	0.0025%	- 2.54	26.16
15/10/2020	3313423	238.60	0.0206%	- 21.14	217.46
15/10/2020	3317731	244.80	0.0211%	- 21.69	223.11
15/10/2020	3322176	234.20	0.0202%	- 20.75	213.45
15/10/2020	3322176	234.20	0.0202%	- 20.75	213.45
15/10/2020	3336115	28.70	0.0025%	- 2.54	26.16
15/10/2020	3322176	269.70	0.0232%	- 23.90	245.80
15/10/2020	3306740	312.50	0.0269%	- 27.69	284.81
15/10/2020	3380410	90.10	0.0078%	- 7.98	82.12

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
15/10/2020	3317731	317.80	0.0274%	28.16	289.64
28/10/2020	3400693	1,620.51	0.1397%	143.61	1,476.90
28/10/2020	3386109	147.30	0.0127%	13.05	134.25
28/10/2020	3405419	252.00	0.0217%	22.33	229.67
28/10/2020	3370983	383.60	0.0331%	33.99	349.61
28/10/2020	3318934	197.00	0.0170%	17.46	179.54
28/10/2020	3386109	147.30	0.0127%	13.05	134.25
28/10/2020	3401082	196.70	0.0170%	17.43	179.27
28/10/2020	3318934	197.00	0.0170%	17.46	179.54
28/10/2020	3392297	382.10	0.0329%	33.86	348.24
28/10/2020	3392297	382.10	0.0329%	33.86	348.24
28/10/2020	3402507	281.60	0.0243%	24.96	256.64
28/10/2020	3400693	1,620.51	0.1397%	143.61	1,476.90
28/10/2020	3364280	579.60	0.0500%	51.36	528.24
28/10/2020	3365711	319.10	0.0275%	28.28	290.82
28/10/2020	3402507	475.90	0.0410%	42.17	433.73
28/10/2020	3380256	303.50	0.0262%	26.90	276.60
28/10/2020	3380256	303.50	0.0262%	26.90	276.60
28/10/2020	3405419	190.40	0.0164%	16.87	173.53
28/10/2020	3407960	263.30	0.0227%	23.33	239.97
28/10/2020	3401082	145.60	0.0125%	12.90	132.70
28/10/2020	3394460	112.40	0.0097%	9.96	102.44
28/10/2020	3394460	112.40	0.0097%	9.96	102.44
28/10/2020	3310378	334.80	0.0289%	29.67	305.13
3/11/2020	3276575	792.40	0.0683%	70.22	722.18
3/11/2020	3309357	1,634.27	0.1409%	144.83	1,489.44
3/11/2020	3326600	114.20	0.0098%	10.12	104.08
3/11/2020	3309357	1,345.32	0.1160%	119.22	1,226.10
3/11/2020	3276575	792.40	0.0683%	70.22	722.18
3/11/2020	3380142	1,018.07	0.0878%	90.22	927.85
3/11/2020	3354348	1,344.06	0.1159%	119.11	1,224.95
3/11/2020	3276834	684.40	0.0590%	60.65	623.75
3/11/2020	3276834	684.40	0.0590%	60.65	623.75
3/11/2020	3354348	1,344.06	0.1159%	119.11	1,224.95
3/11/2020	3404317	246.20	0.0212%	21.82	224.38
6/11/2020	3369176	2,190.90	0.1888%	194.16	1,996.74
6/11/2020	3411807	1,825.89	0.1574%	161.81	1,664.08
6/11/2020	3404732	667.20	0.0575%	59.13	608.07
6/11/2020	3404732	667.20	0.0575%	59.13	608.07
9/12/2020	3410113	725.30	0.0625%	64.28	661.02
9/12/2020	3409546	1,277.06	0.1101%	113.17	1,163.89
9/12/2020	3403944	1,575.71	0.1358%	139.64	1,436.07
9/12/2020	3392970	183.70	0.0158%	16.28	167.42
9/12/2020	3392970	183.70	0.0158%	16.28	167.42
9/12/2020	3379968	1,503.16	0.1296%	133.21	1,369.95
9/12/2020	3387869	928.88	0.0801%	82.32	846.56
9/12/2020	3379968	1,148.16	0.0990%	101.75	1,046.41
9/12/2020	3392970	168.70	0.0145%	14.95	153.75
9/12/2020	3392970	197.70	0.0170%	17.52	180.18
9/12/2020	3392970	197.70	0.0170%	17.52	180.18
9/12/2020	3392970	168.70	0.0145%	14.95	153.75
9/12/2020	3379968	1,503.16	0.1296%	133.21	1,369.95
9/12/2020	3404868	1,340.60	0.1156%	118.80	1,221.80
9/12/2020	3404868	1,340.60	0.1156%	118.80	1,221.80
9/12/2020	3404868	1,340.60	0.1156%	118.80	1,221.80
9/12/2020	3326287	905.46	0.0780%	80.24	825.22
9/12/2020	3379968	1,503.16	0.1296%	133.21	1,369.95
9/12/2020	3379968	1,503.16	0.1296%	133.21	1,369.95
9/12/2020	3404868	1,340.60	0.1156%	118.80	1,221.80
9/12/2020	3398450	1,173.16	0.1011%	103.96	1,069.20
9/12/2020	3336654	609.30	0.0525%	54.00	555.30

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
9/12/2020	3377533	1,046.83	0.0902%	92.77	954.06
9/12/2020	3336654	609.30	0.0525%	54.00	555.30
9/12/2020	3387925	742.10	0.0640%	65.76	676.34
9/12/2020	3387925	742.10	0.0640%	65.76	676.34
9/12/2020	3387925	742.10	0.0640%	65.76	676.34
9/12/2020	3387925	742.10	0.0640%	65.76	676.34
9/12/2020	3387925	742.10	0.0640%	65.76	676.34
9/12/2020	3387925	742.10	0.0640%	65.76	676.34
9/12/2020	3336654	609.30	0.0525%	54.00	555.30
9/12/2020	3336654	580.30	0.0500%	51.43	528.87
9/12/2020	3336654	580.30	0.0500%	51.43	528.87
9/12/2020	3406186	783.56	0.0675%	69.44	714.12
9/12/2020	3394028	822.84	0.0709%	72.92	749.92
9/12/2020	3394028	822.84	0.0709%	72.92	749.92
9/12/2020	3406186	783.56	0.0675%	69.44	714.12
9/12/2020	3385797	1,228.36	0.1059%	108.86	1,119.50
9/12/2020	3385797	1,228.36	0.1059%	108.86	1,119.50
9/12/2020	3243616	2,173.54	0.1873%	192.62	1,980.92
9/12/2020	3323420	685.52	0.0591%	60.75	624.77
9/12/2020	3398347	805.40	0.0694%	71.37	734.03
9/12/2020	3360656	936.22	0.0807%	82.97	853.25
9/12/2020	3335927	1,060.50	0.0914%	93.98	966.52
9/12/2020	3335927	1,060.50	0.0914%	93.98	966.52
9/12/2020	3405107	1,174.50	0.1012%	104.08	1,070.42
9/12/2020	3405107	1,384.60	0.1193%	122.70	1,261.90
9/12/2020	3375219	1,496.50	0.1290%	132.62	1,363.88
9/12/2020	3358566	2,008.00	0.1731%	177.95	1,830.05
9/12/2020	3358566	2,008.00	0.1731%	177.95	1,830.05
		1,160,159.39	100%	(102,812.84)	1,057,346.55

Notes:

1. The Gross Amount [Column C] is the gross proceeds reported by IATA as refunds received for specific customer bookings.
2. The % of Total Gross Amounts [Column D] is calculated as the percentage allocation of individual customer refunds in comparison to the total gross refund amounts (\$1,160,159.39) specified by IATA for specific customer bookings.
3. The Offset Amount [Column E] is calculated by multiplying the gross amount percentage allocation for each IATA customer refund [Column D] with the total offset amount applied by IATA (\$102,812.84) [Column E].
4. The Net Amount [Column F] is calculated as the individual Gross Amount [Column C] less the Offset Amount [Column E] allocated to each customer refund on a pro-rata basis.

" B "

STA Travel Pty, Ltd. (In Liquidation)
ACN 004 801 512
(the Company)

This and the following 2 pages is the annexure marked 'B' to the affidavit of Jason Mark Tracy sworn on 9 June 2022 before me Lucy Belinda Hallwright
Solicitor/ Justice of the Peace

affirmed
[Signature]

[Signature]

Schedule 2 - Refunds received directly from airlines

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
12/11/2020	3315070	1,104.80	0.6359%	2.67	1,102.13
12/11/2020	3402493	355.20	0.2044%	0.86	354.34
12/11/2020	3402493	355.20	0.2044%	0.86	354.34
12/11/2020	3389082	225.20	0.1296%	0.54	224.66
12/11/2020	3389082	225.20	0.1296%	0.54	224.66
12/11/2020	3399756	394.30	0.2270%	0.95	393.35
12/11/2020	3399756	394.30	0.2270%	0.95	393.35
12/11/2020	3399756	394.30	0.2270%	0.95	393.35
12/11/2020	3317731	199.80	0.1150%	0.48	199.32
12/11/2020	3317731	232.80	0.1340%	0.56	232.24
12/11/2020	3317731	199.80	0.1150%	0.48	199.32
12/11/2020	3408151	344.90	0.1985%	0.83	344.07
12/11/2020	3378248	1,354.00	0.7793%	3.27	1,350.73
12/11/2020	3378248	1,098.00	0.6320%	2.65	1,095.35
12/11/2020	3378248	1,354.00	0.7793%	3.27	1,350.73
12/11/2020	3378248	1,098.00	0.6320%	2.65	1,095.35
12/11/2020	3408596	260.40	0.1499%	0.63	259.77
12/11/2020	3362611	300.10	0.1727%	0.73	299.37
12/11/2020	3362611	300.10	0.1727%	0.73	299.37
12/11/2020	3362611	300.10	0.1727%	0.73	299.37
12/11/2020	3362611	300.10	0.1727%	0.73	299.37
12/11/2020	3409446	1,975.63	1.1372%	4.78	1,970.85
19/10/2020	3337259	270.80	0.1559%	0.65	270.15
19/10/2020	3337259	270.80	0.1559%	0.65	270.15
19/10/2020	3392083	1,160.42	0.6679%	2.81	1,157.61
19/10/2020	3392083	1,160.42	0.6679%	2.81	1,157.61
19/10/2020	3384369	916.06	0.5273%	2.21	913.85
19/10/2020	3401885	554.98	0.3194%	1.34	553.64
19/10/2020	3401885	554.98	0.3194%	1.34	553.64
27/10/2020	3358688	616.58	0.3549%	1.49	615.09
27/10/2020	3411773	1,129.00	0.6498%	2.73	1,126.27
27/10/2020	3352605	903.02	0.5198%	2.18	900.84
27/10/2020	3379450	1,313.38	0.7560%	3.18	1,310.20
27/10/2020	3403383	2,030.60	1.1688%	4.91	2,025.69
27/10/2020	3313795	105.98	0.0610%	0.26	105.72
27/10/2020	3396061	991.88	0.5709%	2.40	989.48
27/10/2020	3387049	1,441.96	0.8300%	3.49	1,438.47
27/10/2020	3386612	804.58	0.4631%	1.95	802.63
27/10/2020	3322759	1,473.22	0.8480%	3.56	1,469.66
27/10/2020	3393341	1,129.00	0.6498%	2.73	1,126.27
27/10/2020	3390376	1,573.00	0.9054%	3.80	1,569.20
27/10/2020	3395547	596.18	0.3432%	1.44	594.74
27/10/2020	3395547	596.18	0.3432%	1.44	594.74
27/10/2020	3400400	640.60	0.3687%	1.55	639.05
27/10/2020	3383620	571.79	0.3291%	1.38	570.41
27/10/2020	3411992	661.00	0.3805%	1.60	659.40
27/10/2020	3405666	567.49	0.3266%	1.37	566.12
27/10/2020	3335803	1,243.95	0.7160%	3.01	1,240.94
27/10/2020	3375122	1,241.60	0.7147%	3.00	1,238.60
27/10/2020	3375122	1,241.60	0.7147%	3.00	1,238.60
27/10/2020	3375122	1,241.60	0.7147%	3.00	1,238.60
27/10/2020	3375122	1,241.60	0.7147%	3.00	1,238.60
27/10/2020	3386443	1,311.20	0.7547%	3.17	1,308.03

Schedule 2 - Refunds received directly from airlines

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Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
27/10/2020	3386443	1,311.20	0.7547%	3.17	1,308.03
27/10/2020	3385913	1,525.40	0.8780%	3.69	1,521.71
27/10/2020	3389509	1,489.50	0.8573%	3.60	1,485.90
27/10/2020	3411764	688.39	0.3962%	1.66	686.73
27/10/2020	3411764	688.39	0.3962%	1.66	686.73
27/10/2020	3411807	1,825.89	1.0510%	4.41	1,821.48
27/10/2020	3355977	1,142.36	0.6575%	2.76	1,139.60
27/10/2020	3355977	1,142.36	0.6575%	2.76	1,139.60
27/10/2020	3380537	701.20	0.4036%	1.70	699.50
27/10/2020	3365383	1,044.88	0.6014%	2.53	1,042.35
27/10/2020	3397019	790.10	0.4548%	1.91	788.19
27/10/2020	3389002	1,045.40	0.6017%	2.53	1,042.87
27/10/2020	3411783	954.49	0.5494%	2.31	952.18
27/10/2020	3411783	954.49	0.5494%	2.31	952.18
27/10/2020	3382514	1,149.10	0.6614%	2.78	1,146.32
27/10/2020	3382514	1,149.10	0.6614%	2.78	1,146.32
27/10/2020	3405684	1,443.60	0.8309%	3.49	1,440.11
27/10/2020	3405684	1,443.60	0.8309%	3.49	1,440.11
27/10/2020	3376155	1,408.86	0.8109%	3.41	1,405.45
27/10/2020	3398768	547.80	0.3153%	1.32	546.48
27/10/2020	3398768	547.80	0.3153%	1.32	546.48
27/10/2020	3400322	548.00	0.3154%	1.32	546.68
27/10/2020	3402718	779.50	0.4487%	1.88	777.62
27/10/2020	3409158	636.60	0.3664%	1.54	635.06
27/10/2020	3350246	2,184.20	1.2572%	5.28	2,178.92
27/10/2020	3412175	783.90	0.4512%	1.90	782.00
27/10/2020	3357556	1,504.30	0.8659%	3.64	1,500.66
27/10/2020	3392194	1,133.86	0.6526%	2.74	1,131.12
27/10/2020	3392194	1,133.86	0.6526%	2.74	1,131.12
27/10/2020	3355350	1,889.20	1.0874%	4.57	1,884.63
27/10/2020	3355350	1,889.20	1.0874%	4.57	1,884.63
27/10/2020	3401686	1,321.70	0.7608%	3.20	1,318.50
27/10/2020	3408906	359.30	0.2068%	0.87	358.43
27/10/2020	3408906	644.82	0.3712%	1.56	643.26
27/10/2020	3394605	694.51	0.3998%	1.68	692.83
27/10/2020	3394605	694.51	0.3998%	1.68	692.83
27/10/2020	3397170	1,415.16	0.8146%	3.42	1,411.74
27/10/2020	3397170	1,415.16	0.8146%	3.42	1,411.74
27/10/2020	3397170	1,295.16	0.7455%	3.13	1,292.03
27/10/2020	3397170	1,295.16	0.7455%	3.13	1,292.03
27/10/2020	3402773	807.20	0.4646%	1.95	805.25
27/10/2020	3333242	1,247.50	0.7180%	3.02	1,244.48
27/10/2020	3333242	1,247.50	0.7180%	3.02	1,244.48
27/10/2020	3366810	1,605.00	0.9238%	3.88	1,601.12
27/10/2020	3389200	1,843.80	1.0613%	4.46	1,839.34
27/10/2020	3401597	1,127.66	0.6491%	2.73	1,124.93
27/10/2020	3406327	647.98	0.3730%	1.57	646.41
27/10/2020	3378583	1,349.12	0.7765%	3.26	1,345.86
27/10/2020	3406327	647.98	0.3730%	1.57	646.41
27/10/2020	3387811	956.00	0.5503%	2.31	953.69
27/10/2020	3387811	956.00	0.5503%	2.31	953.69
27/10/2020	3399264	1,935.20	1.1139%	4.68	1,930.52
27/10/2020	3361057	1,757.50	1.0116%	4.25	1,753.25
27/10/2020	3361057	1,295.90	0.7459%	3.13	1,292.77
27/10/2020	3361057	1,757.50	1.0116%	4.25	1,753.25
27/10/2020	3361057	1,295.90	0.7459%	3.13	1,292.77
27/10/2020	3371167	639.24	0.3679%	1.55	637.69
27/10/2020	3371167	137.45	0.0791%	0.33	137.12
27/10/2020	3379002	1,260.00	0.7252%	3.05	1,256.95
27/10/2020	3379002	1,260.00	0.7252%	3.05	1,256.95
27/10/2020	3391533	1,452.21	0.8359%	3.51	1,448.70

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [E]	Net Amount (\$) [F]
27/10/2020	3398978	613.50	0.3531%	1.48	612.02
27/10/2020	3398978	613.50	0.3531%	1.48	612.02
27/10/2020	3400295	651.40	0.3749%	1.57	649.83
27/10/2020	3404091	2,364.60	1.3610%	5.72	2,358.88
27/10/2020	3404091	2,364.60	1.3610%	5.72	2,358.88
27/10/2020	3405119	1,344.22	0.7737%	3.25	1,340.97
27/10/2020	3353617	841.43	0.4843%	2.03	839.40
27/10/2020	3353617	1,293.18	0.7443%	3.13	1,290.05
27/10/2020	3353617	1,293.18	0.7443%	3.13	1,290.05
27/10/2020	3353617	1,293.18	0.7443%	3.13	1,290.05
23/12/2020	3406914	192.30	0.1107%	0.46	191.84
23/12/2020	3340369	1,934.96	1.1137%	4.68	1,930.28
23/12/2020	3366987	1,397.22	0.8042%	3.38	1,393.84
23/12/2020	3366987	1,397.22	0.8042%	3.38	1,393.84
23/12/2020	3381330	1,901.26	1.0943%	4.60	1,896.66
1/04/2021	3397704	681.80	0.3924%	1.65	680.15
1/04/2021	3397704	681.80	0.3924%	1.65	680.15
1/04/2021	3394856	1,196.20	0.6885%	2.89	1,193.31
1/04/2021	3400893	5,808.60	3.3434%	14.04	5,794.56
1/04/2021	3400893	5,808.60	3.3434%	14.04	5,794.56
1/04/2021	3400893	5,808.60	3.3434%	14.04	5,794.56
1/04/2021	3400893	5,808.60	3.3434%	14.04	5,794.56
1/04/2021	3411708	975.00	0.5612%	2.36	972.64
1/04/2021	3411708	975.00	0.5612%	2.36	972.64
1/04/2021	3404867	1,637.02	0.9423%	3.96	1,633.06
1/04/2021	3404867	1,637.02	0.9423%	3.96	1,633.06
1/04/2021	3392198	1,236.60	0.7118%	2.99	1,233.61
1/04/2021	3392198	1,236.60	0.7118%	2.99	1,233.61
18/02/2022	3393128	996.00	0.5733%	2.41	993.59
18/02/2022	3399533	794.03	0.4570%	1.92	792.11
18/02/2022	3369422	820.56	0.4723%	1.98	818.58
18/02/2022	3369422	820.56	0.4723%	1.98	818.58
18/02/2022	3369422	820.56	0.4723%	1.98	818.58
18/02/2022	3358143	998.17	0.5745%	2.41	995.76
18/02/2022	3358143	998.17	0.5745%	2.41	995.76
18/02/2022	3358143	998.17	0.5745%	2.41	995.76
18/02/2022	3358143	1,041.20	0.5993%	2.52	1,038.68
		173,735.04	100%	(420.05)	173,314.99

Notes:

1. The Gross Amount [Column C] is the gross proceeds reported by various airlines as refunds received for specific customer bookings.
2. The % of Total Gross Amounts [Column D] is calculated as the percentage allocation of individual customer refunds in comparison to the total gross refund amounts (\$173,735.04) specified by various airlines for specific customer bookings.
3. The Offset Amount [Column E] is calculated by multiplying the gross amount percentage allocation for each direct airline customer refund [Column D] with the total offset amount (\$420.05) [Column E].
4. The Net Amount [Column F] is calculated as the individual Gross Amount [Column C] less the Offset Amount [Column E] allocated to each customer refund on a pro-rata basis.

" C "

STA Travel Pty. Ltd. (In Liquidation)
ACN 004 801 512
(the Company)

This is the annexure marked 'C' to the affidavit of Jason Mark Tracy sworn on 9 June 2022 before me *Lucy Belinda Hallwright* ^{affirmed}
[Signature] Solicitor/ Justice of the Peace

Schedule 3 - Refunds received directly from Other Travel Suppliers

Date [A]	Folder [B]	Gross Amount (\$) [C]	% of Total Gross Amount [D]	Offset Amount (\$) [D]	Net Amount (\$) [E]
6/11/2020	3413384	190.56	1.3211%	-	190.56
6/11/2020	3413384	190.56	1.3211%	-	190.56
6/11/2020	3280005	174.30	1.2084%	-	174.30
6/11/2020	3280005	174.30	1.2084%	-	174.30
23/10/2020	3324135	6,382.71	44.2493%	-	6,382.71
23/10/2020	3296132	7,214.00	50.0124%	-	7,214.00
23/10/2020	3363658	98.00	0.6794%	-	98.00
		14,424.43	100%	-	14,424.43

Notes:

1. The Gross Amount [Column C] is the gross proceeds reported by other travel suppliers as refunds received for specific customer bookings.
2. The % of Total Gross Amounts [Column D] is calculated as the percentage allocation of individual customer refunds in comparison to the total gross refund amounts (\$14,424.43) specified by other travel suppliers for specific customer bookings.
3. The Offset Amount [Column E] is calculated by multiplying the gross amount percentage allocation for each other travel provider customer refund [Column D] with the total offset amount (\$0) [Column E].
4. The Net Amount [Column F] is calculated as the individual Gross Amount [Column C] less the Offset Amount [Column E] allocated to each customer refund on a pro-rata basis.

[Signature]

