



Statement Period
14 April 2022 - 15 July 2022

Westpac DIY Super Working Account



FAINEANT PTY LTD
PO BOX 1580
VICTOR HARBOR SA 5211

047

Account Name
FAINEANT PTY. LTD. ATF ESTHER
RUBERL SUPERANNUATION FUND

Customer ID
6533 4423 FAINEANT PTY. LTD.

BSB Account Number
033-180 235 827

Opening Balance	+ \$1,067.60
Total Credits	+ \$32,400.00
Total Debits	- \$33,018.00
Closing Balance	+ \$449.60

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

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/04/22	STATEMENT OPENING BALANCE			1,067.60
19/04/22	Deposit Online 2841599 Tfr Westpac Diy xfer		11,200.00	12,267.60
19/04/22	Withdrawal-Osko Payment 1869914 E Ruberl and I Moffatt Pension Pmts	10,000.00		2,267.60
19/04/22	Withdrawal Mobile 0174087 Bpay Tax Office Bas3Qtr	1,129.00		1,138.60
29/04/22	Deposit Online 2426403 Tfr Westpac Diy Xfer		1,000.00	2,138.60
29/04/22	Withdrawal Mobile 7284329 Bpay Srovc Lan VIC Land Tax	935.00		1,203.60
29/04/22	Withdrawal Mobile 8865411 Bpay Mellor Ols Deedvariation	485.00		718.60
02/05/22	Payment By Authority To Myob Australia Myob 2-10002759659	29.00		689.60
18/05/22	Deposit Online 2014506 Tfr Westpac Diy xfer		11,000.00	11,689.60

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
18/05/22	Withdrawal-Osko Payment 1018466 E Ruberl and I Moffatt Pension Pmts	10,000.00		1,689.60
01/06/22	Withdrawal Mobile 5774435 Bpay Westpac Ca Superguide	132.00		1,557.60
01/06/22	Payment By Authority To Myob Australia Myob 2-10002979206	29.00		1,528.60
15/06/22	Withdrawal Mobile 1036501 Tfr Westpac Cas xfer	1,000.00		528.60
30/06/22	Deposit Online 2213366 Tfr Westpac Cas xfer		9,200.00	9,728.60
30/06/22	Withdrawal-Osko Payment 1225304 E Ruberl and I Moffatt lan atm	9,250.00		478.60
01/07/22	Payment By Authority To Myob Australia Myob 2-10003405673	29.00		449.60
15/07/22	CLOSING BALANCE			449.60

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

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.

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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



Statement Period
15 July 2022 - 14 October 2022

Westpac DIY Super Working Account



FAINEANT PTY LTD
PO BOX 1580
VICTOR HARBOR SA 5211

047

Account Name
FAINEANT PTY. LTD. ATF ESTHER
RUBERL SUPERANNUATION FUND

Customer ID
6533 4423 FAINEANT PTY. LTD.

BSB Account Number
033-180 235 827

Opening Balance	+ \$449.60
Total Credits	+ \$0.45
Total Debits	- \$87.00
Closing Balance	+ \$363.05

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 %
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 \$499999
17 Mar 2020	0.02 %
22 Jul 2022	0.25 %
18 Aug 2022	0.75 %
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
15/07/22	STATEMENT OPENING BALANCE			449.60
29/07/22	Interest Paid		0.02	449.62
01/08/22	Payment By Authority To Myob Australia Myob 2-10003632651	29.00		420.62
31/08/22	Interest Paid		0.17	420.79
01/09/22	Payment By Authority To Myob Australia Myob 2-10003861315	29.00		391.79
30/09/22	Interest Paid		0.26	392.05



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
03/10/22	Payment By Authority To Myob Australia Myob 2-10004123915	29.00		363.05
14/10/22	CLOSING BALANCE			363.05

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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/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be

S021619 / M008628 / 288 / CN3CNCFW



Statement Period
14 October 2022 - 16 January 2023

Westpac DIY Super Working Account



FAINEANT PTY LTD
PO BOX 1580
VICTOR HARBOR SA 5211

047

Account Name
FAINEANT PTY. LTD. ATF ESTHER
RUBERL SUPERANNUATION FUND

Customer ID
6533 4423 FAINEANT PTY. LTD.

BSB Account Number
033-180 235 827

Opening Balance	+ \$363.05
Total Credits	+ \$68,269.24
Total Debits	- \$68,085.00
Closing Balance	+ \$547.29

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/10/22	STATEMENT OPENING BALANCE			363.05
31/10/22	Interest Paid		0.31	363.36
01/11/22	Payment By Authority To Myob Australia Myob 2-10004361537	29.00		334.36
16/11/22	Deposit Ato Ato001000017833343		68,266.22	68,600.58
17/11/22	Withdrawal Mobile 1921691 Tfr Westpac Cas xfer	68,000.00		600.58
30/11/22	Interest Paid		2.24	602.82
08/12/22	Payment By Authority To Myob Australia Myob 2-10004625985	28.00		574.82
30/12/22	Interest Paid		0.47	575.29
09/01/23	Payment By Authority To Myob Australia Myob 2-10004874394	28.00		547.29
16/01/23	CLOSING BALANCE			547.29



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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.

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



Statement Period
16 January 2023 - 14 April 2023

Westpac DIY Super Working Account

 047
FAINEANT PTY LTD
PO BOX 1580
VICTOR HARBOR SA 5211

Account Name
FAINEANT PTY. LTD. ATF ESTHER
RUBERL SUPERANNUATION FUND

Customer ID
6533 4423 FAINEANT PTY. LTD.

BSB Account Number
033-180 235 827

Opening Balance	+ \$547.29
Total Credits	+ \$1,491.52
Total Debits	- \$1,725.96
Closing Balance	+ \$312.85

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
16/01/23	STATEMENT OPENING BALANCE			547.29
31/01/23	Interest Paid		0.48	547.77
08/02/23	Payment By Authority To Myob Australia Myob 2-10005105233	28.00		519.77
23/02/23	Withdrawal-Osko Payment 1664554 Mca Insurance Brokers P/L Bleazby LI, Insurance	290.25		229.52
28/02/23	Interest Paid		0.36	229.88
08/03/23	Payment By Authority To Myob Australia Myob 2-10005342870	28.00		201.88
10/03/23	Deposit Mauriceblackburn Wow Class Action		190.43	392.31
17/03/23	Withdrawal Mobile 2084194 Bpay Westpac Ca Super Guide subscr	87.71		304.60
31/03/23	Interest Paid		0.25	304.85
11/04/23	Deposit Online 2498799 Tfr Westpac Diy xfer		1,300.00	1,604.85



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
11/04/23	Withdrawal Mobile 4232270 Bpay Tax Office 3Qtr Bas	1,262.00		342.85
11/04/23	Payment By Authority To Myob Australia Myob 2-10005569317	30.00		312.85
14/04/23	CLOSING BALANCE			312.85

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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



Electronic Statement

Statement Period
14 April 2023 - 14 July 2023

Westpac DIY Super Working Account

Account Name
FAINEANT PTY. LTD. ATF ESTHER
RUBERL SUPERANNUATION.FUND

Customer ID
6533 4423 FAINEANT PTY. LTD.

BSB Account Number
033-180 235 827

Opening Balance	+ \$312.85
Total Credits	+ \$11,008.53
Total Debits	- \$10,535.25
Closing Balance	+ \$786.13

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
.14/04/23	STATEMENT OPENING BALANCE			312.85
28/04/23	Interest Paid		0.23	313.08
08/05/23	Payment By Authority To Myob Australia Myob 2-10005811917	30.00		283.08
15/05/23	Deposit Online 2837012 Tfr Westpac Diy xfer		11,000.00	11,283.08
17/05/23	Withdrawal-Osko Payment 1950388 E Ruberl and I Moffatt Memberpmts	5,000.00		6,283.08
31/05/23	Interest Paid		3.16	6,286.24
08/06/23	Payment By Authority To Myob Australia Myob 2-10006045626	30.00		6,256.24
30/06/23	Interest Paid		5.14	6,261.38
10/07/23	Payment By Authority To Myob Australia Myob 2-10006273952	30.00		6,231.38
14/07/23	Withdrawal-Osko Payment 1771784 Mca Insurance Brokers P/L Dingtletlins	945.25		5,286.13

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/07/23	Withdrawal Mobile 1799318 Tfr Westpac Cas xfer	4,500.00		786.13
14/07/23	CLOSING BALANCE			786.13

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**ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2022 TO 30 JUNE 2023**

For account: 3180/235827

Total interest credited \$13.09

These details are provided for your records and taxation purposes

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