



Statement Period
24 August 2021 - 24 November 2021

Westpac Business One Flexi

Account Name
MR SHANE ANTHONY O'BRIEN & MRS
DONNA LEE O'BRIEN ATF S & D
O'BRIEN SUPER FUND

Customer ID
8310 7676 O'BRIEN, SHANE
ANTHONY
8312 1686 O'BRIEN, DONNA LEE

BSB Account Number
034-122 519 586

Opening Balance	+ \$49,166.32
Total Credits	+ \$153,038.93
Total Debits	- \$47,976.87
Closing Balance	+ \$154,228.38

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

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
24/08/21	STATEMENT OPENING BALANCE			49,166.32
01/09/21	Transaction Fee	1.00		49,165.32
02/09/21	Withdrawal Online 6896000 Bpay Bth Anreo Bth entitlement	1,050.00		48,115.32
15/09/21	Deposit Dividend Perls Viii Dst 001267236406		921.80	49,037.12
16/09/21	Deposit Dividend Aef Div 001266021766		200.00	49,237.12
16/09/21	Deposit Dividend Accent Group Ltd Sep21/00804730		325.00	49,562.12
21/09/21	Deposit Dividend Bhp Group Div Af384/01048315		5,430.54	54,992.66
22/09/21	Deposit Dividend Azj Limited Sep21/00838486		720.00	55,712.66
22/09/21	Deposit Dividend loof Dividend S00060501211		1,380.00	57,092.66



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
22/09/21	Deposit Dividend Sonic Healthcare Fin21/00826042		1,693.45	58,786.11
23/09/21	Deposit Dividend Adh Fnl Div 001267509436		750.00	59,536.11
23/09/21	Deposit Dividend Tls Fnl Div 001264932843		1,838.08	61,374.19
23/09/21	Deposit Dividend Rio Tinto Ltd Int21/00143183		8,360.66	69,734.85
24/09/21	Payment By Authority To Westpac Securiti B Semi 36865878-00	29,912.87		39,821.98
28/09/21	Deposit Dividend Coles Group Ltd Fin21/01096411		840.00	40,661.98
01/10/21	Deposit Dividend Ppe Fnl Div 001267693688		120.00	40,781.98
01/10/21	Deposit S & D O'Brien Su Close Account		24.68	40,806.66
01/10/21	Transaction Fee	6.50		40,800.16
06/10/21	Deposit Dividend Idx Div Payment Oct21/00801782		350.00	41,150.16
07/10/21	Deposit Dividend Cim Limited Oct21/00823691		840.00	41,990.16
15/10/21	Deposit Dividend Perls Viii Dst 001268524767		299.80	42,289.96
15/10/21	Deposit Cbape 001268540326		100,000.00	142,289.96
18/10/21	Deposit Dividend Eol Fnl Div 001268379434		120.00	142,409.96
18/10/21	Deposit Dividend Vdhg Payment Oct21/00801351		767.61	143,177.57
18/10/21	Deposit Dividend Vacf Payment Oct21/00800882		847.56	144,025.13
18/10/21	Deposit Dividend Vgs Payment Oct21/00805210		959.26	144,984.39
20/10/21	Deposit Tcl Payment Rpa21/00827128		119.10	145,103.49
28/10/21	Deposit Dividend Centuria Industr S00060501211		324.38	145,427.87
29/10/21	Deposit Dividend Rural Funds Rff S00060501211		328.21	145,756.08
01/11/21	Transaction Fee	6.50		145,749.58
08/11/21	Withdrawal Online 0206867 Bpay Acq Nrri 2 Acq Entitlement	16,000.00		129,749.58
12/11/21	Deposit Online 2842697 Tfr Westpac Cho Loan Repayment		5,150.00	134,899.58
12/11/21	Deposit - Telephone Banking Self-Service 8430204 Funds Transfer 12-Nov		1,000.00	135,899.58
12/11/21	Withdrawal - Telephone Bank Self-Service 8430106 Funds Transfer 12-Nov	1,000.00		134,899.58
22/11/21	Deposit Acorn Capital Ref21/00800261		5,153.60	140,053.18
23/11/21	Deposit Westpac Securiti S St1 37324431-00		2,475.05	142,528.23
23/11/21	Deposit Westpac Securiti S Lme 37324388-00		2,500.05	145,028.28



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
23/11/21	Deposit Westpac Securiti S Dtc 37324407-00		2,775.05	147,803.33
23/11/21	Deposit Westpac Securiti S Wsp 37324454-00		6,425.05	154,228.38
24/11/21	CLOSING BALANCE			154,228.38

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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 034-122 51-9586

01 SEP 2021		Volume	Unit Price	Fee
Total	Electronic Credits	2	\$0.50	\$1.00
\$1.00				
01 OCT 2021		Volume	Unit Price	Fee
Total	Electronic Credits	11	\$0.50	\$5.50
	Electronic Debits	2	\$0.50	\$1.00
\$6.50				
01 NOV 2021		Volume	Unit Price	Fee
Total	Electronic Credits	13	\$0.50	\$6.50
\$6.50				

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/

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.

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