

# PUBLIC DISCLOSURE STATEMENT

THRYV AUSTRALIA PTY LTD

PRODUCT CERTIFICATION FY2021–22

Australian Government

# Climate Active Public Disclosure Statement





An Australian Government Initiative



NAME OF CERTIFIED ENTITY	Thryv Australia Pty Ltd
REPORTING PERIOD	1 July 2021 – 30 June 2022 Arrears report
DECLARATION	To the best of my knowledge, the information provided in this public disclosure statement is true and correct and meets the requirements of the Climate Active Carbon Neutral Standard.
	Elise Balsillie Chief Revenue Officer 10-May-23



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Version March 2022.



# 1.CERTIFICATION SUMMARY

TOTAL EMISSIONS OFFSET	9,528 tCO2-e
THE OFFSETS BOUGHT	99% CERs, 1% VCUs
RENEWABLE ELECTRICITY	N/A
TECHNICAL ASSESSMENT	No Technical Assessment in 2022. Most recent Technical Assessment: (October 2020, Joshua Martin, EY) Next technical assessment due: October 2023

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# 2. CARBON NEUTRAL INFORMATION

### **Description of certification**

This carbon neutral certification covers the following products:

- Yellow Pages® and White Pages® print directories
- Yellow Pages® and White Pages® digital directories

### **Product description**

The functional units of the two LCAs were:

- Printed directories all Yellow Pages and White Pages printed directories manufactured and delivered throughout Australia during the 1 July 2021 to 30 June 2022 (FY22) financial year.
- Online directories all Yellow Pages and White Pages online directory searches conducted during the FY22 financial year.

The LCA represents a cradle to grave process and is for full coverage. Overall impacts can also be normalised into a "per printed directory" or "per online search" impact. However, given the difficulty in comparing the equivalence between one printed book and a given number of online searches, this was not the primary goal of the LCA. "Our commitment to the environment is demonstrated by our actions"



# **3. EMISSIONS BOUNDARY**

### Inside the emissions boundary

All emission sources listed in the emissions boundary are part of the carbon neutral claim.

**Quantified** emissions have been assessed as 'attributable processes' that become the product, make the product and carry the product through its life cycle. These have been quantified in the carbon inventory.

There were no attributable emissions that were not quantified in this inventory.

Further detail is available at Appendix C.

### Outside the emissions boundary

**Non-attributable** emissions have been assessed as not attributable to a product or service. They can be **optionally included** in the emissions boundary and therefore have been offset, or they can be listed as outside of the emissions boundary (and are therefore not part of the carbon neutral claim). Further detail is available at Appendix D.



### Inside emissions boundary

# Quantified

Printed Directories - Design – Corporate Air Travel

Printed Directories - Design - Fleet Travel

Printed Directories - Design -Cloud-based servers

Printed Directories - Creation - Printing energy (Singapore)

Printed Directories - Creation – Water use (Singapore)

Printed Directories - Creation - Printing waste & recycling (Singapore)

Printed Directories - Creation - Transport from manufacturer

Printed Directories - Creation – Paper, cardboard and materials

Printed Directories - Distribution - Transport from printer

Printed Directories - Distribution - Interstate freight distribution

Printed Directories - Distribution - Local delivery to homes

Printed Directories - Distribution - Directory disposal & recycling

Online Directories - Design – Corporate Air Travel

Online Directories - Design - Fleet vehicles

Online Directories - Creation – Cloud-based Servers

Online Directories - Distribution - Transmission via internet

Online Directories - Distribution - Customer printing and disposal

Online Directories - Distribution - Customer device use

Online & Print Directories – Work from Home (WFH) emissions

### Non-quantified

Nil

### Outside emission boundary

### Non-attributable

Embodied emissions of customer devices

Embodied emissions of distribution vehicles



# Product process diagram

Creation (Print Directories)	
<ul> <li>Printing energy</li> <li>Printing water use</li> <li>Printing waste &amp; recycling</li> <li>Paper, cardboard and materials</li> <li>Transport from paper and board manufacturers</li> <li>Transport from printer</li> </ul>	
Design (Online and Print Directories)	
<ul> <li>Business travel - Air</li> <li>Business travel - Road</li> <li>Cloud-based servers</li> <li>WFH</li> </ul>	
Distribution (Online and Print Directories)	Excluded emission sources
<ul> <li>Interstate freight distribution</li> <li>Local delivery to homes</li> <li>Directory disposal &amp; recycling</li> <li>Customer printing and disposal</li> <li>Customer device use</li> </ul>	<ul> <li>Embodied emissions of customer devices</li> <li>Embodied emissions of distribution vehicles</li> </ul>
	<ul> <li>Printing energy</li> <li>Printing water use</li> <li>Printing waste &amp; recycling</li> <li>Paper, cardboard and materials</li> <li>Transport from paper and board manufacturers</li> <li>Transport from printer</li> </ul> Design (Online and Print Directories) <ul> <li>Business travel - Air</li> <li>Business travel - Road</li> <li>Cloud-based servers</li> <li>WFH</li> </ul> Distribution (Online and Print Directories) <ul> <li>Interstate freight distribution</li> <li>Local delivery to homes</li> <li>Directory disposal &amp; recycling</li> <li>Customer printing and disposal</li> </ul>



### Data management plan for non-quantified sources

There are no non-quantified sources in the emission boundary that require a data management plan.



# **4.EMISSIONS REDUCTIONS**

### **Emissions reduction strategy**

Thryv Australia commits to working towards a no less than a 7% year on year reduction of total emissions through to 2025.

Actions that will help us achieve this target include:

- A yearly review of our distribution supply chain and circulation of print material by market to reduce waste whilst maintaining our commitments in delivering information making it easy for people to find and connect.
- A yearly review of the content published within the directory to minimise redundant information.

Thryv Australia has maintained the carbon neutral status of its Yellow and White Pages directories since 2010, in support of its environmental policy to:

- o Integrate environmental management into our everyday operations
- o Improve our environmental efficiency and core sustainability
- Help our supply chain reduce their carbon footprint where possible

Our wider sustainability initiatives and commitments can be found here.

### **Emissions reduction actions**

Thryv Australia continually works to modify the amount of circulation in each printed directory title in line with moving age demographic and digital adoption; this reduces the amount of paper required for production. In FY22 Thryv Australia reduced the amount of paper used in the manufacturing of printed directories by 13% compared to FY21.

Thryv Australia has also worked to optimize delivery regions by age demographics for FY22 in order to reduce downstream emissions via distribution of the printed directory.

Furthermore, Thryv Australia adopted a 100% work from home policy for the whole of FY22. This has eliminated our emissions associated with staff commuting, office electricity use and base building energy, office paper and waste, and the use of refrigerants in office air conditioning.

Specific recent actions taken to reduce our carbon footprint include:

- Introduction of a work from anywhere policy in FY22, by closing all fixed office locations across Australia. With the overall view to reduce the need for these spaces and limit their environmental impact.
- Transitioned away from in-house servers to shared server services to reduce duplication and inefficiencies.



 In accordance with our current Australian Packaging Covenant Organisation (APCO) targets we have successfully implemented recycleable soft plastics in consumer packaging that display the Australiasian Recycling Logo (ARL) and Redcycle membership logo.

# **5.EMISSIONS SUMMARY**

### **Emissions over time**

The below table outlines the comparison of emissions over time for Thryv Australia.

Emissions since base year			
		Total tCO <sub>2</sub> -e	Emissions intensity of the functional unit
Base year:	2008–2009	178,632	NA
Year 2:	2010–11	96,737	NA
Year 3:	2011-2012	65,319	NA
Year 4:	2012-2013	54,009	NA
Year 5:	2013-2014	52,943	NA
Year 6:	2014-15	42,650	NA
Year 7:	2015-2016	32,072	NA
Year 8:	2016-2017	25,410	NA
Year 9:	2017-2018	22,427	NA
Year 10:	2018-2019	20,019	NA
Year 11:	2019-2020	15,347	NA
Year 12:	2020-2021	12,390	NA
Year 13:	2021-2022	9,528	NA

### Significant changes in emissions

The below table outlines the key movements between FY21 and FY22. Emission sources have been included that saw a variance of 5% or greater and represent 5% or more of the overall inventory.

Emission source name	Current year (tCO <sub>2</sub> -e)	Previous year (tCO <sub>2</sub> -e)	Detailed reason for change
Print Directories - Creation -			Based on new
Paper and coverboard - Core -	3,656.15	3,408.99	information provided by
Paper 36gsm (UPM) - Virgin			the manufacturer, new
paper content manufactured (t)			supplier-specific
			emissions factors have
			been used for FY2022
			which are higher than
			the default factors used
			for FY21.



Print Directories - Creation - Print consumables - Core (paper printing) - Solid waste to landfill (t)	894.06	952.85	Organic reduction in services. This is consistent with the overall reduction in books produced (and size of books) over the reporting period. This is reflective of the declining trend in the organisation's size and market share, with significant movement away from print based media in the current market.
Print Directories - Creation - Printer Energy - Core Singapore (printing) - Electricity Singapore (kWh)	787.72	911.16	Organic reduction in printed directories. See above.
Print Directories - Creation - Printer consumables - Core (paper printing) - Toner (t)	746.08	852.60	Organic reduction in printed directories. See above.
Print Directories - Creation - Paper transport - Core paper (36gsm) - UPM (Finland) to: Singapore Printer - Ocean transport (t.km)	573.36	721.47	Organic reduction in printed directories. See above.

**Note 1:** Thryv Australia's supply chain has varied at times from FY2021 to FY2022, with paper sourced from an additional paper manufacturer located in Sweden and a change in coverboard sourcing from China to Germany.

**Note 2**: Due to the impacts of the COVID-19 pandemic, Thryv Australia adopted a 100% work from home policy for FY2022. This means that electricity, waste and refrigerants associated with office use did not contribute to the FY2022 inventory. In effect there are no scope 2 emissions associated with this product any more. Electricity use has been calculated using the Climate Active WFH Emissions Calculator.

### Use of Climate Active carbon neutral products and services

N/A.



## **Product emissions summary**

Emission Source	tCO2-e
Print Directories - Creation - Paper and coverboard - Core - Paper 36gsm (UPM) - Virgin paper content manufactured (t)	3,656.15
Print Directories - Creation - Print consumables - Core (paper printing) - Solid waste to landfill (t)	894.06
Print Directories - Creation - Printer Energy - Core Singapore (printing) - Electricity Singapore (kWh)	787.72
Print Directories - Creation - Printer consumables - Core (paper printing) - Toner (t)	746.08
Print Directories - Creation - Paper transport - Core paper (36gsm) - UPM (Finland) to: Singapore Printer - Ocean transport (t.km)	573.36
Online & Print Directories - WFH emission	363.18
Print Directories - Design - Printer Energy - Core Singapore (printing) - Natural gas (GJ) - NGA Natural Gas combustion Scope 1/3	320.76
Print Directories - Creation - Paper and coverboard - Core - Paper 54gsm (UPM) - Virgin paper content manufactured (t)	310.16
Online & Print Directories - Distribution - Server emissions	241.00
Print Directories - Creation - Printer consumables - Core (paper printing) - Wood packaging (kg)	228.28
Print Directories - Distribution - Local - Smaller contractors (warehouse to homes) - Road transport (light commercial vehicle) (km)	225.09
Print Directories - Creation - Paper and coverboard - Core - coverboard (Germany) - Coverboard manufactured (t)	186.22
Print Directories - Distribution - International - Printer to warehouse - Ocean transport (t.km)	161.68
Print Directories - Creation - Printer consumables - Core (paper printing) - Glue (\$)	151.56
Print Directories - Creation - Printer consumables - Core (paper printing) - Chemicals (L)	81.78
Print Directories - Creation - Printer consumables - Core (paper printing) - Aluminium plates (kg)	81.31
Print Directories - Distribution - International - Printer to warehouse - Truck transport (t.km)	77.29



Online Directories - Distribution - Customer Printing - Customer paper and toner - Paper used for printing (based on number of online visits and duration per visit)	71.59
Print Directories - Creation - Printer consumables - Core (paper printing) - LDPE packaging (kg)	66.40
Print Directories - Creation - Paper transport - Core Cardboard - Germany to Singapore to Sydney- Ocean transport (t.km)	49.12
Print Directories - Creation - Paper transport - Core paper (54gsm) - UPM (Sweden) to: Singapore Printer - Ocean transport (t.km)	46.11
Online Directories - Distribution - Customer printing - Customer paper and toner - Paper landfilled (kg)	36.35
Print Directories - Creation - Paper and coverboard - Core - Paper 42gsm (UPM) - Virgin paper content manufactured (t)	33.09
Print Directories - Creation - Printer consumables - Core (paper printing) - Printing press materials (steel) (t)	30.66
Print Directories - Creation - Printer consumables - Core (paper printing) - Forklift (assumed similar to passanger car materials) (number)	30.58
Print Directories - Creation - Paper transport - Core Cardboard - Germany to Singapore to Sydney- Road transport (t.km)	22.27
Print Directories - Creation - Printer consumables - Core (paper printing) - Packaging- cardboard (kg)	11.69
Print Directories - Creation - Paper transport - Core paper (54gsm) - UPM (Sweden) to: Singapore Printer - Truck transport (t.km)	9.28
Print Directories - Creation - Paper transport - Core paper (36gsm) - UPM (Finland) to: Singapore Printer - Truck transport (t.km)	9.26
Print Directories - Creation - Paper transport - Core paper (42gsm) - UPM (Finland) to: Singapore Printer - Ocean transport (t.km)	6.78
Print Directories - Creation - Printer consumables - Core (paper printing) - Binder materials (steel) (kg)	5.92
Online Directories - Design - Online directory employees - Air travel - Air travel (km) Short economy class flights (>400km, ≤3,700km)	3.45
Print Directories - Creation - Printer consumables - Core (paper printing) - Wood pallets landfilled (kg)	2.81
Print Directories - Design - Print directory employees - Air travel - Air travel (km) Short economy class flights (>400km, ≤3,700km)	2.75
Print Directories - Creation - Plastic Wrapping - Plastic	



Wrapping - Polypropylene plastic (kg)	2.29
Print Directories - Distribution - Printer consumables - Core (paper printing) - Water use (kL)	0.43
Online Directories - Design - Online directory employees - Fleet Travel - Petrol (kL)	0.26
Print Directories - Design - Print directory employees - Fleet Travel - Petrol (kL)	0.21
Print Directories - Distribution - Paper and coverboard - Core - Paper (UPM) - Virgin content landfilled (t)	0.14
Print Directories - Creation - Paper transport - Core paper (42gsm) - UPM (Finland) to: Singapore Printer - Truck transport (t.km)	0.11
Print Directories - Creation - Printer consumables - Core (paper printing) - Liquid waste (L)	0.10
Online Directories - Distribution - Customer printing - Customer paper and toner - toner used for printing (kg)	0.09
Online Directories - Design - Online directory employees - Air travel - Air travel (km) Very short flights (≤400km)	0.09
Online Directories - Design - Online directory employees - Air travel - Air travel (km) Short business class flights (>400km, ≤3,700km)	0.07

Emissions intensity per functional unit	9,528
Number of functional units to be offset	1*
Total emissions to be offset	9,528

\* The reference unit is a combination of the two functional units that are the basis of the LCA: (i) all Yellow Pages and White Pages printed directories manufactured and delivered throughout Australia during FY22 and (ii) all Yellow Pages and White Pages online directory searches conducted during FY22.

No non-quantified emission sources were included in the carbon inventories for printed and online directories and therefore no uplift factors were required.



# 6.CARBON OFFSETS

### Offsets retirement approach

In a	arrears	
1.	Total number of eligible offsets banked from last year's report	53
2.	Total emissions footprint to offset for this report	9,528 tCO <sub>2</sub> -e
3.	Total eligible offsets required for this report	9,528
4.	Total eligible offsets purchased and retired for this report	9,475
5.	Total eligible offsets banked to use toward next year's report	0

### **Co-benefits**

### 1147.5 MW Natural gas based grid connected Combined cycle power generation project (India)

The co-benefits associated with this project are described in the <u>Project Design Document</u> in the Clean Development Mechanism database. A summary of these are provided below.

Social Well Being:

- The power plant contributes to empowerment of the vulnerable sections of the society including the scheduled caste and scheduled tribes through direct and indirect employment opportunities.
- Increased availability of electrical energy will in the long run reduce dependence on bio-mass based energy sources for domestic consumption. This improves the health of women in particular through reduction of indoor air pollution which currently kills 150,000 women in India every year.
- The development of a region from the Human Development perspective would result from
  improvements in life expectancy at birth, infant mortality, literacy/education, health, infrastructure,
  ability to cope with shocks and empowerment / having a voice in the institutions of state and
  society. It has been the experience of this country that industrial activity and income security
  often brings with it empowerment and allied infrastructure that benefit the peripheral areas.
  Increase in such industrial activity is facilitated by the electricity generated by the project activity.
- Promotes local skills, local entrepreneurship and community development.



Environmental Well Being:

- Adoption of combined cycle, an efficient technology as well as natural gas as a fuel with no ash and low sulphur content reduces local air pollution, water usage and generation of solid waste (fly ash) compared to the typical coal power plants in India. Usage of coal for power generation is not constrained by law but whose use is rather encouraged by the government policies in view of its availability and affordable prices is of particular importance.
- The dry low NOx type burner used in project activity reduces not only the NOx emissions but also water consumption.
- About 25 hectares of the total land area available (approximately 150 ha) for the project will be developed as greenbelt, lawns, horticulture and other forms of greenery, which is beyond statutory stipulation. The main objective of the green belt is not only to provide a barrier between the plant and the surrounding areas, but also be beneficial in many ways, such as retention of soil moisture, prevention of soil erosion, recharge of ground water and moderation of micro climate. Besides acting as a carbon sink, certain species of plant even absorb the pollutants while others can thrive in polluted atmosphere. A good part of the waste water shall be used in the project site for development and maintenance of this greenery. The trees that were uprooted while constructing the approach road etc were replanted in the green belt area
- Drainage system of the project has been developed after considering the contour of the site and natural water courses. Hence, there is negligible impact on the natural drainage pattern in and around the project site.

### Economic Well Being:

- Reduction of the electricity supply-deficit in the western region will inter-alia improve productivity of industry that is currently suffering from frequent power cuts and thereby enhance economic growth.
- Encourages developments in the local economy.

### Technological Well Being

- The combined cycle gas turbine applied is new, highly efficient (i.e. High temperature F class gas turbine having a higher fuel efficiency (i.e. 57% at 100% load) and less polluting and the demonstration effect could be important for diffusion of this technology in India (particularly in the context of high gas prices) instead of projects using higher GHG intensive fuels such as coal
- Further the project activity has many features which increases the fuel efficiency



# Eligible offsets retirement summary

Project description	Type of offset units	Registry	Date retired	Serial number (and hyperlink to registry transaction record)	Vintage	Stapled quantity	Eligible quantity (tCO <sub>2</sub> -e)	Eligible quantity used for previous reporting periods	Eligible quantity banked for future reporting periods	Eligible quantity used for this reporting period	Percentage of total (%)
Guohua Wulate Zhongqi Chuanjing Phase II Wind Farm Project	VCUs	Verra	27 Oct 2020	7614-411898721- 411914120-VCU-034-APX- CN-1-1200-21012014- 31122014-0	2014	0	15,400	15,347	0	53	1%
1147.5 MW Natural gas based grid connected Combined cycle power generation project (Kyoto Project #IN-1116)	CERs	ERsANREU31 Oct 2022285,095,274 – 285,104,748Refer to Appendix E for evidence of purchase and cancellation		CP2	0	9,475	0	0	9,475	99%	
Total offsets retired this report and used in this report										9,528	
Total offsets retired this report and banked for future reports 0											

Type of offset units	Quantity (used for this reporting period claim)	Percentage of total		
Certified Emissions Reductions (CERs)	9,475	99%		
Verified Carbon Units (VCUs)	53	1%		



1

# 7. RENEWABLE ENERGY CERTIFICATE (REC) SUMMARY

### Renewable Energy Certificate (REC) Summary

No RECs have been surrendered to reduce electricity emissions during the reporting period.



# APPENDIX A: ADDITIONAL INFORMATION

N/A



# APPENDIX B: ELECTRICITY SUMMARY

N/A - Due to the impacts of the COVID-19 pandemic, Thryv Australia adopted a 100% work from home policy for FY2022. This means that electricity, waste and refrigerants associated with office use did not contribute to the FY2022 inventory. As a result, there are no scope 2 emissions associated with the manufacturing of Thryv Australia's Yellow and White Pages directories. Electricity use as a scope 3 emissions source has been accounted for using the Climate Active WFH Emissions Calculator as well as data for electricity used by offshore printing facilities (estimated using a location-based approach).



# APPENDIX C: INSIDE EMISSIONS BOUNDARY

### Non-quantified emission sources

No non-quantified emission sources were included in the emissions boundary.

### **Excluded emission sources**

Attributable emissions sources can be excluded from the carbon inventory, but still considered as part of the emissions boundary if they meet **all three of the below criteria**. An uplift factor may not necessarily be applied.

- 1. A data gap exists because primary or secondary data cannot be collected (no actual data).
- 2. Extrapolated and proxy data cannot be determined to fill the data gap (**no projected data**).
- 3. An estimation determines the emissions from the process to be immaterial).

	No actual data	No projected data	Immaterial		
Embodied emissions of customer devices	Yes	Yes	Yes		
Embodied emissions of distribution vehicles	Yes	Yes	Yes		



# APPENDIX D: OUTSIDE EMISSION BOUNDARY

Non-attributable emissions have been assessed as not attributable to a product or service (do not carry, make or become the product/service) and are therefore not part of the carbon neutral claim. To be deemed attributable, an emission must meet two of the five relevance criteria. Emissions which only meet one condition of the relevance test can be assessed as non-attributable and therefore are outside the carbon neutral claim. Non-attributable emissions are detailed below.

- 1. <u>Size</u> The emissions from a particular source are likely to be large relative to the organisation's electricity, stationary energy and fuel emissions
- 2. <u>Influence</u> The responsible entity has the potential to influence the reduction of emissions from a particular source.
- <u>Risk</u> The emissions from a particular source contribute to the organisation's greenhouse gas risk exposure.
- 4. Stakeholders Key stakeholders deem the emissions from a particular source are relevant.
- <u>Outsourcing</u> The emissions are from outsourced activities previously undertaken within the organisation's boundary, or from outsourced activities typically undertaken within the boundary for comparable organisations.

Emission sources tested for relevance	(1) Size	(2) Influence	(3) Risk	(4) Stakeholders	(5) Outsourcing
Embodied emissions of customer devices	No	No	No	Yes*	No
Embodied emissions of distribution	No	No	No	Yes*	No**

vehicles

\* There is an argument that customer devices and distribution vehicles meet the definition of an attributable process given they directly carry the product through its life cycle. We have therefore also assessed these items against the exclusion conditions in Appendix C.

\*\* For comparable organisations with dedicated distribution vehicles this would be a relevant emission source. However, given Thryv Australia distribution is undertaken by volunteers using private vehicles predominantly used for private purposes, this emission source was not deemed relevant, on a materiality basis, to Thryv Australia.



# APPENDIX E: OFFSET EVIDENCE

The Australian National Registry of Emissions Units (ANREU) where CER transactions are documented does not have a public URL so evidence of purchase and cancellation of these units is provided below:

CER units: 9,475 units

Transact	ion ID		AU24556												
Current Status			Complete	Completed (4)											
				31/10/2022 13:22:56 (AEDT) 31/10/2022 02:22:56 (GMT)											
Transact	ion Typ	e	Cancellati	Cancellation (4)											
Transaction Initiator			Stuart, Be	Stuart, Benjamin Mathew Clarke											
Transaction Approver			Rockliff, N	Rockliff, Nathan Stephen											
Commer	ıt		Thryv Aus	Thryv Australia Financial Year 2021/2022 carbon offsets											
Transferri	ng Acco	ount						Aco	quiring Accou	nt					
Account Number		AU-2321							ccount umber	AU-2764					
Account Name		Carbon Financial Services Pt Ltd.	у.						Account Name Voluntary Cancellation – CP2 Account Holder Commonwealth of Australia						
Account	Holder	Carbon Financial Services Pt Ltd.	у.												
Transactio	on Bloci	ks													
Party	Туре	Transaction Type	Original CP	Current CP	ERF Project ID	NGER Facilit		NGER Faci	ility Name	Safeguard	Kyoto Project #	Vintage	Expiry Date	Serial Range	<u>Quantity</u>
IN	CER	Kyoto Voluntary Cancellation	2	2							IN-1116			285,095,274 - 285,104,748	9,475
Transactio	on Statu	ıs History													
Status D						s	tatus Cod	de							
31/10/2022 13:22:56 (AEDT) 31/10/2022 02:22:56 (GMT)							Completed (4)								
31/10/2022 13:22:56 (AEDT) 31/10/2022 02:22:56 (GMT)						C	hecked (N	No Discrepa	ancy) (2)						
31/10/2022 13:22:51 (AEDT) 31/10/2022 02:22:51 (GMT)						P	roposed (	1)							
31/10/2022 13:22:51 (AEDT) 31/10/2022 02:22:51 (GMT)				S	Sending (91)										
31/10/2022 02:22:51 (GMT)					A	ccount Ho	older Appro	oved (97)							
31/10/2022 12:54:43 (AEDT) 31/10/2022 01:54:43 (GMT)						А	waiting Ad	ccount Hold	der Approval (9	15)					





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