



Statement Period
14 April 2022 - 15 July 2022

Westpac DIY Super Savings Account



FAINEANT PTY LTD
PO BOX 1580
VICTOR HARBOR SA 5211

047

Account Name
FAINEANT PTY. LTD. ATF ESTHER
RUBERL SUPERANNUATIONFUND

Customer ID
6533 4423 FAINEANT PTY. LTD.

BSB Account Number
033-180 235 835

Opening Balance	+ \$480,133.46
Total Credits	+ \$35,608.78
Total Debits	- \$515,200.00
Closing Balance	+ \$542.24

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
14/04/22	STATEMENT OPENING BALANCE			480,133.46
19/04/22	Withdrawal Mobile 1841598 Tfr Westpac Diy xfer	11,200.00		468,933.46
29/04/22	Interest Paid		18.84	468,952.30
29/04/22	Withdrawal Mobile 1426402 Tfr Westpac Diy Xfer	1,000.00		467,952.30
03/05/22	Deposit Morrison Commerc 2/25-41 Redwood D		3,767.44	471,719.74
06/05/22	Deposit Jellis Craig Bay 3 1 Bleazby Street		1,894.41	473,614.15
09/05/22	Withdrawal Mobile 1246158 Tfr Westpac Cas xfer	100,000.00		373,614.15
18/05/22	Withdrawal Mobile 1014505 Tfr Westpac Diy xfer	11,000.00		362,614.15

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
18/05/22	Withdrawal Mobile 1096804 Tfr Westpac Cas xfer	300,000.00		62,614.15
31/05/22	Interest Paid		13.79	62,627.94
31/05/22	Deposit Morrison Commerc 2/25-41 Redwood D		3,715.40	66,343.34
08/06/22	Deposit Jellis Craig Bay 3 1 Bleazby Street		2,317.46	68,660.80
15/06/22	Withdrawal Mobile 1032781 Tfr Westpac Cas xfer	68,000.00		660.80
24/06/22	Deposit Dividend WBC Dividend 001278020227		3,599.00	4,259.80
28/06/22	Withdrawal Mobile 1026042 Tfr Westpac Cas xfer	4,000.00		259.80
30/06/22	Interest Paid		2.83	262.63
01/07/22	Deposit Dividend Anz Dividend A073/00656877		4,644.00	4,906.63
01/07/22	Deposit Morrison Commerc 2/25-41 Redwood D		3,684.17	8,590.80
04/07/22	Withdrawal Mobile 1062207 Tfr Westpac Cas xfer	8,000.00		590.80
05/07/22	Deposit Dividend Nab Interim Div Dv231/01077534		7,957.00	8,547.80
12/07/22	Deposit Jellis Craig Bay 3 1 Bleazby Street		2,284.46	10,832.26
13/07/22	Deposit Dividend Ioo Payment Jul22/00809426		1,709.98	12,542.24
15/07/22	Withdrawal Mobile 1231192 Tfr Westpac Cas xfer	12,000.00		542.24
15/07/22	CLOSING BALANCE			542.24

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 2021 TO 30 JUNE 2022****For account: 3180/235835**

Total interest credited

\$143.02

These details are provided for your records and taxation purposes



Statement Period
15 July 2022 - 14 October 2022

Westpac DIY Super Savings Account

FAINEANT PTY LTD
PO BOX 1580
VICTOR HARBOR SA 5211

047

Account Name
FAINEANT PTY. LTD. ATF ESTHER
RUBERL SUPERANNUATIONFUND

Customer ID
6533 4423 FAINEANT PTY. LTD.

BSB Account Number
033-180 235 835

Opening Balance	+ \$542.24
Total Credits	+ \$58,040.69
Total Debits	- \$56,000.00
Closing Balance	+ \$2,582.93

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 May 2022	0.10 %	0.10 %	0.10 %	0.10 %
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 May 2022	0.10 %
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			542.24
29/07/22	Interest Paid		0.37	542.61
29/07/22	Deposit Morrison Commerc 2/25-41 Redwood D		4,866.06	5,408.67
05/08/22	Deposit Jellis Craig Bay 3 1 Bleazby Street		1,853.61	7,262.28
09/08/22	Withdrawal Mobile 1972999 Tfr Westpac Cas xfer	7,000.00		262.28
23/08/22	Deposit Dividend Tcl Div/Dist Auf22/00854212		5,068.96	5,331.24

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/22	Interest Paid		1.37	5,332.61
31/08/22	Deposit-Debenture/Note Interest Stockland Ltd Aug22/00833934		3,796.00	9,128.61
31/08/22	Deposit Morrison Commerc 2/25-41 Redwood D		4,128.73	13,257.34
05/09/22	Withdrawal Mobile 1258195 Tfr Westpac Cas xfer	13,000.00		257.34
07/09/22	Deposit Jellis Craig Bay 3 1 Bleazby Street		950.65	1,207.99
16/09/22	Deposit Dividend Edv Div 001283163624		612.15	1,820.14
21/09/22	Deposit Dividend TIs Fnl Div 001282263199		4,250.00	6,070.14
23/09/22	Deposit Dividend Bhp Group Div Af386/00419784		9,314.21	15,384.35
23/09/22	Withdrawal Mobile 1432239 Tfr Westpac Cas Xfer	15,000.00		384.35
27/09/22	Deposit Dividend Wow Fnl Div 001283545963		2,067.53	2,451.88
29/09/22	Deposit Dividend CBA Fnl Div 001281051098		7,221.90	9,673.78
29/09/22	Deposit Rhc Dividend S00092431380		588.79	10,262.57
30/09/22	Interest Paid		2.58	10,265.15
04/10/22	Deposit Morrison Commerc 2/25-41 Redwood D		3,974.58	14,239.73
04/10/22	Withdrawal Mobile 1048965 Tfr Westpac Cas xfer	10,000.00		4,239.73
05/10/22	Deposit Dividend Csl Ltd Dividend Auf22/01013945		1,318.73	5,558.46
06/10/22	Deposit Dividend Ivc Itm Div 001283734282		533.25	6,091.71
06/10/22	Deposit Dividend Woodside Int22/00889551		2,173.76	8,265.47
06/10/22	Deposit Dividend Wesfarmers Ltd Fin22/01059798		3,000.00	11,265.47
07/10/22	Deposit Jellis Craig Bay 3 1 Bleazby Street		2,317.46	13,582.93
07/10/22	Withdrawal Mobile 1170855 Tfr Westpac Cas Xfer	11,000.00		2,582.93
14/10/22	CLOSING BALANCE			2,582.93

CONVENIENCE AT YOUR FINGERTIPS

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Statement Period
14 October 2022 - 16 January 2023

Westpac DIY Super Savings Account



FAINEANT PTY LTD
PO BOX 1580
VICTOR HARBOR SA 5211

047

Account Name
FAINEANT PTY. LTD. ATF ESTHER
RUBERL SUPERANNUATIONFUND

Customer ID
6533 4423 FAINEANT PTY. LTD.

BSB
033-180 Account Number
235 835

Opening Balance	+ \$2,582.93
Total Credits	+ \$18,560.57
Total Debits	- \$8,500.00
Closing Balance	+ \$12,643.50

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			2,582.93
31/10/22	Interest Paid		3.39	2,586.32
03/11/22	Deposit Morrison Commerc 2/25-41 Redwood D		4,053.47	6,639.79
04/11/22	Deposit Jellis Craig Bay 3 1 Bleazby Street		2,317.46	8,957.25
17/11/22	Withdrawal Mobile 1942079 Tfr Westpac Cas xfer	8,500.00		457.25
30/11/22	Interest Paid		3.74	460.99
02/12/22	Deposit Morrison Commerc 2/25-41 Redwood D		4,023.80	4,484.79
07/12/22	Deposit Jellis Craig Bay 3 1 Bleazby Street		1,862.04	6,346.83
30/12/22	Interest Paid		4.63	6,351.46
06/01/23	Deposit Jellis Craig Bay 3 1 Bleazby Street		2,317.46	8,668.92
09/01/23	Deposit Morrison Commerc 2/25-41 Redwood D		3,974.58	12,643.50



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
16/01/23	CLOSING BALANCE			12,643.50

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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. 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/

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

S010803 / M004059 / 017 / CN3CNCNPW



Statement Period
16 January 2023 - 14 April 2023

Westpac DIY Super Savings Account

 047
FAINEANT PTY LTD
PO BOX 1580
VICTOR HARBOR SA 5211

Account Name
FAINEANT PTY. LTD. ATF ESTHER
RUBERL SUPERANNUATIONFUND

Customer ID
6533 4423 FAINEANT PTY. LTD.

BSB Account Number
033-180 235 835

Opening Balance + \$12,643.50
Total Credits + \$18,610.60
Total Debits - \$25,300.00
Closing Balance + \$5,954.10

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			12,643.50
17/01/23	Withdrawal Mobile 1432555 Tfr Westpac Cas	12,000.00		643.50
31/01/23	Interest Paid		4.94	648.44
01/02/23	Deposit Morrison Commerc 2/25-41 Redwood D		4,053.47	4,701.91
08/02/23	Deposit Jellis Craig Bay 3 1 Bleazby Street		1,958.21	6,660.12
28/02/23	Interest Paid		4.56	6,664.68
03/03/23	Deposit Morrison Commerc 2/25-41 Redwood D		4,002.53	10,667.21
08/03/23	Deposit Jellis Craig Bay 3 1 Bleazby Street		2,017.46	12,684.67
17/03/23	Withdrawal Mobile 1301507 Tfr Westpac Cas xfer	12,000.00		684.67
30/03/23	Deposit Rhc Dividend S00092431380		607.00	1,291.67
31/03/23	Interest Paid		5.41	1,297.08



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
04/04/23	Deposit Morrison Commerc 2/25-41 Redwood D		3,997.06	5,294.14
06/04/23	Deposit Jellis Craig Bay 3 1 Bleazby Street		1,959.96	7,254.10
11/04/23	Withdrawal Mobile 1498799 Tfr Westpac Diy xfer	1,300.00		5,954.10
14/04/23	CLOSING BALANCE			5,954.10

CONVENIENCE AT YOUR FINGERTIPS

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MORE INFORMATION

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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



Electronic Statement

Statement Period
14 April 2023 - 14 July 2023

Westpac DIY Super Savings Account

Account Name
FAINEANT PTY. LTD. ATF ESTHER
RUBERL SUPERANNUATIONFUND

Customer ID
6533 4423 FAINEANT PTY. LTD.

BSB Account Number
033-180 235 835

Opening Balance	+ \$5,954.10
Total Credits	+ \$18,110.90
Total Debits	- \$23,000.00
Closing Balance	+ \$1,065.00

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			5,954.10
28/04/23	Interest Paid		4.19	5,958.29
02/05/23	Deposit Morrison Commerc 2/25-41 Redwood D		3,723.47	9,681.76
05/05/23	Deposit Jellis Craig Bay 3 1 Bleazby Street		1,958.21	11,639.97
15/05/23	Withdrawal Mobile 1837011 Tfr Westpac Diy xfer	11,000.00		639.97
31/05/23	Interest Paid		4.91	644.88
02/06/23	Deposit Morrison Commerc 2/25-41 Redwood D		3,772.57	4,417.45
07/06/23	Deposit Jellis Craig Bay 3 1 Bleazby Street		2,017.46	6,434.91
30/06/23	Interest Paid		4.69	6,439.60
04/07/23	Deposit Morrison Commerc 2/25-41 Redwood D		4,340.94	10,780.54
06/07/23	Deposit Jellis Craig Bay 3 1 Bleazby Street		2,284.46	13,065.00

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/07/23	Withdrawal Mobile 1792846 Tfr Westpac Cas xfer	12,000.00		1,065.00
14/07/23	CLOSING BALANCE			1,065.00

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

For account: 3180/235835

Total interest credited \$44.78

These details are provided for your records and taxation purposes

MORE INFORMATION

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