



### Westpac Cash Investment Account

 047  
THE SECRETARY  
FAINEANT PTY. LTD.  
3 WAGENAH AVE  
VICTOR HARBOR SA 5211

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

Customer ID  
6533 4423 FAINEANT PTY. LTD.

BSB Account Number  
033-084 565 957

Opening Balance	\$0.00
Total Credits	+ \$497,675.55
Total Debits	- \$234,276.73
Closing Balance	+ \$263,398.82

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

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
09 May 2022	0.05 %	0.05 %	0.05 %	0.05 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %

Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
09 May 2022	0.05 %	0.10 %	0.10 %
22 Jul 2022	0.25 %	0.25 %	0.25 %

### 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
09 May 2022	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 \$999999	Portion of balance over \$999999
09 May 2022	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
09/05/22	STATEMENT OPENING BALANCE			0.00
09/05/22	Deposit Online 2246159 Tfr Westpac Diy xfer		100,000.00	100,000.00

**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
11/05/22	Payment By Authority To Westpac Securit B Vas 38488073-00	27,188.88		72,811.12
17/05/22	Payment By Authority To Westpac Securit B Vas 38531856-00	26,942.60		45,868.52
18/05/22	Deposit Online 2096805 Tfr Westpac Diy xfer		300,000.00	345,868.52
31/05/22	Interest Paid		13.25	345,881.77
10/06/22	Payment By Authority To Westpac Securit B Vas 38692141-00	36,456.06		309,425.71
14/06/22	Payment By Authority To Westpac Securit B Vas 38702774-00	35,887.44		273,538.27
15/06/22	Deposit Online 2032781 Tfr Westpac Diy xfer		68,000.00	341,538.27
15/06/22	Deposit Online 2036502 Tfr Westpac Diy xfer		1,000.00	342,538.27
15/06/22	Withdrawal-Osko Payment 1002273 E Ruberl and I Moffatt Pension Pmts	15,000.00		327,538.27
15/06/22	Payment By Authority To Westpac Securit B Vas 38714548-00	26,550.63		300,987.64
16/06/22	Payment By Authority To Westpac Securit B Vas 38727100-00	33,556.87		267,430.77
28/06/22	Deposit Online 2026043 Tfr Westpac Diy xfer		4,000.00	271,430.77
30/06/22	Interest Paid (Includes Bonus Of \$74.16)		98.88	271,529.65
30/06/22	Withdrawal Mobile 1213366 Tfr Westpac Diy xfer	9,200.00		262,329.65
01/07/22	Withdrawal-Osko Payment 1440180 E Ruberl and I Moffatt lan atm	6,525.00		255,804.65
04/07/22	Deposit Online 2062208 Tfr Westpac Diy xfer		8,000.00	263,804.65
11/07/22	Withdrawal Mobile 3535141 Bpay Tax Office 4thqtrbas	1,113.00		262,691.65
15/07/22	Deposit Online 2231193 Tfr Westpac Diy xfer		12,000.00	274,691.65
15/07/22	Withdrawal-Osko Payment 1229062 Mca Insurance Brokers P/L Dingley LI ins	856.25		273,835.40
15/07/22	Withdrawal-Osko Payment 1604882 E Ruberl and I Moffatt Pension	15,000.00		258,835.40
18/07/22	Deposit Dividend Vas Payment Jul22/00925584		4,535.02	263,370.42
29/07/22	Interest Paid		28.40	263,398.82
29/07/22	<b>CLOSING BALANCE</b>			<b>263,398.82</b>

**CONVENIENCE AT YOUR FINGERTIPS**

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



## Westpac Cash Investment Account



THE SECRETARY  
FAINEANT PTY. LTD.  
3 WAGENAH AVE  
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  
033-084 565 957

Opening Balance	+ \$263,398.82
Total Credits	+ \$59,925.52
Total Debits	- \$59,975.05
Closing Balance	+ \$263,349.29

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

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
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 %
18 Oct 2022	1.00 %	1.10 %	1.10 %	1.10 %
24 Oct 2022	1.10 %	1.10 %	1.10 %	1.10 %

Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
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 %
18 Oct 2022	1.10 %	1.10 %	1.10 %
24 Oct 2022	1.10 %	1.10 %	1.10 %

### 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
09 May 2022	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
09 May 2022	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
29/07/22	<b>STATEMENT OPENING BALANCE</b>			<b>263,398.82</b>
09/08/22	Deposit Online 2973000 Tfr Westpac Diy xfer		7,000.00	270,398.82
09/08/22	Withdrawal Mobile 7381363 Bpay 2022 Anz P Reo Anz	8,127.00		262,271.82
17/08/22	Withdrawal-Osko Payment 1722603 E Ruberl and I Moffatt Pension Pmts	10,000.00		252,271.82
31/08/22	Interest Paid		103.33	252,375.15
05/09/22	Deposit Online 2258195 Tfr Westpac Diy xfer		13,000.00	265,375.15
20/09/22	Withdrawal-Osko Payment 1381320 E Ruberl and I Moffatt Pension Pmts	10,000.00		255,375.15
23/09/22	Deposit Online 2432239 Tfr Westpac Diy Xfer		15,000.00	270,375.15
29/09/22	Payment By Authority To Westpac Securiti B Vas 39367965-00	20,525.05		<b>249,850.10</b>
30/09/22	Interest Paid		180.00	250,030.10
04/10/22	Deposit Online 2048966 Tfr Westpac Diy xfer		10,000.00	260,030.10
04/10/22	Withdrawal Mobile 3704997 Bpay Tax Office Bas 1st Qtr	1,323.00		258,707.10
07/10/22	Deposit Online 2170855 Tfr Westpac Diy Xfer		11,000.00	269,707.10
18/10/22	Deposit Dividend Vas Payment Oct22/00926792		3,408.86	273,115.96
19/10/22	Withdrawal-Osko Payment 1960656 E Ruberl and I Moffatt Pension Pmts	10,000.00		263,115.96
31/10/22	Interest Paid		233.33	263,349.29
31/10/22	<b>CLOSING BALANCE</b>			<b>263,349.29</b>

**CONVENIENCE AT YOUR FINGERTIPS**

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

**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 033-084 56-5957  
 Transaction fee(s) period 01 JUL 2022 to 30 SEP 2022

Total <b>\$0.00</b>
------------------------



## Westpac Cash Investment Account



THE SECRETARY  
FAINEANT PTY. LTD.  
3 WAGENAH AVE  
VICTOR HARBOR SA 5211

047

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

Customer ID  
6533 4423 FAINEANT PTY. LTD.

BSB  
033-084

Account Number  
565 957

Opening Balance	+ \$263,349.29
Total Credits	+ \$109,447.79
Total Debits	- \$23,141.00
Closing Balance	+ \$349,656.08

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

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
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
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
09 May 2022	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
09 May 2022	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>31/10/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>263,349.29</b>
08/11/22	Withdrawal-Osko Payment 1917189 Price Roberts Inv#030828	1,540.00		261,809.29
17/11/22	Deposit Online 2921692 Tfr Westpac Diy xfer		68,000.00	329,809.29
17/11/22	Deposit Online 2942080 Tfr Westpac Diy xfer		8,500.00	338,309.29
17/11/22	Withdrawal-Osko Payment 1949371 E Rubert and I Moffatt Pension Pmts	10,000.00		328,309.29
30/11/22	Interest Paid		280.56	328,589.85
02/12/22	Withdrawal-Osko Payment 1425695 Price Roberts	495.00		328,094.85
14/12/22	Deposit Dividend Nab Final Div Dv232/00573003		8,502.00	336,596.85
15/12/22	Deposit Dividend Anz Dividend A074/00655242		5,091.20	<b>341,688.05</b>
20/12/22	Deposit Dividend WBC Dividend 001286574385		3,776.00	345,464.05
21/12/22	Withdrawal-Osko Payment 1753045 E Rubert and I Moffatt	10,000.00		335,464.05
30/12/22	Interest Paid		341.86	335,805.91
05/01/23	Deposit Dividend Ioo Payment Jan23/00809200		805.06	336,610.97
05/01/23	Withdrawal Mobile 2279636 Bpay Tax Office Bas 2nd Qtr	1,106.00		335,504.97
17/01/23	Deposit Online 2432556 Tfr Westpac Diy		12,000.00	347,504.97
18/01/23	Deposit Dividend Vas Payment Jan23/00926073		1,761.87	349,266.84
31/01/23	Interest Paid		389.24	349,656.08
<b>31/01/23</b>	<b>CLOSING BALANCE</b>			<b>349,656.08</b>

**CONVENIENCE AT YOUR FINGERTIPS**

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

**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 033-084 56-5957

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

Total <b>\$0.00</b>
------------------------



Statement Period  
31 January 2023 - 28 April 2023

### Westpac Cash Investment Account

 047  
THE SECRETARY  
FAINEANT PTY. LTD.  
3 WAGENAH AVE  
VICTOR HARBOR SA 5211

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

Customer ID  
6533 4423 FAINEANT PTY. LTD.

BSB Account Number  
033-084 565 957

Opening Balance	+ \$349,656.08
Total Credits	+ \$49,501.17
Total Debits	- \$144,750.18
Closing Balance	+ \$254,407.07

### 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
09 May 2022	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
09 May 2022	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 %

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
31/01/23	<b>STATEMENT OPENING BALANCE</b>			<b>349,656.08</b>
02/02/23	Withdrawal-Osko Payment 1610636 E Ruberl and I Moffatt Member Payment	10,000.00		339,656.08
13/02/23	Deposit Dividend Tcl Distribution Aui23/00853058		5,166.44	344,822.52
16/02/23	Withdrawal-Osko Payment 1722275 Esther Ruberl pd to er	20,000.00		324,822.52
28/02/23	Interest Paid		352.33	325,174.85
28/02/23	Deposit-Debenture/Note Interest Stockland Ltd Feb23/00833829		3,068.00	328,242.85
17/03/23	Deposit Online 2301508 Tfr Westpac Diy xfer		12,000.00	340,242.85
17/03/23	Withdrawal-Osko Payment 1312792 Esther Ruberl Pd to Er	10,000.00		330,242.85
20/03/23	Deposit Dividend Edv Div 001291039446		1,136.85	331,379.70
22/03/23	Payment By Authority To Westpac Securiti B Vas 40310977-00	34,750.18		296,629.52
23/03/23	Withdrawal-Osko Payment 1631941 E Ruberl and I Moffatt Super Pmts	20,000.00		276,629.52





**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
24/03/23	Withdrawal-Osko Payment 1841080 E Rubert and I Moffatt Super pmt	20,000.00		256,629.52
27/03/23	Withdrawal-Osko Payment 1578136 E Rubert and I Moffatt Super Pmts	20,000.00		236,629.52
28/03/23	Deposit Dividend Wesfarmers Ltd Int23/01055992		2,640.00	239,269.52
30/03/23	Deposit Dividend Bhp Group Div Ai387/00411459		4,977.27	244,246.79
30/03/23	Deposit Dividend CBA Div 001291559036		7,221.90	251,468.69
31/03/23	Interest Paid		412.46	251,881.15
31/03/23	Deposit Dividend Tls ltm Div 001293233690		4,250.00	256,131.15
05/04/23	Deposit Dividend Csl Ltd Dividend 23Aud/00910519		1,216.09	257,347.24
05/04/23	Deposit Dividend Woodside Fin22/00907974		2,927.83	260,275.07
06/04/23	Deposit Dividend lvc Div 001294997739		434.50	260,709.57
13/04/23	Deposit Dividend Wow Div 001294399662		1,794.46	262,504.03
18/04/23	Withdrawal-Osko Payment 1233417 E Rubert and I Moffatt Super pmts	10,000.00		252,504.03
20/04/23	Deposit Dividend Vas Payment Apr23/00925519		1,586.72	254,090.75
28/04/23	Interest Paid		316.32	254,407.07
28/04/23	<b>CLOSING BALANCE</b>			<b>254,407.07</b>

**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.

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).

**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.



Electronic Statement

Statement Period  
28 April 2023 - 31 July 2023

Westpac Cash Investment Account

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

Customer ID  
6533 4423 FAINEANT PTY. LTD.

BSB Account Number  
033-084 565 957

Opening Balance	+ \$254,407.07
Total Credits	+ \$40,559.37
Total Debits	- \$41,987.00
Closing Balance	+ \$252,979.44

**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>28/04/23</b>	<b>STATEMENT OPENING BALANCE</b>			<b>254,407.07</b>
05/05/23	Withdrawal Mobile 1292225 Bpay Srovic Lan Land Tax	1,725.00		252,682.07
15/05/23	Withdrawal-Osko Payment 1899980 E Ruberl and I Moffatt Pension Pmt	10,000.00		242,682.07
31/05/23	Interest Paid		332.31	243,014.38
01/06/23	Withdrawal-Osko Payment 1127775 E Ruberl and I Moffatt Pension Pmts	10,000.00		233,014.38
27/06/23	Deposit Dividend WBC Dividend 001296478963		4,130.00	237,144.38
30/06/23	Interest Paid		265.81	237,410.19
03/07/23	Deposit Dividend Anz Dividend A075/00650788		5,572.80	242,982.99
04/07/23	Withdrawal-Osko Payment 1511690 Esther Ruberl Member pmt	10,000.00		232,982.99
05/07/23	Deposit Dividend Nab Interim Div Dv241/01069234		9,047.00	242,029.99
13/07/23	Deposit Dividend Ioo Payment Jul23/00808728		1,871.17	243,901.16
14/07/23	Deposit Online 2792847 Tfr Westpac Diy xfer		12,000.00	255,901.16
14/07/23	Deposit Online 2799319 Tfr Westpac Diy xfer		4,500.00	260,401.16
18/07/23	Deposit Dividend Vas Payment Jul23/00922848		2,444.86	262,846.02
24/07/23	Withdrawal-Osko Payment 1308245 Esther Ruberl Member pmt	9,000.00		253,846.02
24/07/23	Withdrawal Mobile 7395213 Bpay Tax Office 4thqtrbas	1,262.00		252,584.02
31/07/23	Interest Paid		395.42	252,979.44
<b>31/07/23</b>	<b>CLOSING BALANCE</b>			<b>252,979.44</b>





## CONVENIENCE AT YOUR FINGERTIPS

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

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

**For account: 3084/565957**

Total interest credited

\$3,235.95

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

