



## Westpac Cash Investment Account

Statement Period  
31 March 2023 - 30 June 2023

Account Name  
**INFENSUS PTY LTD ATF INFENSUS  
SUPERANNUATION FUND**

Customer ID  
**6607 3432 INFENSUS PTY LTD**

BSB  
**032-539** Account Number  
**414 334**

Opening Balance	+ \$9,276.96
Total Credits	+ \$10,266.10
Total Debits	- \$0.00
<b>Closing Balance</b>	<b>+ \$19,543.06</b>

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

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
28 Feb 2023	1.30 %	1.30 %	1.30 %	1.30 %
12 May 2023	1.30 %	1.30 %	1.30 %	1.30 %
20 Jun 2023	1.30 %	1.30 %	1.30 %	1.30 %

Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999 to \$999999	Over \$999999 to \$4999999
28 Feb 2023	1.30 %	1.60 %	1.60 %	2.25 %
12 May 2023	1.30 %	1.85 %	1.85 %	2.50 %
20 Jun 2023	1.55 %	2.10 %	2.10 %	2.75 %

Effective Date	Over \$4999999
28 Feb 2023	2.25 %
12 May 2023	2.50 %
20 Jun 2023	2.75 %



## Interest Rate Continued

## BONUS INTEREST RATES (PER ANNUM)

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$19999	Portion of balance over \$19999 to \$49999	Portion of balance over \$49999 to \$99999
28 Feb 2023	0.10 %	0.10 %	0.10 %	0.10 %

  

Effective Date	Portion of balance over \$99999 to \$249999	Portion of balance over \$249999 to \$499999	Portion of balance over \$499999 to \$999999	Portion of balance over \$999999 to \$4999999
28 Feb 2023	0.10 %	0.10 %	0.10 %	0.10 %

  

Effective Date	Portion of balance over \$4999999
28 Feb 2023	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
<b>31/03/23</b>	<b>STATEMENT OPENING BALANCE</b>			<b>9,276.96</b>
06/04/23	Deposit Dividend Adh Itm Div 001295091203		1,080.00	10,356.96
28/04/23	Interest Paid		10.09	10,367.05
01/05/23	Deposit Dividend Harvey Norman S00037304140		130.00	10,497.05
31/05/23	Interest Paid		12.32	10,509.37
01/06/23	Deposit Dividend Ddr Div 001296751227		300.00	10,809.37
01/06/23	Deposit Dividend Boq Itm Div 001295981356		2,299.40	13,108.77
27/06/23	Deposit Dividend WBC Dividend 001296317083		6,419.70	19,528.47
30/06/23	Interest Paid		14.59	19,543.06
<b>30/06/23</b>	<b>CLOSING BALANCE</b>			<b>19,543.06</b>

## 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 9155 7700 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)

### **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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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](http://www.moneysmart.gov.au).

### **Understanding comprehensive credit reporting**

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

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For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).



### We've updated our Privacy Statement and Notices

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions, the full Privacy Statement, and supplementary privacy notices can be found at: [www.westpac.com.au/privacy/privacy-statement](http://www.westpac.com.au/privacy/privacy-statement)

This statement applies to our Australian financial products and services.

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Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
30 December 2022 - 31 March 2023

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**INFENSUS PTY LTD ATF INFENSUS  
SUPERANNUATION FUND**

Customer ID  
**6607 3432 INFENSUS PTY LTD**

BSB Account Number  
**032-539 414 334**

Opening Balance	+ \$34,107.64
Total Credits	+ \$419.32
Total Debits	- \$25,250.00
Closing Balance	+ \$9,276.96

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

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
16 Dec 2022	1.30 %	1.30 %	1.30 %	1.30 %
Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999	
16 Dec 2022	1.30 %	1.30 %	1.30 %	
Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
21 Feb 2023	1.30 %	1.30 %	1.30 %	1.30 %
Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999 to \$999999	Over \$999999
21 Feb 2023	1.30 %	1.60 %	1.60 %	2.25 %
Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
28 Feb 2023	1.30 %	1.30 %	1.30 %	1.30 %
Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999 to \$999999	Over \$999999 to \$4999999
28 Feb 2023	1.30 %	1.60 %	1.60 %	2.25 %
Effective Date	Over \$4999999			
28 Feb 2023	2.25 %			



## Interest Rate Continued

## BONUS INTEREST RATES (PER ANNUM)

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$19999	Portion of balance over \$19999 to \$49999	Portion of balance over \$49999 to \$99999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.30 %
21 Feb 2023	0.10 %	0.10 %	0.10 %	0.10 %

  

Effective Date	Portion of balance over \$99999 to \$249999	Portion of balance over \$249999 to \$499999	Portion of balance over \$499999 to \$999999	Portion of balance over \$999999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.00 %
21 Feb 2023	0.10 %	0.10 %	0.10 %	0.00 %

  

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$19999	Portion of balance over \$19999 to \$49999	Portion of balance over \$49999 to \$99999
28 Feb 2023	0.10 %	0.10 %	0.10 %	0.10 %

  

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28 Feb 2023	0.10 %	0.10 %	0.10 %	0.10 %

  

Effective Date	Portion of balance over \$4999999
28 Feb 2023	0.00 %

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/12/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>34,107.64</b>
31/01/23	Interest Paid		38.87	34,146.51
28/02/23	Interest Paid		34.05	34,180.56
01/03/23	Deposit Dividend Ddr Div 001290153441		75.00	34,255.56
06/03/23	Withdrawal-Osko Payment 1603875 Mr Gregory John Oliver & Mrs Leo Pension Greg	4,950.00		29,305.56
06/03/23	Withdrawal-Osko Payment 1606892 Mr Gregory John Oliver & Mrs Leo Pension Greg	10,000.00		19,305.56
06/03/23	Withdrawal-Osko Payment 1680828 Mr Gregory John Oliver & Mrs Leo Pension Leonie	5,000.00		14,305.56
06/03/23	Withdrawal-Osko Payment 1694538 Mr Gregory John Oliver & Mrs Leo Pension Leonie	5,300.00		9,005.56
24/03/23	Deposit Dividend Agl Payment Aui23/00852941		256.00	9,261.56
31/03/23	Interest Paid		15.40	9,276.96
<b>31/03/23</b>	<b>CLOSING BALANCE</b>			<b>9,276.96</b>



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We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

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**THANK YOU FOR BANKING WITH WESTPAC**





Statement Period  
30 September 2022 - 30 December 2022

## Westpac Cash Investment Account

Account Name  
INFENSUS PTY LTD ATF INFENSUS  
SUPERANNUATION FUND

Customer ID  
6607 3432 INFENSUS PTY LTD

BSB Account Number  
032-539 414 334

Opening Balance	+ \$2,315.96
Total Credits	+ \$43,380.58
Total Debits	- \$11,588.90
Closing Balance	+ \$34,107.64

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

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %
18 Oct 2022	1.00 %	1.10 %	1.10 %	1.10 %
24 Oct 2022	1.10 %	1.10 %	1.10 %	1.10 %
09 Nov 2022	1.20 %	1.20 %	1.20 %	1.20 %
16 Dec 2022	1.30 %	1.30 %	1.30 %	1.30 %

Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %
18 Oct 2022	1.10 %	1.10 %	1.10 %
24 Oct 2022	1.10 %	1.10 %	1.10 %
09 Nov 2022	1.20 %	1.20 %	1.20 %
16 Dec 2022	1.30 %	1.30 %	1.30 %

### BONUS INTEREST RATES (PER ANNUM)

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$19999	Portion of balance over \$19999 to \$49999	Portion of balance over \$49999 to \$99999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.30 %

Effective Date	Portion of balance over \$99999 to \$249999	Portion of balance over \$249999 to \$499999	Portion of balance over \$499999 to \$4999999	Portion of balance over \$4999999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.00 %



## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/09/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>2,315.96</b>
24/10/22	Withdrawal-Osko Payment 1112683 Super Audits Audit fee 1/2	165.00		2,150.96
25/10/22	Withdrawal-Osko Payment 1990748 Best Tax Strategies Inv 1477 half	1,650.00		500.96
27/10/22	Deposit CBA Balance 2022 asses		2,373.34	2,874.30
27/10/22	Deposit Ato Ato006000017258933		17,961.20	20,835.50
31/10/22	Interest Paid		4.12	20,839.62
14/11/22	Deposit Dividend Harvey Norman S00037304140		175.00	21,014.62
17/11/22	Deposit Dividend Boq Fnl Div 001285516845		2,759.28	23,773.90
30/11/22	Interest Paid		21.31	23,795.21
01/12/22	Deposit Dividend Ddr Div 001286129919		390.00	24,185.21
06/12/22	Withdrawal-Osko Payment 1814766 Automic Pty Ltd	9,773.90		14,411.31
14/12/22	Deposit Dividend Nab Final Div Dv232/00546992		7,004.40	21,415.71
15/12/22	Deposit Dividend Anz Dividend A074/00628608		6,796.16	28,211.87
20/12/22	Deposit Dividend WBC Dividend 001286414248		5,869.44	34,081.31
30/12/22	Interest Paid		26.33	34,107.64
<b>30/12/22</b>	<b>CLOSING BALANCE</b>			<b>34,107.64</b>

## 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 032-539 41-4334

Transaction fee(s) period 01 SEP 2022 to 30 NOV 2022

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



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30 June 2022 - 30 September 2022

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**INFENSUS PTY LTD ATF INFENSUS  
SUPERANNUATION FUND**

Customer ID  
**6607 3432 INFENSUS PTY LTD**

BSB Account Number  
**032-539 414 334**

Opening Balance	+ \$32,249.65
Total Credits	+ \$13,377.03
Total Debits	- \$43,310.72
Closing Balance	+ \$2,315.96

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

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
14 Dec 2020	0.05 %	0.05 %	0.05 %	0.05 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
14 Dec 2020	0.05 %	0.10 %	0.10 %
22 Jul 2022	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %
20 Sep 2022	1.00 %	1.00 %	1.00 %

### BONUS INTEREST RATES (PER ANNUM)

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$19999	Portion of balance over \$19999 to \$49999	Portion of balance over \$49999 to \$99999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.30 %

Effective Date	Portion of balance over \$99999 to \$249999	Portion of balance over \$249999 to \$499999	Portion of balance over \$499999 to \$4999999	Portion of balance over \$4999999
14 Dec 2020	0.30 %	0.30 %	0.30 %	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
<b>30/06/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>32,249.65</b>
01/07/22	Deposit Dividend Anz Dividend A073/00629803		4,759.20	37,008.85
05/07/22	Deposit Dividend Nab Interim Div Dv231/01050599		6,555.40	43,564.25
08/07/22	Payment By Authority To Westpac Securiti B Sfr 38886658-00	12,289.95		31,274.30
14/07/22	Payment By Authority To Westpac Securiti B Sfr 38911611-00	20,172.17		11,102.13
29/07/22	Interest Paid		1.33	11,103.46
02/08/22	Withdrawal Mobile 9239999 Bpay 2022 Anz P Anz Spp	10,848.60		254.86
31/08/22	Interest Paid		0.39	255.25
01/09/22	Deposit Dividend Ddr Div 001280551708		390.00	645.25
23/09/22	Deposit Dividend Adh Fnl Div 001284179200		1,350.00	1,995.25
27/09/22	Deposit Dividend Agl Payment Auf22/00871893		320.00	2,315.25
30/09/22	Interest Paid		0.71	2,315.96
<b>30/09/22</b>	<b>CLOSING BALANCE</b>			<b>2,315.96</b>

## 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 032-539 41-4334

Transaction fee(s) period 01 JUN 2022 to 31 AUG 2022

Total \$0.00
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## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022

**For account: 2539/414334**

Total interest credited

\$47.68

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 9155 7700 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)

### **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/)

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](http://www.moneysmart.gov.au).

### **Understanding comprehensive credit reporting**

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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**THANK YOU FOR BANKING WITH WESTPAC**