



Statement Period
30 June 2021 - 30 September 2021

Westpac DIY Super Savings Account

MR J P RUDAN
506/63 KISHORN RD
MOUNT PLEASANT WA 6153

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	+ \$22,241.97
Total Credits	+ \$22,066.44
Total Debits	- \$10,000.00
Closing Balance	+ \$34,308.41

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$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
30/06/21	STATEMENT OPENING BALANCE			22,241.97
01/07/21	Deposit Dividend Anz Dividend A071/00740194		2,580.90	24,822.87
02/07/21	Deposit Dividend Nab Interim Div Dv221/01175060		1,273.20	26,096.07
02/07/21	Deposit Dividend Mqg Fnl Div 001261062337		3,621.35	29,717.42
09/07/21	Withdrawal Online 1963437 Tfr Westpac 55+ Pension John	10,000.00		19,717.42
30/07/21	Interest Paid		0.91	19,718.33
26/08/21	Deposit Dividend Goodman Group Aug21/00827657		528.75	20,247.08
30/08/21	Deposit Dividend Dxs Dst 001262694259		667.00	20,914.08
31/08/21	Interest Paid		0.86	20,914.94
31/08/21	Deposit Dividend Mgr Dst 001262867462		611.54	21,526.48

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/21	Deposit Dividend Gpt Dst 001263686927		830.72	22,357.20
31/08/21	Deposit-Debenture/Note Interest Stockland Ltd Aug21/00842667		735.49	23,092.69
16/09/21	Deposit Dividend Pmc Fnl Div 001265287516		360.00	23,452.69
21/09/21	Deposit Dividend Bhp Group Div Af384/01190050		5,867.70	29,320.39
23/09/21	Deposit Dividend Tls Fnl Div 001265022662		661.60	29,981.99
24/09/21	Deposit Dividend Woodside Int21/00657992		213.38	30,195.37
29/09/21	Deposit Dividend CBA Fnl Div 001263536184		4,112.00	34,307.37
30/09/21	Interest Paid		1.04	34,308.41
30/09/21	CLOSING BALANCE			34,308.41

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**ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021****For account: 6077/408164**

Total interest credited

\$5.27

These details are provided for your records and taxation purposes

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.

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Statement Period
30 September 2021 - 31 December 2021**Westpac DIY Super Savings Account**MR J P RUDAN
506/63 KISHORN RD
MOUNT PLEASANT WA 6153Account 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
036-077 408 164

Opening Balance	+ \$34,308.41
Total Credits	+ \$15,590.13
Total Debits	- \$16,450.00
Closing Balance	+ \$33,448.54

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/21	STATEMENT OPENING BALANCE			34,308.41
07/10/21	Deposit Dividend Wesfarmers Ltd Fin21/01105402		2,049.30	36,357.71
14/10/21	Deposit Dividend Brambles Limited S00108865695		267.71	36,625.42
29/10/21	Interest Paid		1.42	36,626.84
30/11/21	Interest Paid		1.60	36,628.44
02/12/21	Deposit Wesfarmers Ltd Rca21/01223955		4,554.00	41,182.44
03/12/21	Withdrawal Online 1641449 Tfr Westpac 55+ Pension Jp	10,000.00		31,182.44
14/12/21	Deposit Dividend Mqg Itm Div 001269901256		2,940.32	34,122.76
15/12/21	Deposit Dividend Nab Final Div Dv222/00658332		1,421.74	35,544.50

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
16/12/21	Deposit Dividend Anz Dividend A072/00727827		2,654.64	38,199.14
17/12/21	Withdrawal Online 1363408 Tfr Westpac esa Jp Pension Short 2	6,450.00		31,749.14
21/12/21	Deposit Dividend WBC Dividend 001269371076		1,698.00	33,447.14
31/12/21	Interest Paid		1.40	33,448.54
31/12/21	CLOSING BALANCE			33,448.54

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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.

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Statement Period
31 December 2021 - 31 March 2022**Westpac DIY Super Savings Account**Account Name
MR JOHN PETER RUDANMR J P RUDAN
506/63 KISHORN RD
MOUNT PLEASANT WA 6153Customer ID
7305 9090 RUDAN, JOHN PETERBSB Account Number
036-077 408 164

Opening Balance	+ \$33,448.54
Total Credits	+ \$24,203.29
Total Debits	- \$0.00
Closing Balance	+ \$57,651.83

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/21	STATEMENT OPENING BALANCE			33,448.54
31/01/22	Interest Paid		1.42	33,449.96
24/02/22	Deposit Dividend Goodman Group Feb22/00828185		528.75	33,978.71
28/02/22	Interest Paid		1.28	33,979.99
28/02/22	Deposit Dividend Mgr Dst 001271475322		611.54	34,591.53
28/02/22	Deposit Dividend Gpt Dst 001271779584		618.35	35,209.88
28/02/22	Deposit Dividend Dxs Dst 001271199995		812.00	36,021.88
28/02/22	Deposit-Debenture/Note Interest Stockland Ltd Feb22/00842619		663.60	36,685.48
09/03/22	Deposit Syd Scheme Pymt Aud01/00883136		10,018.75	46,704.23
18/03/22	Deposit Dividend Pmc Div 001272732371		270.00	46,974.23
23/03/22	Deposit Dividend Woodside Fin21/00656830		760.02	47,734.25
28/03/22	Deposit Dividend Bhp Group Div Ai385/00490048		4,496.09	52,230.34

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/03/22	Deposit Dividend Wesfarmers Ltd Int22/01107680		1,821.60	54,051.94
30/03/22	Deposit Dividend CBA Itm Div 001272259040		3,598.00	57,649.94
31/03/22	Interest Paid		1.89	57,651.83
31/03/22	CLOSING BALANCE			57,651.83

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Before making a decision about any of our products, please read all the terms and conditions available at

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506/63 KISHORN RD
MOUNT PLEASANT WA 6153Customer ID
7305 9090 RUDAN, JOHN PETERBSB Account Number
036-077 408 164

Opening Balance	+ \$57,651.83
Total Credits	+ \$2,680.98
Total Debits	- \$7,000.00
Closing Balance	+ \$53,332.81

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 %	0.05 %	0.05 %	0.05 %
17 May 2022	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %
17 May 2022	0.10 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/22	STATEMENT OPENING BALANCE			57,651.83
01/04/22	Deposit Dividend TIs Itm Div 001274853024		661.60	58,313.43
14/04/22	Deposit Dividend Brambles Limited S00108865695		283.13	58,596.56
29/04/22	Interest Paid		2.32	58,598.88
12/05/22	Withdrawal Online 1298641 Tfr Westpac esa Jp Rudan Pension	7,000.00		51,598.88
31/05/22	Interest Paid		3.37	51,602.25
24/06/22	Deposit Dividend WBC Dividend 001278034882		1,726.30	53,328.55
30/06/22	Interest Paid		4.26	53,332.81
30/06/22	CLOSING BALANCE			53,332.81



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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/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au