



Statement Period  
30 June 2020 - 30 September 2020

### Westpac DIY Super Working Account

Account Name  
MR JOHN PETER RUDAN & MRS ELSIE  
ROSE RUDAN ATF J & E RUDAN SUPER  
FUND

Customer ID  
7305 9090 RUDAN, JOHN PETER  
7305 9091 RUDAN, ELSIE ROSE

BSB Account Number  
036-077 408 172

Opening Balance	+ \$22,408.80
Total Credits	+ \$0.56
Total Debits	- \$0.00
Closing Balance	+ \$22,409.36

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

6.00%

### TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/20	STATEMENT OPENING BALANCE			22,408.80
31/07/20	Interest Paid		200/2 0.19	22,408.99
31/08/20	Interest Paid		200/2 0.19	22,409.18
30/09/20	Interest Paid		200/2 0.18	22,409.36
30/09/20	CLOSING BALANCE			22,409.36

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### CONVENIENCE AT YOUR FINGERTIPS

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### TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-077 40-8172  
Transaction fee(s) period 01 JUN 2020 to 31 AUG 2020

Total \$0.00
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### ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020

**For account: 6077/408172**  
Total interest credited \$5.16

These details are provided for your records and taxation purposes



Statement Period  
30 September 2020 - 31 December 2020

### Westpac DIY Super Working Account

Account Name  
MR JOHN PETER RUDAN & MRS ELSIE  
ROSE RUDAN ATF J & E RUDAN SUPER  
FUND

Customer ID  
7305 9090 RUDAN, JOHN PETER  
7305 9091 RUDAN, ELSIE ROSE

BSB Account Number  
036-077 408 172

Opening Balance	+ \$22,409.36
Total Credits	+ \$14,057.33
Total Debits	- \$2,310.00
Closing Balance	+ \$34,156.69

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999	① 301-1650 357-660		
17 Mar 2020	0.02 %			

### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/20	STATEMENT OPENING BALANCE			22,409.36
30/10/20	Interest Paid		230/2 0.18	22,409.54
30/10/20	Withdrawal-Osko Payment 1901109 Carter Woodgate Pty Ltd Rudan Super Fund 508770	① 2,310.00		20,099.54
04/11/20	Deposit Ato Ato005000013703941		② 14,056.60	34,156.14
30/11/20	Interest Paid		230/2 0.27	34,156.41
31/12/20	Interest Paid		230/2 0.28	34,156.69
31/12/20	CLOSING BALANCE			34,156.69

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② 850/1 - \$14315.60  
304 - \$259.

**TRANSACTION FEE SUMMARY**

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Fee(s) charged to account 036-077 40-8172

Transaction fee(s) period 01 SEP 2020 to 30 NOV 2020

Total \$0.00
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**MORE INFORMATION**

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

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

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

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at [westpac.com.au/westpaclive](http://westpac.com.au/westpaclive)

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Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**





Statement Period  
31 December 2020 - 31 March 2021

**Westpac DIY Super Working Account**

Account Name  
MR JOHN PETER RUDAN & MRS ELSIE  
ROSE RUDAN ATF J & E RUDAN SUPER  
FUND

Customer ID  
7305 9090 RUDAN, JOHN PETER  
7305 9091 RUDAN, ELSIE ROSE

BSB Account Number  
036-077 408 172

Opening Balance	+ \$34,156.69
Total Credits	+ \$0.83
Total Debits	- \$0.00
Closing Balance	+ \$34,157.52

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/20	STATEMENT OPENING BALANCE			34,156.69
29/01/21	Interest Paid	280/2	0.27	34,156.96
26/02/21	Interest Paid	280/2	0.26	34,157.22
31/03/21	Interest Paid	280/2	0.30	34,157.52
31/03/21	CLOSING BALANCE			34,157.52

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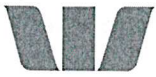


**TRANSACTION FEE SUMMARY**

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Fee(s) charged to account 036-077 40-8172  
Transaction fee(s) period 01 DEC 2020 to 28 FEB 2021

Total \$0.00
-----------------

Statement Period  
31 March 2021 - 30 June 2021**Westpac DIY Super Working Account**Account Name  
MR JOHN PETER RUDAN & MRS ELSIE  
ROSE RUDAN ATF J & E RUDAN SUPER  
FUNDCustomer ID  
7305 9090 RUDAN, JOHN PETER  
7305 9091 RUDAN, ELSIE ROSEBSB Account Number  
036-077 408 172

Opening Balance	+ \$34,157.52
Total Credits	+ \$0.84
Total Debits	- \$0.00
Closing Balance	+ \$34,158.36

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/21	STATEMENT OPENING BALANCE			34,157.52
30/04/21	Interest Paid		0.28	34,157.80
31/05/21	Interest Paid		0.28	34,158.08
30/06/21	Interest Paid		0.28	34,158.36
30/06/21	CLOSING BALANCE			34,158.36

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**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

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