



Stephen Cooke <stevecooke.c@gmail.com>

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## [Praemium] Re: ACCNUMBER - Adviser removed from account

15 messages

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**Praemium Support** <support@praemium.com.au>  
Reply-To: Praemium Support <support@praemium.com.au>  
To: Stephen Cooke <stevecooke.c@gmail.com>

Fri, Dec 8, 2023 at 4:26 PM

##- Please type your reply above this line -##

Your request (988433) has been updated. To add additional comments, reply to this email.

---

**Hovhannes Sahakyan (Praemium)**

8 Dec 2023, 23:26 AEDT

Hi Stephen,

Hope you are well.

Just letting you know that we have processed the adviser removal request as instructed.

As a result, there is no adviser on your account, and thus no one will be reviewing if this investment choice is still right for your needs.

Please confirm with us if you wish to add a new adviser to your account. Otherwise the account will remain non-advised and your access for account updates or changes will be only the following:

- Closing your account or withdrawing funds
- Updating bank account details
- Updating personal or contact details

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In order to update bank account details can I kindly ask you to confirm bank account name for further processing?

**Account to be added**

Financial institution

**Westpac**

Account name

**Westpac Choice**

BSB

**732-501**

Account number

**653193**

Should you have any questions in relation to this, you can reply to this email or contact our Client Services team on 1800 571 881.

Thank you and have an excellent day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, [367 Collins St, Melbourne, 3000, Victoria, Australia](#)

[www.praemium.com](http://www.praemium.com)

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---

**Stephen Cooke**

8 Dec 2023, 12:59 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Please find attached including certified copy of passport.

Kind regards,

Stephen Cooke

Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

---

**Stephen Cooke**

8 Dec 2023, 12:42 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Dear Praemium,

With respect to account SMA00418788 we request;

You remove the current financial advisor named on account SMA00418788, namely:

Simon Farmer  
Authorised Representative No. 237470  
Walshs Financial Planning Pty Ltd - AFSL: 432636 ABN: 82 122 293 912  
Tel: 0731125450

As well as any other financial advisors listed on the account.

That the only person authorized to make changes to or withdrawing of funds with this respect to this account be Stephen Cooke.

Until further notice , please refrain from transferring funds from the nominated bank account to SMA00418788.

That you change the email address you have on file for Stephen Cooke from [stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com) to [stephencooke.c@gmail.com](mailto:stephencooke.c@gmail.com)

Sincerely,

Stephen Cooke

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[ZWYN24-X631K]

---

**Praemium Support** <support@praemium.com.au>  
Reply-To: Praemium Support <support@praemium.com.au>  
To: Stephen Cooke <stevecooke.c@gmail.com>

Tue, Dec 12, 2023 at 10:06 AM

##- Please type your reply above this line -##

Your request (988433) has been updated. To add additional comments, reply to this email.

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**Hovhannes Sahakyan (Praemium)**

12 Dec 2023, 17:06 AEDT

Hi Stephen,

Hope you are well.

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**Account to be added**

Financial institution

**Westpac**

Account name

**Westpac Choice**

BSB

**732-501**

Account number

**653193**

Thanks!

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, [367 Collins St, Melbourne, 3000, Victoria, Australia](#)

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Tel: 0731125450

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[ZWYN24-X631K]

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**Stephen Cooke** <[stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com)>  
To: Praemium Support <[support@praemium.com.au](mailto:support@praemium.com.au)>

Tue, Dec 12, 2023 at 3:38 PM

Thank you for reaching out. The account name is:  
Westpac Choice

Please see attached. Is there an issue?

The account to be removed was also named:

Westpac Choice

However, the BSB and Account Name was different.

Feel free to call me if you have any other questions.

Kind regards,

Stephen

On Tue, 12 Dec 2023, 5:06 pm Praemium Support, <[support@praemium.com.au](mailto:support@praemium.com.au)> wrote:

##- Please type your reply above this line -##

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12 Dec 2023, 17:06 AEDT

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8 Dec 2023, 23:26 AEDT

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**Account to be added**

Financial institution

Westpac

Account name

Westpac Choice

BSB

732-501

Account number

653193

Should you have any questions in relation to this, you can reply to this email or contact our Client Services team on 1800 571 881.

Thank you and have an excellent day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

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**Stephen Cooke**

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Please find attached including certified copy of passport.

Kind regards,

Stephen Cooke

Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

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Authorised Representative No. 237470

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Tel: 0731125450

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That the only person authorized to make changes to or withdrawing of funds with this respect to this account be Stephen Cooke.

Until further notice , please refrain from transferring funds from the nominated bank account to SMA00418788.

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Sincerely,

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[ZWYN24-X631K]

**2 attachments**

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Financial institution  
Westpac

Account name  
Westpac Choice

BSB

732-501

Account number

653193

**image.png**

15K



**Screenshot\_20231209\_001159\_Westpac.jpg**

52K

**Praemium Support** <support@praemium.com.au>  
Reply-To: Praemium Support <support@praemium.com.au>  
To: Stephen Cooke <stevecooke.c@gmail.com>

Tue, Dec 12, 2023 at 4:30 PM

##- Please type your reply above this line -##

Your request (988433) has been updated. To add additional comments, reply to this email.

**Hovhannes Sahakyan (Praemium)**

12 Dec 2023, 23:30 AEDT

Hi Stephen,

Hope you are well.

Just letting you know that the account should belong to you, so the account name should be your name of this account.

Can you please provide correct bank account name as seems the Westpac Choice is Financial institution's name?

Thanks!

Kind Regards,  
Hovhannes Sahakyan  
SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

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## Stephen Cooke

12 Dec 2023, 22:39 AEDT

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Thank you for reaching out. The account name is:  
Westpac Choice

Please see attached. Is there an issue?

The account to be removed was also named:  
Westpac Choice

However, the BSB and Account Name was different.

Feel free to call me if you have any other questions.

Kind regards,

Stephen

Attachment(s)

[image.png](#)

[Screenshot\\_20231209\\_001159\\_Westpac.jpg](#)

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## Hovhannes Sahakyan (Praemium)

12 Dec 2023, 17:06 AEDT

Hi Stephen,

Hope you are well.

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Financial institution

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Account name

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BSB

**732-501**

Account number

**653193**

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SMA Investment Administrator

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To: Praemium Support <support@praemium.com.au>

Tue, Dec 12, 2023 at 4:33 PM

The name on my bank card to which this account is applicable is:  
Stephen C Cooke

Hope that helps.

Stephen Cooke

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Authorised Representative No. 237470  
Walshs Financial Planning Pty Ltd - AFSL: 432636 ABN: 82 122 293 912  
Tel: 0731125450

As well as any other financial advisors listed on the account.

That the only person authorized to make changes to or withdrawing of funds with this respect to this account be Stephen Cooke.

Until further notice , please refrain from transferring funds from the nominated bank account to SMA00418788.

That you change the email address you have on file for Stephen Cooke from [stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com) to [stephencooke.c@gmail.com](mailto:stephencooke.c@gmail.com)

Sincerely,

Stephen Cooke

Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

---

Praemium will never ask for your password via email, furthermore, we will never call you directly and ask for your details. All such communications should be directed through our Client Services team via <https://www.praemium.com/get-in-touch/>. The information provided is general information only and does not take into account your individual objectives, financial situation, needs or circumstances.

[ZWYN24-X631K]

---

**Praemium Support** <support@praemium.com.au>  
Reply-To: Praemium Support <support@praemium.com.au>  
To: Stephen Cooke <stevecooke.c@gmail.com>

Tue, Dec 12, 2023 at 5:11 PM

##- Please type your reply above this line -##

Your request (988433) has been updated. To add additional comments, reply to this email.

---

**Hovhannes Sahakyan (Praemium)**

13 Dec 2023, 00:11 AEDT

Thank you for quick response.

Just letting you that bank update request has been processed as instructed.

Let me know if you need anything else and have a nice day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, [367 Collins St, Melbourne, 3000, Victoria, Australia](#)

[www.praemium.com](http://www.praemium.com)

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---

## Stephen Cooke

12 Dec 2023, 23:33 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

The name on my bank card to which this account is applicable is:

Stephen C Cooke

Hope that helps.

Stephen Cooke

---

## Hovhannes Sahakyan (Praemium)

12 Dec 2023, 23:30 AEDT

Hi Stephen,

Hope you are well.

Just letting you know that the account should belong to you, so the account name should be your name of this account.

Can you please provide correct bank account name as seems the Westpac Choice is Financial institution's name?

Thanks!

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

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12 Dec 2023, 22:39 AEDT

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Thank you for reaching out. The account name is:  
Westpac Choice

Please see attached. Is there an issue?

The account to be removed was also named:  
Westpac Choice

However, the BSB and Account Name was different.

Feel free to call me if you have any other questions.

Kind regards,

Stephen

### Attachment(s)

[image.png](#)

[Screenshot\\_20231209\\_001159\\_Westpac.jpg](#)

---

## Hovhannes Sahakyan (Praemium)

12 Dec 2023, 17:06 AEDT

Hi Stephen,

Hope you are well.

Can I kindly ask you to confirm bank account name for further bank update processing?

**Account to be added**

Financial institution

**Westpac**

Account name

**Westpac Choice**

BSB

**732-501**

Account number

**653193**

Thanks!

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

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8 Dec 2023, 23:26 AEDT

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Just letting you know that we have processed the adviser removal request as instructed.

As a result, there is no adviser on your account, and thus no one will be reviewing if this investment choice is still right for your needs.

Please confirm with us if you wish to add a new adviser to your account. Otherwise the account will remain non-advised and your access for account updates or changes will be only the following:

- Closing your account or withdrawing funds
- Updating bank account details
- Updating personal or contact details

If you wish to buy or switch investments you will need to appoint a new adviser so that they can lodge these instructions on your behalf. Otherwise, the account will have to be maintained in its current status.

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Should you have any questions in relation to this, you can reply to this email or contact our Client Services team on 1800 571 881.

Thank you and have an excellent day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

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Please find attached including certified copy of passport.

Kind regards,

Stephen Cooke

Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

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Dear Praemium,

With respect to account SMA00418788 we request;

You remove the current financial advisor named on account SMA00418788, namely:

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[ZWYN24-X631K]

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To: Praemium Support <support@praemium.com.au>

Tue, Dec 12, 2023 at 5:13 PM

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Westpac

Account name

Westpac Choice

BSB

732-501

Account number

653193

Thanks!

Kind Regards,

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Account name

**Westpac Choice**

BSB

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Thank you and have an excellent day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

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Email: [support@praemium.com](mailto:support@praemium.com)

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## Stephen Cooke

8 Dec 2023, 12:59 AEDT

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Please find attached including certified copy of passport.

Kind regards,

Stephen Cooke

### Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

---

## Stephen Cooke

8 Dec 2023, 12:42 AEDT

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Dear Praemium,

With respect to account SMA00418788 we request;

You remove the current financial advisor named on account SMA00418788, namely:

Simon Farmer

Authorised Representative No. 237470

Walshs Financial Planning Pty Ltd - AFSL: 432636 ABN: 82 122 293 912

Tel: 0731125450

As well as any other financial advisors listed on the account.

That the only person authorized to make changes to or withdrawing of funds with this respect to this account be Stephen Cooke.

Until further notice , please refrain from transferring funds from the nominated bank account to SMA00418788.

That you change the email address you have on file for Stephen Cooke from [stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com) to [stephencooke.c@gmail.com](mailto:stephencooke.c@gmail.com)

Sincerely,

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[ZWYN24-X631K]

---

**Stephen Cooke** <[stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com)>  
To: Praemium Support <[support@praemium.com.au](mailto:support@praemium.com.au)>

Sat, Dec 16, 2023 at 2:54 AM

Praemium.

On December 8th I advised on the phone that I am a victim of financial abuse, my wife had left me unexpectedly leaving me with limited funds.

At your direction, I was asked to send the attached letter. Notably, I stated that we would have to stop future payments to the investment.

However, yesterday Praemium withdrawal the amount of \$5,000. This has now put my account with Westpac into overdraft. This has also resulted me in no longer having access to funds. I'm at the mall this morning having attempted to purchase a Christmas gift for my son and it is declining.

I now have no access to funds (debit and credit) for the weekend as both your organisation and my bank Westpac are closed over the weekend.

I ask that you please return the recent withdrawal asap.

I also expect I will be compensated for any interest incurred or penalties Westpac will be imposing upon me in regards to my account having been overdrawn.

Please email me asap or contact me at:  
0412846712

Stephen Cooke

On Fri, Dec 8, 2023, 11:26 PM Praemium Support <[support@praemium.com.au](mailto:support@praemium.com.au)> wrote:

##- Please type your reply above this line -##

Your request (988433) has been updated. To add additional comments, reply to this email.

---

**Hovhannes Sahakyan (Praemium)**

8 Dec 2023, 23:26 AEDT

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In order to update bank account details can I kindly ask you to confirm bank account name for further processing?

Should you have any questions in relation to this, you can reply to this email or contact our Client Services team on 1800 571 881.

Thank you and have an excellent day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

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**Stephen Cooke**

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Kind regards,

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Dear Praemium,

With respect to account SMA00418788 we request;

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Tel: 0731125450

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Sincerely,

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[ZWYN24-X631K]

**3 attachments**

Account to be added

Financial institution

Westpac

Account name

Westpac Choice

BSB

732-501

Account number

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**image.png**

16K

Westpac Choice

Westpac Choice

-\$1,648.57

01 Dec 2023

Account transactions

Account transactions

Account transactions

Account transactions

Account transactions

Account transactions

Account transactions

Account transactions

Account transactions

Account transactions

Account transactions

**Screenshot\_2023-12-16-09-35-56-83\_f86be9fea9877e974d61849ec2bfcd98.jpg**

568K



**RecentTransactions\_732-501 653193\_20231216095043.pdf**

89K

**Stephen Cooke** <stevecooke.c@gmail.com>  
To: Samantha Miller <samantha@claritylawyers.com.au>

Sat, Dec 16, 2023 at 2:55 AM

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

From: **Stephen Cooke** <stevecooke.c@gmail.com>  
Date: Sat, Dec 16, 2023, 9:54 AM  
Subject: Re: [Praemium] Re: ACCNUMBER - Adviser removed from account  
To: Praemium Support <support@praemium.com.au>

Praemium.

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[ZWYN24-X631K]

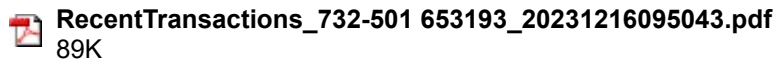
**3 attachments**



**image.png**  
16K



**Screenshot\_2023-12-16-09-35-56-83\_f86be9fea9877e974d61849ec2bfcd98.jpg**  
568K



89K

**Stephen Cooke** <[stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com)>  
To: Neill Cooke <[cooke.neill@gmail.com](mailto:cooke.neill@gmail.com)>

Sat, Dec 16, 2023 at 2:59 AM

My life ATM...

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

From: **Stephen Cooke** <[stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com)>  
Date: Sat, Dec 16, 2023, 9:55 AM  
Subject: Fwd: [Praemium] Re: ACCNUMBER - Adviser removed from account  
To: Samantha Miller <[samantha@claritylawyers.com.au](mailto:samantha@claritylawyers.com.au)>

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

From: **Stephen Cooke** <[stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com)>  
Date: Sat, Dec 16, 2023, 9:54 AM  
Subject: Re: [Praemium] Re: ACCNUMBER - Adviser removed from account  
To: Praemium Support <[support@praemium.com.au](mailto:support@praemium.com.au)>

Praemium.

On December 8th I advised on the phone that I am a victim of financial abuse, my wife had left me unexpectedly leaving me with limited funds.

At your direction, I was asked to send the attached letter. Notably, I stated that we would have to stop future payments to the investment.

However, yesterday Praemium withdrawal the amount of \$5,000. This has now put my account with Westpac into overdraft. This has also resulted me in no longer having access to funds. I'm at the mall this morning having attempted to purchase a Christmas gift for my son and it is declining.

I now have no access to funds (debit and credit) for the weekend as both your organisation and my bank Westpac are closed over the weekend.

I ask that you please return the recent withdrawal asap.

I also expect I will be compensated for any interest incurred or penalties Westpac will be imposing upon me in regards to my account having been overdrawn.

Please email me asap or contact me at:  
0412846712

Stephen Cooke

On Fri, Dec 8, 2023, 11:26 PM Praemium Support <[support@praemium.com.au](mailto:support@praemium.com.au)> wrote:

##- Please type your reply above this line -##

Your request (988433) has been updated. To add additional comments, reply to this email.

---

**Hovhannes Sahakyan (Praemium)**

8 Dec 2023, 23:26 AEDT

Hi Stephen,

Hope you are well.

Just letting you know that we have processed the adviser removal request as instructed.

As a result, there is no adviser on your account, and thus no one will be reviewing if this investment choice is still right for your needs.

Please confirm with us if you wish to add a new adviser to your account. Otherwise the account will remain non-advised and your access for account updates or changes will be only the following:

- Closing your account or withdrawing funds
- Updating bank account details
- Updating personal or contact details

If you wish to buy or switch investments you will need to appoint a new adviser so that they can lodge these instructions on your behalf. Otherwise, the account will have to be maintained in its current status.

If you need assistance finding a Financial Adviser, you can refer to ASIC's [MoneySmart website](#) or use the 'Find a planner/adviser' service provided by the [Financial Planning Association](#), or the [Association of Financial Advisers](#).

In order to update bank account details can I kindly ask you to confirm bank account name for further processing?

Should you have any questions in relation to this, you can reply to this email or contact our Client Services team on 1800 571 881.

Thank you and have an excellent day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, 367 Collins St, Melbourne, 3000, Victoria, Australia

[www.praemium.com](http://www.praemium.com)

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---

**Stephen Cooke**

8 Dec 2023, 12:59 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Please find attached including certified copy of passport.

Kind regards,

Stephen Cooke

Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

---

**Stephen Cooke**

8 Dec 2023, 12:42 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Dear Praemium,

With respect to account SMA00418788 we request;

You remove the current financial advisor named on account SMA00418788, namely:

Simon Farmer  
Authorised Representative No. 237470  
Walshs Financial Planning Pty Ltd - AFSL: 432636 ABN: 82 122 293 912  
Tel: 0731125450

As well as any other financial advisors listed on the account.

That the only person authorized to make changes to or withdrawing of funds with this respect to this account be Stephen Cooke.

Until further notice , please refrain from transferring funds from the nominated bank account to SMA00418788.

That you change the email address you have on file for Stephen Cooke from [stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com) to [stephencooke.c@gmail.com](mailto:stephencooke.c@gmail.com)

Sincerely,

Stephen Cooke

Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

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[ZWYN24-X631K]

---

### 3 attachments

Account to be added

Financial institution

Westpac

Account name

Westpac Choice

BSS

732-501

Account number

653193

**image.png**

16K



Screenshot\_2023-12-16-09-35-56-83\_f86be9fea9877e974d61849ec2bfcd98.jpg  
568K



RecentTransactions\_732-501 653193\_20231216095043.pdf  
89K

**Stephen Cooke** <stevecooke.c@gmail.com>  
To: Samantha Miller <samantha@claritylawyers.com.au>

Sat, Dec 16, 2023 at 3:50 AM

Please disregard.

My investment Praemium, despite me having instructed in writing on December 8th, has withdrawn \$5,000 from my personal account leaving me in a negative balance of 3k.

So, I've sent them an email. Hopefully have resolved by Monday.

Regards,

Stephen

On Sat, Dec 16, 2023, 9:55 AM Stephen Cooke <stevecooke.c@gmail.com> wrote:

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

From: **Stephen Cooke** <stevecooke.c@gmail.com>  
Date: Sat, Dec 16, 2023, 9:54 AM  
Subject: Re: [Praemium] Re: ACCNUMBER - Adviser removed from account  
To: Praemium Support <support@praemium.com.au>

Praemium.

On December 8th I advised on the phone that I am a victim of financial abuse, my wife had left me unexpectedly leaving me with limited funds.

At your direction, I was asked to send the attached letter. Notably, I stated that we would have to stop future payments to the investment.

However, yesterday Praemium withdrawal the amount of \$5,000. This has now put my account with Westpac into overdraft. This has also resulted me in no longer having access to funds. I'm at the mall this morning having attempted to purchase a Christmas gift for my son and it is declining.

I now have no access to funds (debit and credit) for the weekend as both your organisation and my bank Westpac are closed over the weekend.

I ask that you please return the recent withdrawal asap.

I also expect I will be compensated for any interest incurred or penalties Westpac will be imposing upon me in regards to my account having been overdrawn.

Please email me asap or contact me at:  
0412846712

Stephen Cooke

On Fri, Dec 8, 2023, 11:26 PM Praemium Support <support@praemium.com.au> wrote:

##- Please type your reply above this line -##

Your request (988433) has been updated. To add additional comments, reply to this email.

---

**Hovhannes Sahakyan (Praemium)**

8 Dec 2023, 23:26 AEDT

Hi Stephen,

Hope you are well.

Just letting you know that we have processed the adviser removal request as instructed.

As a result, there is no adviser on your account, and thus no one will be reviewing if this investment choice is still right for your needs.

Please confirm with us if you wish to add a new adviser to your account. Otherwise the account will remain non-advised and your access for account updates or changes will be only the following:

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- Updating personal or contact details

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In order to update bank account details can I kindly ask you to confirm bank account name for further processing?

Should you have any questions in relation to this, you can reply to this email or contact our Client Services team on 1800 571 881.

Thank you and have an excellent day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, 367 Collins St, Melbourne, 3000, Victoria, Australia

www.praemium.com

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---

**Stephen Cooke**

8 Dec 2023, 12:59 AEDT

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Please find attached including certified copy of passport.

Kind regards,

Stephen Cooke

Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

---

**Stephen Cooke**

8 Dec 2023, 12:42 AEDT

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Dear Praemium,

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Simon Farmer

Authorised Representative No. 237470

Walshs Financial Planning Pty Ltd - AFSL: 432636 ABN: 82 122 293 912

Tel: 0731125450

As well as any other financial advisors listed on the account.

That the only person authorized to make changes to or withdrawing of funds with this respect to this account be Stephen Cooke.

Until further notice , please refrain from transferring funds from the nominated bank account to SMA00418788.

That you change the email address you have on file for Stephen Cooke from [stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com) to [stephencooke.c@gmail.com](mailto:stephencooke.c@gmail.com)

Sincerely,

Stephen Cooke

Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

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[ZWYN24-X631K]

---

**Praemium Support** <support@praemium.com.au>  
Reply-To: Praemium Support <support@praemium.com.au>  
To: Stephen Cooke <stevecooke.c@gmail.com>

Mon, Dec 18, 2023 at 7:55 AM

##- Please type your reply above this line -##

Your request (988433) has been updated. To add additional comments, reply to this email.

---

**Christian Schrampf (Praemium)**

18 Dec 2023, 14:55 AEDT

Hello Stephen,

Thank you for your call.

If you would like to send a letter back to me we can process the withdrawal.

Kind Regards,

Christian Schrampf  
Priority Service Relationship Manager

Phone 1800 571 881

Email: [support@praemium.com.au](mailto:support@praemium.com.au)

Level 19, [367 Collins St, Melbourne, 3000, VIC, Australia](#)

Postal; PO Box [322, Collins St West, 8007, VIC, Australia](#)

[www.praemium.com](http://www.praemium.com)

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---

**Stephen Cooke**

16 Dec 2023, 09:55 AEDT

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Praemium.

On December 8th I advised on the phone that I am a victim of financial abuse, my wife had left me unexpectedly leaving me with limited funds.

At your direction, I was asked to send the attached letter. Notably, I stated that we would have to stop future payments to the investment.

However, yesterday Praemium withdrawal the amount of \$5,000. This has now put my account with Westpac into overdraft. This has also resulted me in no longer having access to funds. I'm at the mall this morning having attempted to purchase a Christmas gift for my son and it is declining.

I now have no access to funds (debit and credit) for the weekend as both your organisation and my bank Westpac are closed over the weekend.

I ask that you please return the recent withdrawal asap.

I also expect I will be compensated for any interest incurred or penalties Westpac will be imposing upon me in regards to my account having been overdrawn.

Please email me asap or contact me at:  
0412846712

Stephen Cooke

Attachment(s)

[image.png](#)

[Screenshot\\_2023-12-16-09-35-56-83\\_f86be9fea9877e974d61849ec2bfcd98.jpg](#)

[RecentTransactions\\_732-501\\_653193\\_20231216095043.pdf](#)

---

**Stephen Cooke**

13 Dec 2023, 00:14 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Thank you and you as well.

Stephen Cooke

---

**Hovhannes Sahakyan (Praemium)**

13 Dec 2023, 00:11 AEDT

Thank you for quick response.

Just letting you that bank update request has been processed as instructed.

Let me know if you need anything else and have a nice day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, [367 Collins St, Melbourne, 3000, Victoria, Australia](#)

[www.praemium.com](http://www.praemium.com)

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---

**Stephen Cooke**

12 Dec 2023, 23:33 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

The name on my bank card to which this account is applicable is:

Stephen C Cooke

Hope that helps.

Stephen Cooke

---

**Hovhannes Sahakyan (Praemium)**

12 Dec 2023, 23:30 AEDT

Hi Stephen,

Hope you are well.

Just letting you know that the account should belong to you, so the account name should be your name of this account.

Can you please provide correct bank account name as seems the Westpac Choice is Financial institution's name?

Thanks!

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, [367 Collins St, Melbourne, 3000, Victoria, Australia](#)

[www.praemium.com](http://www.praemium.com)

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---

**Stephen Cooke**

12 Dec 2023, 22:39 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Thank you for reaching out. The account name is:  
Westpac Choice

Please see attached. Is there an issue?

The account to be removed was also named:  
Westpac Choice

However, the BSB and Account Name was different.

Feel free to call me if you have any other questions.

Kind regards,

Stephen

Attachment(s)

[image.png](#)

[Screenshot\\_20231209\\_001159\\_Westpac.jpg](#)

---

**Hovhannes Sahakyan (Praemium)**

12 Dec 2023, 17:06 AEDT

Hi Stephen,

Hope you are well.

Can I kindly ask you to confirm bank account name for further bank update processing?

**Account to be added**

Financial institution

**Westpac**

Account name

**Westpac Choice**

BSB

**732-501**

Account number

**653193**

Thanks!

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, [367 Collins St, Melbourne, 3000, Victoria, Australia](#)

[www.praemium.com](http://www.praemium.com)

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---

**Hovhannes Sahakyan (Praemium)**

8 Dec 2023, 23:26 AEDT

Hi Stephen,

Hope you are well.

Just letting you know that we have processed the adviser removal request as instructed.

As a result, there is no adviser on your account, and thus no one will be reviewing if this investment choice is still right for your needs.

Please confirm with us if you wish to add a new adviser to your account. Otherwise the account will remain non-advised and your access for account updates or changes will be only the following:

- Closing your account or withdrawing funds
- Updating bank account details
- Updating personal or contact details

If you wish to buy or switch investments you will need to appoint a new adviser so that they can lodge these instructions on your behalf. Otherwise, the account will have to be maintained in its current status.

If you need assistance finding a Financial Adviser, you can refer to ASIC's [MoneySmart website](#) or use the 'Find a planner/adviser' service provided by the [Financial Planning Association](#), or the [Association of Financial Advisers](#).

In order to update bank account details can I kindly ask you to confirm bank account name for further processing?

**Account to be added**

Financial institution

**Westpac**

Account name

**Westpac Choice**

BSB

**732-501**

Account number

**653193**

Should you have any questions in relation to this, you can reply to this email or contact our Client Services team on 1800 571 881.

Thank you and have an excellent day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, [367 Collins St, Melbourne, 3000, Victoria, Australia](#)

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omissions.

---

**Stephen Cooke**

8 Dec 2023, 12:59 AEDT

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Please find attached including certified copy of passport.

Kind regards,

Stephen Cooke

**Attachment(s)**

[Letter dated 12-08-23 re SMA00418788.pdf](#)

---

**Stephen Cooke**

8 Dec 2023, 12:42 AEDT

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Dear Praemium,

With respect to account SMA00418788 we request;

You remove the current financial advisor named on account SMA00418788, namely:

Simon Farmer

Authorised Representative No. 237470

Walshs Financial Planning Pty Ltd - AFSL: 432636 ABN: 82 122 293 912

Tel: 0731125450

As well as any other financial advisors listed on the account.

That the only person authorized to make changes to or withdrawing of funds with this respect to this account be Stephen Cooke.

Until further notice , please refrain from transferring funds from the nominated bank account to SMA00418788.

That you change the email address you have on file for Stephen Cooke from [stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com) to [stephencooke.c@gmail.com](mailto:stephencooke.c@gmail.com)

Sincerely,

Stephen Cooke

**Attachment(s)**

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[ZWYN24-X631K]

---

**Stephen Cooke** <stevecooke.c@gmail.com>  
To: Praemium Support <support@praemium.com.au>

Mon, Dec 18, 2023 at 11:20 AM

Hi Christian,

Thank you for looking into this for me.

Further to our discussion, please find attached.

Kindly advise.

Stephen Cooke

On Mon, Dec 18, 2023 at 2:55 PM Praemium Support <support@praemium.com.au> wrote:

##- Please type your reply above this line -##

Your request (988433) has been updated. To add additional comments, reply to this email.

---

**Christian Schrampf (Praemium)**

18 Dec 2023, 14:55 AEDT

Hello Stephen,

Thank you for your call.

If you would like to send a letter back to me we can process the withdrawal.

Kind Regards,

Christian Schrampf  
Priority Service Relationship Manager

Phone 1800 571 881

Email: [support@praemium.com.au](mailto:support@praemium.com.au)

Level 19, 367 Collins St, Melbourne, 3000, VIC, Australia

Postal; PO Box 322, Collins St West, 8007, VIC, Australia

[www.praemium.com](http://www.praemium.com)

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---

**Stephen Cooke**

16 Dec 2023, 09:55 AEDT

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Praemium.

On December 8th I advised on the phone that I am a victim of financial abuse, my wife had left me unexpectedly leaving me with limited funds.

At your direction, I was asked to send the attached letter. Notably, I stated that we would have to stop future payments to the investment.

However, yesterday Praemium withdrawal the amount of \$5,000. This has now put my account with Westpac into overdraft. This has also resulted me in no longer having access to funds. I'm at the mall this morning having attempted to purchase a Christmas gift for my son and it is declining.

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I ask that you please return the recent withdrawal asap.

I also expect I will be compensated for any interest incurred or penalties Westpac will be imposing upon me in regards to my account having been overdrawn.

Please email me asap or contact me at:  
0412846712

Stephen Cooke

**Attachment(s)**

[image.png](#)

[Screenshot\\_2023-12-16-09-35-56-83\\_f86be9fea9877e974d61849ec2bfcd98.jpg](#)

[RecentTransactions\\_732-501\\_653193\\_20231216095043.pdf](#)

---

**Stephen Cooke**

13 Dec 2023, 00:14 AEDT

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Thank you and you as well.

Stephen Cooke

---

**Hovhannes Sahakyan (Praemium)**

13 Dec 2023, 00:11 AEDT

Thank you for quick response.

Just letting you that bank update request has been processed as instructed.

Let me know if you need anything else and have a nice day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

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**Stephen Cooke**

12 Dec 2023, 23:33 AEDT

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The name on my bank card to which this account is applicable is:

Stephen C Cooke

Hope that helps.

Stephen Cooke

---

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12 Dec 2023, 23:30 AEDT

Hi Stephen,

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Thanks!

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, 367 Collins St, Melbourne, 3000, Victoria, Australia

[www.praemium.com](http://www.praemium.com)

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---

**Stephen Cooke**

12 Dec 2023, 22:39 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Thank you for reaching out. The account name is:  
Westpac Choice

Please see attached. Is there an issue?

The account to be removed was also named:  
Westpac Choice

However, the BSB and Account Name was different.

Feel free to call me if you have any other questions.

Kind regards,

Stephen

Attachment(s)

[image.png](#)

[Screenshot\\_20231209\\_001159\\_Westpac.jpg](#)

---

**Hovhannes Sahakyan (Praemium)**

12 Dec 2023, 17:06 AEDT

Hi Stephen,

Hope you are well.

Can I kindly ask you to confirm bank account name for further bank update processing?

**Account to be added**

Financial institution

**Westpac**

Account name

**Westpac Choice**

BSB

**732-501**

Account number

**653193**

Thanks!

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, 367 Collins St, Melbourne, 3000, Victoria, Australia

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---

**Hovhannes Sahakyan (Praemium)**

8 Dec 2023, 23:26 AEDT

Hi Stephen,

Hope you are well.

Just letting you know that we have processed the adviser removal request as instructed.

As a result, there is no adviser on your account, and thus no one will be reviewing if this investment choice is

still right for your needs.

Please confirm with us if you wish to add a new adviser to your account. Otherwise the account will remain non-advised and your access for account updates or changes will be only the following:

- Closing your account or withdrawing funds
- Updating bank account details
- Updating personal or contact details

If you wish to buy or switch investments you will need to appoint a new adviser so that they can lodge these instructions on your behalf. Otherwise, the account will have to be maintained in its current status.

If you need assistance finding a Financial Adviser, you can refer to ASIC's [MoneySmart website](#) or use the 'Find a planner/adviser' service provided by the [Financial Planning Association](#), or the [Association of Financial Advisers](#).

In order to update bank account details can I kindly ask you to confirm bank account name for further processing?

**Account to be added**

Financial institution

**Westpac**

Account name

**Westpac Choice**

BSB

**732-501**

Account number

**653193**

Should you have any questions in relation to this, you can reply to this email or contact our Client Services team on 1800 571 881.

Thank you and have an excellent day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

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**Stephen Cooke**

8 Dec 2023, 12:59 AEDT

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Please find attached including certified copy of passport.

Kind regards,

Stephen Cooke

Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

---

**Stephen Cooke**

8 Dec 2023, 12:42 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Dear Praemium,

With respect to account SMA00418788 we request;

You remove the current financial advisor named on account SMA00418788, namely:

Simon Farmer

Authorised Representative No. 237470

Walshs Financial Planning Pty Ltd - AFSL: 432636 ABN: 82 122 293 912

Tel: 0731125450

As well as any other financial advisors listed on the account.

That the only person authorized to make changes to or withdrawing of funds with this respect to this account be Stephen Cooke.

Until further notice , please refrain from transferring funds from the nominated bank account to SMA00418788.

That you change the email address you have on file for Stephen Cooke from [stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com) to [stephencooke.c@gmail.com](mailto:stephencooke.c@gmail.com)

Sincerely,

Stephen Cooke

Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

Praemium will never ask for your password via email, furthermore, we will never call you directly and ask for your details. All such communications should be directed through our Client Services team via <https://www.praemium.com/get-in-touch/>. The information provided is general information only and does not take into account your individual objectives, financial situation, needs or circumstances.

[ZWYN24-X631K]



**Praemium - Stephen Cooke 18-12-23.pdf**

242K

---

**Praemium Support** <support@praemium.com.au>  
Reply-To: Praemium Support <support@praemium.com.au>  
To: Stephen Cooke <stevecooke.c@gmail.com>

Tue, Dec 19, 2023 at 3:36 AM

##- Please type your reply above this line -##

Your request (988433) has been updated. To add additional comments, reply to this email.

---

**Christian Schrampf (Praemium)**

19 Dec 2023, 10:36 AEDT

Hello Stephen,

Thank you for your letter.

Can you please check your bank account ending in 193 and inform us once you have received the funds.

The regular contribution plan has been cancelled as requested.

Kind Regards,

Christian Schrampf  
Priority Service Relationship Manager

Phone 1800 571 881

Email: [support@praemium.com.au](mailto:support@praemium.com.au)

Level 19, [367 Collins St, Melbourne, 3000, VIC, Australia](#)

Postal; PO Box [322, Collins St West, 8007, VIC, Australia](#)

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---

**Stephen Cooke**

18 Dec 2023, 18:21 AEDT

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Hi Christian,

Thank you for looking into this for me.

Further to our discussion, please find attached.

Kindly advise.

Stephen Cooke

Attachment(s)

[Praemium - Stephen Cooke 18-12-23.pdf](#)

---

**Christian Schrampf (Praemium)**

18 Dec 2023, 14:55 AEDT

Hello Stephen,

Thank you for your call.

If you would like to send a letter back to me we can process the withdrawal.

Kind Regards,

Christian Schrampf  
Priority Service Relationship Manager

Phone 1800 571 881

Email: [support@praemium.com.au](mailto:support@praemium.com.au)

Level 19, [367 Collins St, Melbourne, 3000, VIC, Australia](#)

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---

**Stephen Cooke**

16 Dec 2023, 09:55 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Praemium.

On December 8th I advised on the phone that I am a victim of financial abuse, my wife had left me unexpectedly leaving me with limited funds.

At your direction, I was asked to send the attached letter. Notably, I stated that we would have to stop future payments to the investment.

However, yesterday Praemium withdrawal the amount of \$5,000. This has now put my account with Westpac into overdraft. This has also resulted me in no longer having access to funds. I'm at the mall this morning having attempted to purchase a Christmas gift for my son and it is declining.

I now have no access to funds (debit and credit) for the weekend as both your organisation and my bank Westpac are closed over the weekend.

I ask that you please return the recent withdrawal asap.

I also expect I will be compensated for any interest incurred or penalties Westpac will be imposing upon me in regards to my account having been overdrawn.

Please email me asap or contact me at:  
0412846712

Stephen Cooke

#### Attachment(s)

[image.png](#)

[Screenshot\\_2023-12-16-09-35-56-83\\_f86be9fea9877e974d61849ec2bfcd98.jpg](#)

[RecentTransactions\\_732-501 653193\\_20231216095043.pdf](#)

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### Stephen Cooke

13 Dec 2023, 00:14 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Thank you and you as well.

Stephen Cooke

---

### Hovhannes Sahakyan (Praemium)

13 Dec 2023, 00:11 AEDT

Thank you for quick response.

Just letting you that bank update request has been processed as instructed.

Let me know if you need anything else and have a nice day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, [367 Collins St, Melbourne, 3000, Victoria, Australia](#)

[www.praemium.com](http://www.praemium.com)

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---

**Stephen Cooke**

12 Dec 2023, 23:33 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

The name on my bank card to which this account is applicable is:  
Stephen C Cooke

Hope that helps.

Stephen Cooke

---

**Hovhannes Sahakyan (Praemium)**

12 Dec 2023, 23:30 AEDT

Hi Stephen,

Hope you are well.

Just letting you know that the account should belong to you, so the account name should be your name of this account.

Can you please provide correct bank account name as seems the Westpac Choice is Financial institution's name?

Thanks!

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, [367 Collins St, Melbourne, 3000, Victoria, Australia](#)

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**Stephen Cooke**

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Thank you for reaching out. The account name is:  
Westpac Choice

Please see attached. Is there an issue?

The account to be removed was also named:  
Westpac Choice

However, the BSB and Account Name was different.

Feel free to call me if you have any other questions.

Kind regards,

Stephen

Attachment(s)

[image.png](#)

[Screenshot\\_20231209\\_001159\\_Westpac.jpg](#)

---

**Hovhannes Sahakyan (Praemium)**

12 Dec 2023, 17:06 AEDT

Hi Stephen,

Hope you are well.

Can I kindly ask you to confirm bank account name for further bank update processing?

**Account to be added**

Financial institution

Westpac

Account name

Westpac Choice

BSB

732-501

Account number

653193

Thanks!

Kind Regards,  
Hovhannes Sahakyan  
SMA Investment Administrator  
Phone: 1800 571 881  
Email: [support@praemium.com](mailto:support@praemium.com)  
Level 19, [367 Collins St, Melbourne, 3000, Victoria, Australia](#)  
[www.praemium.com](http://www.praemium.com)

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---

**Hovhannes Sahakyan (Praemium)**

8 Dec 2023, 23:26 AEDT

Hi Stephen,

Hope you are well.

Just letting you know that we have processed the adviser removal request as instructed.

As a result, there is no adviser on your account, and thus no one will be reviewing if this investment choice is still right for your needs.

Please confirm with us if you wish to add a new adviser to your account. Otherwise the account will remain non-advised and your access for account updates or changes will be only the following:

- Closing your account or withdrawing funds
- Updating bank account details
- Updating personal or contact details

If you wish to buy or switch investments you will need to appoint a new adviser so that they can lodge these instructions on your behalf. Otherwise, the account will have to be maintained in its current status.

If you need assistance finding a Financial Adviser, you can refer to ASIC's [MoneySmart website](#) or use the 'Find a planner/adviser' service provided by the [Financial Planning Association](#), or the [Association of Financial Advisers](#).

In order to update bank account details can I kindly ask you to confirm bank account name for further processing?

**Account to be added**

Financial institution

**Westpac**

Account name

**Westpac Choice**

BSB

**732-501**

Account number

**653193**

Should you have any questions in relation to this, you can reply to this email or contact our Client Services team on 1800 571 881.

Thank you and have an excellent day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, [367 Collins St, Melbourne, 3000, Victoria, Australia](#)

[www.praemium.com](http://www.praemium.com)

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**Stephen Cooke**

8 Dec 2023, 12:59 AEDT

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Please find attached including certified copy of passport.

Kind regards,

Stephen Cooke

Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

---

**Stephen Cooke**

8 Dec 2023, 12:42 AEDT

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Dear Praemium,

With respect to account SMA00418788 we request;

You remove the current financial advisor named on account SMA00418788, namely:

Simon Farmer  
Authorised Representative No. 237470  
Walshs Financial Planning Pty Ltd - AFSL: 432636 ABN: 82 122 293 912  
Tel: 0731125450

As well as any other financial advisors listed on the account.

That the only person authorized to make changes to or withdrawing of funds with this respect to this account be Stephen Cooke.

Until further notice , please refrain from transferring funds from the nominated bank account to SMA00418788.

That you change the email address you have on file for Stephen Cooke from [stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com) to [stephencooke.c@gmail.com](mailto:stephencooke.c@gmail.com)

Sincerely,

Stephen Cooke

Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

---

Praemium will never ask for your password via email, furthermore, we will never call you directly and ask for your details. All such communications should be directed through our Client Services team via <https://www.praemium.com/get-in-touch/>. The information provided is general information only and does not take into account your individual objectives, financial situation, needs or circumstances.

[ZWYN24-X631K]

---

**Stephen Cooke** <[stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com)>  
To: Praemium Support <[support@praemium.com.au](mailto:support@praemium.com.au)>

Tue, Dec 19, 2023 at 3:54 AM

Hi Christian,

Thank you. It appears the transaction was reversed instead of a withdrawal, is that correct?

Is there any opportunity to make an additional withdrawal of \$1,000 as well?

Kind regards,

Stephen Cooke

On Tue, Dec 19, 2023 at 10:36 AM Praemium Support <[support@praemium.com.au](mailto:support@praemium.com.au)> wrote:

##- Please type your reply above this line -##

Your request (988433) has been updated. To add additional comments, reply to this email.

---

**Christian Schrampf (Praemium)**

19 Dec 2023, 10:36 AEDT

Hello Stephen,

Thank you for your letter.

Can you please check your bank account ending in 193 and inform us once you have received the funds.

The regular contribution plan has been cancelled as requested.

Kind Regards,

Christian Schrampf

Priority Service Relationship Manager

Phone 1800 571 881

Email: [support@praemium.com.au](mailto:support@praemium.com.au)

Level 19, 367 Collins St, Melbourne, 3000, VIC, Australia

Postal; PO Box 322, Collins St West, 8007, VIC, Australia

[www.praemium.com](http://www.praemium.com)

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**Stephen Cooke**

18 Dec 2023, 18:21 AEDT

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Hi Christian,

Thank you for looking into this for me.

Further to our discussion, please find attached.

Kindly advise.

Stephen Cooke

Attachment(s)

[Praemium - Stephen Cooke 18-12-23.pdf](#)

---

**Christian Schrapf (Praemium)**

18 Dec 2023, 14:55 AEDT

Hello Stephen,

Thank you for your call.

If you would like to send a letter back to me we can process the withdrawal.

Kind Regards,

Christian Schrapf

Priority Service Relationship Manager

Phone 1800 571 881

Email: [support@praemium.com.au](mailto:support@praemium.com.au)

Level 19, 367 Collins St, Melbourne, 3000, VIC, Australia

Postal; PO Box 322, Collins St West, 8007, VIC, Australia

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**Stephen Cooke**

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Praemium.

On December 8th I advised on the phone that I am a victim of financial abuse, my wife had left me unexpectedly leaving me with limited funds.

At your direction, I was asked to send the attached letter. Notably, I stated that we would have to stop future payments to the investment.

However, yesterday Praemium withdrawal the amount of \$5,000. This has now put my account with Westpac into overdraft. This has also resulted me in no longer having access to funds. I'm at the mall this morning having attempted to purchase a Christmas gift for my son and it is declining.

I now have no access to funds (debit and credit) for the weekend as both your organisation and my bank Westpac are closed over the weekend.

I ask that you please return the recent withdrawal asap.

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Please email me asap or contact me at:  
0412846712

Stephen Cooke

Attachment(s)

[image.png](#)

[Screenshot\\_2023-12-16-09-35-56-83\\_f86be9fea9877e974d61849ec2bfcd98.jpg](#)

[RecentTransactions\\_732-501\\_653193\\_20231216095043.pdf](#)

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**Stephen Cooke**

13 Dec 2023, 00:14 AEDT

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Thank you and you as well.

Stephen Cooke

---

**Hovhannes Sahakyan (Praemium)**

13 Dec 2023, 00:11 AEDT

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Just letting you that bank update request has been processed as instructed.

Let me know if you need anything else and have a nice day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

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Stephen C Cooke

Hope that helps.

Stephen Cooke

---

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Hi Stephen,

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Thanks!

Kind Regards,

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Kind regards,

Stephen

**Attachment(s)**

[image.png](#)

[Screenshot\\_20231209\\_001159\\_Westpac.jpg](#)

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**Account to be added**

Financial institution

Westpac

Account name

Westpac Choice

BSB

732-501

Account number

653193

Thanks!

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, 367 Collins St, Melbourne, 3000, Victoria, Australia

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**Hovhannes Sahakyan (Praemium)**

8 Dec 2023, 23:26 AEDT

Hi Stephen,

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Should you have any questions in relation to this, you can reply to this email or contact our Client Services team on 1800 571 881.

Thank you and have an excellent day.

Kind Regards,

Hovhannes Sahakyan

SMA Investment Administrator

Phone: 1800 571 881

Email: [support@praemium.com](mailto:support@praemium.com)

Level 19, 367 Collins St, Melbourne, 3000, Victoria, Australia

[www.praemium.com](http://www.praemium.com)

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**Stephen Cooke**

8 Dec 2023, 12:59 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Please find attached including certified copy of passport.

Kind regards,

Stephen Cooke

Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

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**Stephen Cooke**

8 Dec 2023, 12:42 AEDT

**CAUTION:** This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Dear Praemium,

With respect to account SMA00418788 we request;

You remove the current financial advisor named on account SMA00418788, namely:

Simon Farmer  
Authorised Representative No. 237470  
Walshs Financial Planning Pty Ltd - AFSL: 432636 ABN: 82 122 293 912  
Tel: 0731125450

As well as any other financial advisors listed on the account.

That the only person authorized to make changes to or withdrawing of funds with this respect to this account be Stephen Cooke.

Until further notice , please refrain from transferring funds from the nominated bank account to SMA00418788.

That you change the email address you have on file for Stephen Cooke from [stevecooke.c@gmail.com](mailto:stevecooke.c@gmail.com) to [stephencooke.c@gmail.com](mailto:stephencooke.c@gmail.com)

Sincerely,

Stephen Cooke

Attachment(s)

[Letter dated 12-08-23 re SMA00418788.pdf](#)

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Praemium will never ask for your password via email, furthermore, we will never call you directly and ask for your details. All such communications should be directed through our Client Services team via <https://www.praemium.com/get-in-touch/>. The information provided is general information only and does not take into account your individual objectives, financial situation, needs or circumstances.

[ZWYN24-X631K]