

Statement Period 30 June 2020 - 30 September 2020

### **Westpac DIY Super Savings Account**

Account Name

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

Customer ID

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

BSB 036-077 Account Number 408 164

Opening Balance

+ \$14,772.32

**Total Credits** 

+ \$11,211.32

**Total Debits** 

- \$10,000.00

Closing Balance

+ \$15,983.64

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

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.05 %                    | 0.05 %                     | 0.05 %                      |
| Effective Date | Over<br>\$499999 |                           |                            |                             |
| 17 Mar 2020    | 0.05 %           |                           | 50                         |                             |

### **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                  |           |        |          | 14,772.32 |  |
| 03/07/20 | Deposit Dividend Nab Interim Div           |           |        |          |           |  |
|          | Dv211/01196359 FC: 272-83                  |           | 2399   | 636.60   | 15,408.92 |  |
| 03/07/20 | Deposit Dividend Mqg Dividend S00108865695 | 333,57    | 239/8  | 1,945.80 | 17,354.72 |  |
| 16/07/20 | Withdrawal Online 1085001 Tfr Westpac 55+  | 333737    |        |          |           |  |
|          | John Rudan Pension                         | 10,000.00 | 492.   |          | 7,354.72  |  |
| 31/07/20 | Interest Paid                              |           | 1/006  | 0.39     | 7,355.11  |  |
| 28/08/20 | Deposit Dividend Goodman Group             |           |        |          |           |  |
|          | Aug20/00826918                             |           | 618/5. | 528.75   | 7,883.86  |  |
| 28/08/20 | Deposit Dividend Gpt Dst 001248841339      |           | 618 4  | 580.88   | 8,464.74  |  |
| 28/08/20 | Deposit Dividend Dxs Dst 001242761457      |           | 618/3  | 675.70   | 9,140.44  |  |
| 31/08/20 | Interest Paid                              |           | 250/1  | 0.06     | 9,140.50  |  |
|          |  |           |        |          |           |  |



### **TRANSACTIONS**

| Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction |  |        |           |           |
|--|--|--------|-----------|-----------|
| DATE   | TRANSACTION DESCRIPTION DEBI   | IT     | CREDIT    | BALANCE   |
| 04/00/00   | December 19 Person 19 Pers |        |           |           |
| 31/08/20   | Deposit-Debenture/Note Interest Stockland Ltd  | ( 0 10 |           |           |
|  | Aug20/00846169   | 618/8  | 586.18    | 9,726.68  |
| 14/09/20   | Deposit Dividend Mgr Dst 001250878168  | 61817  | 359.73    | 10,086.41 |
| 15/09/20   | Deposit Syd Premium Pymt Aup20/00862703  | 238/14 | 209.62 UF | 10,296.03 |
| 18/09/20   | Deposit Dividend Woodside Int20/00668463 FC: 80.78   | 29/15  |           | 10,484.51 |
| 21/09/20   | Deposit Dividend Pmc FnI Div 001251241263  | 239/10 | 270.00 15 | 10,754.51 |
| 22/09/20   | Deposit Dividend Bhp Group Div   |        |           |           |
|  | Af382/01209003 FC-69833  | 2/256  | 1,630.61  | 12,385.12 |
| 24/09/20   | Deposit Dividend Tls Fnl Div 001250742501 FC: 283.54   | 239/12 | 661.60    | 13,046.72 |
| 30/09/20   | Interest Paid  | 250/1  | 0.29      | 13,047.01 |
| 30/09/20   | Deposit Dividend Anz Dividend A069/00757967 FC 395.04  | 239/2  | 921.75    | 13,968.76 |
| 30/09/20   | Deposit Dividend CBA Fnl Div 001249535575  | 239/6  | 2,014.88  | 15,983.64 |
| 30/09/20   | CLOSING BALANCE  | 1      |           | 15,983.64 |

### **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 40-8164 Transaction fee(s) period 01 JUN 2020 to 31 AUG 2020

Total \$0.00

# ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020

For account: 6077/408164 Total interest credited

\$18.52

These details are provided for your records and taxation purposes



**Westpac DIY Super Savings Account** 

Statement Period

30 September 2020 - 31 December 2020

Account Name

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

Customer ID

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

BSB 036-077 Account Number 408 164

Opening Balance

+ \$15,983.64

**Total Credits** 

+ \$7,046.20

**Total Debits** 

- \$15,000.00

Closing Balance

+ \$8,029.84

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.05 %                    | 0.05 %                     | 0.05 %                      |
| Effective Date | Over<br>\$499999 |                           |                            |                             |
| 17 Mar 2020    | 0.05 %           |                           |                            |                             |

### **TRANSACTIONS**

| Plea     | ase check all entries on this statement and p | promptly inform Westpac o | of any possible error or | unauthorised tra | ansaction |
|----------|---|---------------------------|--------------------------|------------------|-----------|
| DATE     | TRANSACTION DESCRIPTION                       |                           | DEBIT                    | CREDIT           | BALANCE   |
| 30/09/20 | STATEMENT OPENING BALANCE                     |                           |                          |                  | 15,983.64 |
| 01/10/20 | Deposit Dividend Amp Limited                  |                           |                          |                  |           |
|          | Spe20/01500915                                | FC: 163.84                | 239/1                    | 382.30           | 16,365.94 |
| 01/10/20 | Deposit Dividend Wesfarmers Ltd               |                           |                          |                  |           |
|          | Fin20/01117856                                | FC: 927.06                | 239/3                    | 2,163.15         | 18,529.09 |
| 08/10/20 | Deposit Dividend Brambles Limited             | 165.02                    |                          |                  |           |
|          | S00108865695                                  | 7073 3031                 | 239/5                    | 235.75           | 18,764.84 |
| 30/10/20 | Interest Paid                                 |                           | 280/1                    | 0.76             | 18,765.60 |
| 18/11/20 | Withdrawal Online 1077803 Tfr Wes             | tpac esa Jp               | ngevill                  |                  |           |
|          | Rudan Pension                                 |                           | 15,000.00 492            |                  | 3,765.60  |
| 30/11/20 | Interest Paid                                 |                           | 200/                     | 0.50             | 3,766.10  |
| 10/12/20 | Deposit Dividend Nab Final Div                |                           | 07.01                    |                  |           |
|          | Dv212/00684693                                | Fc: 22.83                 | 239/0                    | 636.60           | 4,402.70  |



### **TRANSACTIONS**

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| DATE     | TRANSACTION DESCRIPTION   | DEBIT              | CREDIT   | BALANCE  |
|----------|---|--------------------|----------|----------|
| 16/12/20 | Deposit Dividend Anz Dividend A070/00752424   | FC: 553 OS 251/2   | 1,290.45 | 5,693.15 |
| 18/12/20 | Deposit Dividend WBC Dividend   | 27.6 /             |          |          |
|          | 001254251199  | FC: 375,99 0391/14 | 877.30   | 6,570.45 |
| 22/12/20 | Deposit Dividend Mqg Itm Div 001254454130 S   | 33,74 87561 339/8  | 1,459.35 | 8,029.80 |
| 31/12/20 | Deposit Dividend WBC Dividend 001254251199 Deposit Dividend Mqg Itm Div 001254454130 Statement Paid | 250/1              | 0.04     | 8,029.84 |
| 31/12/20 | CLOSING BALANCE   | 201                |          | 8,029.84 |

### **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 40-8164 Transaction fee(s) period 01 SEP 2020 to 30 NOV 2020

| Total<br>\$0.00 |  |  |
|-----------------|--|--|
| \$0.00          |  |  |





Westpac DIY Super Savings Account

Statement Period

31 December 2020 - 31 March 2021

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

408 164

Opening Balance

+ \$8,029.84

**Total Credits** 

+ \$12,322.27

**Total Debits** 

- \$0.00

Closing Balance

+ \$20,352.11

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

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.05 %                    | 0.05 %                     | 0.05 %                      |
| Effective Date | Over<br>\$499999 |                           |                            |                             |
| 17 Mar 2020    | 0.05 %           |                           |                            |                             |

### **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   |
|----------|---|----------------|----------|-----------|
| 31/12/20 | STATEMENT OPENING BALANCE                     |                |          | 8,029.84  |
| 29/01/21 | Interest Paid                                 | 250/1.         | 0.06     | 8,029.90  |
| 25/02/21 | Deposit Dividend Goodman Group                |                |          |           |
|          | Feb21/00827349                                | 238/5.         | 528.75   | 8,558.65  |
| 26/02/21 | Interest Paid                                 | 280/1.         | 0.06     | 8,558.71  |
| 26/02/21 | Deposit Dividend Gpt Dst 001256477507         | 238/4          | 824.47   | 9,383.18  |
| 26/02/21 | Deposit Dividend Dxs Dst 001255455591         | 238/3          | 835.20   | 10,218.38 |
| 26/02/21 | Deposit-Debenture/Note Interest Stockland Ltd | ,              |          |           |
|          | Feb21/00844537                                | 238/8.         | 624.89   | 10,843.27 |
| 01/03/21 | Deposit Dividend Mgr Dst 001255629479         | 238/7.         | 575.57   | 11,418.84 |
| 18/03/21 | Deposit Dividend Pmc Itm Div 001257942776     | :11571 239/10  | 270.00   | 11,688.84 |
| 23/03/21 | Deposit Dividend Bhp Group Div                | - 1 0          |          |           |
|          | Ai383/01194285                                | 1214.49 239/3. | 2,833.82 | 14,522.66 |
|          |   |                |          |           |



### **TRANSACTIONS**

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| DATE     | TRANSACTION DESCRIPTION                   | D          | EBIT                      | CREDIT   | BALANCE   |
|----------|---|------------|---------------------------|----------|-----------|
| 24/03/21 | Deposit Dividend Woodside Fin20/00667141  | FC: 34.09  | 239/13<br>239/12<br>239/6 | 79.54    | 14,602.20 |
| 26/03/21 | Deposit Dividend Tls Itm Div 001257794872 | FC: 283 54 | ə39√1 <u>2</u> .          | 661.60   | 15,263.80 |
| 30/03/21 | Deposit Dividend CBA Itm Div 001256366719 | FC: 132171 | 259/6                     | 3,084.00 | 18,347.80 |
| 31/03/21 | Interest Paid                             |            | 250/1                     | 0.55     | 18,348.35 |
| 31/03/21 | Deposit Dividend Wesfarmers Ltd           |            | 1                         |          |           |
|          | Int21/01111531                            | FC: 858715 | 229/13                    | 2,003.76 | 20,352.11 |
| 31/03/21 | CLOSING BALANCE                           |            |                           |          | 20,352.11 |

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### TRANSACTION FEE SUMMARY

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Fee(s) charged to account 036-077 40-8164 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 Savings 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

408 164

Opening Balance

+ \$20,352.11

**Total Credits** 

+ \$1,889.86

**Total Debits** 

- \$0.00

Closing Balance

+ \$22,241.97

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

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.05 %                    | 0.05 %                     | 0.05 %                      |
| Effective Date | Over<br>\$499999 |                           |                            |                             |
| 17 Mar 2020    | 0.05 %           |                           |                            |                             |

### **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   |
|----------|-----------------------------------|------------|----------|----------|-----------|
| 31/03/21 | STATEMENT OPENING BALANCE         |            |          |          | 20,352.11 |
| 08/04/21 | Deposit Dividend Brambles Limited | 17213      | Domest . |          |           |
|          | S00108865695                      | 7377 31.62 | P\$ 15.  | 245.90   | 20,598.01 |
| 30/04/21 | Interest Paid                     |            |          | 0.84     | 20,598.85 |
| 31/05/21 | Interest Paid                     |            | 250/1    | 0.87     | 20,599.72 |
| 25/06/21 | Deposit Dividend WBC Dividend     |            |          |          |           |
|          | 001260833636                      | FC: 703.46 | 239/14   | 1,641.40 | 22,241.12 |
| 30/06/21 | Interest Paid                     |            | 290/1    | 0.85     | 22,241.97 |
| 30/06/21 | CLOSING BALANCE                   |            |          |          | 22,241.97 |

### **CONVENIENCE AT YOUR FINGERTIPS**

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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. If you are a business customer, please go to westpac.com.au/businessdispute

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/, 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 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/

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#### THANK YOU FOR BANKING WITH WESTPAC