



Statement Period
30 April 2021 - 30 July 2021

POSTED

Westpac Cash Investment Account



MR A R MURLEY
361 CANNING RD
WALLISTON WA 6076

052

Account Name
MR ALLEN ROY MURLEY & MRS
REMEDIOS DONAIRE MURLEY ATF THE
AR & RD MURLEY SUPERANNUATION
FUND

Customer ID
3717 3866 MURLEY, ALLEN ROY
5517 3789 MURLEY, REMEDIOS
DONAIRE

BSB
036-065

Account Number
408 108

POSTED

Opening Balance	+ \$185,073.17
Total Credits	+ \$64,628.17
Total Debits	- \$178,415.88
Closing Balance	+ \$71,285.46

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 %
Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999	
14 Dec 2020	0.05 %	0.10 %	0.10 %	

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
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 %



POSTED

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
30/04/21	STATEMENT OPENING BALANCE			185,073.17 ✓
03/05/21	Deposit Dividend Harvey Norman S00101418260 FRK 2000 CR 857.14		239/073 2,000.00	187,073.17 ✓
03/05/21	Payment By Authority To Westpac Securit B Fmg 35706684-00 FMG 2000 776/007	44,048.40		143,024.77 ✓
04/05/21	Withdrawal Mobile 1686617 Tfr Westpac Diy 998	40,000.00		103,024.77 ✓
07/05/21	Payment By Authority To Westpac Securit B Agl 35757783-00 (1)	2,679.95		100,344.82 ✓
17/05/21	Payment By Authority To Westpac Securit B Fmg 35831865-00 FMG 2000 776/007	48,052.80		52,292.02 ✓
19/05/21	Withdrawal Mobile 1232464 Tfr Westpac Diy 998	10,000.00		42,292.02 ✓
21/05/21	Deposit Dividend Cmw March Dst 001260319876 DISTN CMW		235/002 812.50	43,104.52 ✓
24/05/21	Payment By Authority To Westpac Securit B Ffx 35884801-00 FFX 50,000 776/072	223,525.85		19,578.67 ✓
27/05/21	Deposit Westpac Securit S Ffx 35927073-00 776/072 59,000		4011 19,228.82	38,807.49 ✓
31/05/21	Interest Paid (Includes Bonus Of \$20.90)		250/019 24.38	38,831.87 ✓
16/06/21	Withdrawal Mobile 1087006 Tfr Westpac Diy 998	5,000.00		33,831.87 ✓
18/06/21	Withdrawal Mobile 2401435 Bpay Prd Broome 492	1,942.38 RD		31,889.49 ✓
18/06/21	Withdrawal Mobile 4392814 Bpay Prd Broome 492	166.50 RD		31,722.99 ✓
25/06/21	Deposit Dividend WBC Dividend 001260830569 FRK 1160 CR 497.14		239/004 1,160.00	32,882.99 ✓
30/06/21	Interest Paid		250/019 1.47	32,884.46 ✓
01/07/21	Deposit Dividend Anz Dividend A071/00726910 FC: 450		389/ANZ 1,050.00	33,934.46 ✓
02/07/21	Deposit Dividend Nab Interim Div Dv221/01158485		389/NAB 1,200.00	35,134.46 ✓
02/07/21	Deposit Dividend Mqg Fnl Div 001261061540 F 536 804 FC 229.71		389/MQG 1,340.00	36,474.46 ✓
07/07/21	Deposit Westpac Securit S Syd 36227070-00 (5000)		776/SYD 37,808.36	74,282.82 ✓
20/07/21	Withdrawal Mobile 1024203 Tfr Westpac Diy 998	3,000.00		71,282.82 ✓
30/07/21	Interest Paid		250/102 2.64	71,285.46 ✓
30/07/21	CLOSING BALANCE			71,285.46

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(1) CR 491 \$15520.05 - 776/068 FLT 1,000.
 DR 776/059 18200.00 - AGL 2000.



Statement Period
30 July 2021 - 29 October 2021

Westpac Cash Investment Account



MR A R MURLEY
361 CANNING RD
WALLISTON WA 6076

052

Account Name
MR ALLEN ROY MURLEY & MRS
REMEDIOS DONAIRE MURLEY ATF THE
AR & RD MURLEY SUPERANNUATION
FUND

Customer ID
3717 3866 MURLEY, ALLEN ROY
5517 3789 MURLEY, REMEDIOS
DONAIRE

BSB Account Number
036-065 408 108

Opening Balance	+ \$71,285.46
Total Credits	+ \$291,629.66
Total Debits	- \$324,695.57
Closing Balance	+ \$38,219.55

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 %

Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
14 Dec 2020	0.05 %	0.10 %	0.10 %

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
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 %

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TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/07/21	STATEMENT OPENING BALANCE			71,285.46
17/08/21	Payment By Authority To Westpac Securit B Agl 36521005-00	776/AGL 2000 15,019.95		56,265.51
24/08/21	Withdrawal Mobile 1919904 Tfr Westpac Diy	5,000.00 aob		51,265.51
26/08/21	Deposit Dividend Bfg Dividend Aug21/00803074	FC: 192.86	239/BFG 450.00	51,715.51
27/08/21	Payment By Authority To Westpac Securit B Fmg 36621871-00	776 1000 20,582.62		31,132.89
31/08/21	Interest Paid		250/108 2.67	31,135.56
06/09/21	Payment By Authority To Westpac Securit B Fmg 36692428-00	1000 776 20,436.76		10,698.80
07/09/21	Deposit Dividend Min Payment Sep21/00812051	FC: 750	239/min 1,750.00	12,448.80
17/09/21	Withdrawal Mobile 1028287 Tfr Westpac Diy	5,000.00 aob		7,448.80
21/09/21	Deposit Dividend Bhp Group Div Af384/01176140	FC: 1163.69	239 2,715.27	10,164.07
21/09/21	Deposit Westpac Securit S Agl 36826628-00	4000 776	22,375.36	32,539.43
22/09/21	Deposit Dividend Sun Fnl&spc Div 001263029711	FC: 411.43	239 960.00	33,499.43
22/09/21	Deposit Westpac Securit S Bhp 36831908-00	1000 776	38,033.11	71,532.54
22/09/21	Deposit Westpac Securit S Min 36831311-00	1000 776	46,488.81	118,021.35
22/09/21	Deposit Westpac Securit S Rio 36831513-00	600 776	57,710.45	175,731.80
22/09/21	Deposit Westpac Securit S Fmg 36830007-00	6000 776	87,174.00	262,905.80
23/09/21	Deposit Dividend Tls Fnl Div 001265018444	FC: 171.43	239/TLS 400.00	263,305.80
23/09/21	Deposit Dividend Rio Tinto Ltd Int21/00183396	FC: 1954.44	239/RIO 4,560.36	267,866.16
24/09/21	Payment By Authority To Westpac Securit B Wpl 36867794-00	1350 28,489.31	776/WPL	239,376.85
27/09/21	Withdrawal Mobile 1248759 Tfr Westpac Diy	5,000.00 aob		234,376.85
27/09/21	Payment By Authority To Westpac Securit B Fmg 36869738-00	5000 80,037.95	776/FMB	154,338.90
29/09/21	Deposit Dividend CBA Fnl Div 001263533527	FC: 428.57	239/CBA 1,000.00	155,338.90
29/09/21	Deposit Dividend Agl Payment Auf21/00881248	FC	239/AGL 1,360.00	156,698.90
30/09/21	Interest Paid (Includes Bonus Of \$17.25)		250/108 20.85	156,719.75
30/09/21	Deposit Dividend Bendigo S00101418260	FC: 154.29	239/BEN 1,060.00	157,779.75
30/09/21	Deposit Dividend Fmg Dividend 001267482129	FC: 5425.71	239/FMB 12,660.00	170,439.75
30/09/21	Deposit Westpac Securit S Rwc 36902020-00	2000 776	10,260.05	180,699.80
07/10/21	Deposit Dividend Wesfarmers Ltd Fin21/01095633	FC: 25.71	239/WES 900.00	181,599.80
07/10/21	Deposit Dividend South32 Dividend Rau21/01020432	FC: 479.82	239/S32 1,119.58	182,719.38

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S007993 / M003572 / 303 / C16CNCPCFW



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
08/10/21	Deposit Dividend <u>Rwc</u> Dividend Oct21/00807564	UF:112 F28 FC 12.	239 140.00	182,859.38
11/10/21	Payment By Authority To Westpac Securit B <u>Agl</u> 36982095-00	5000 776/AGL	30,083.06	152,776.32
14/10/21	Payment By Authority To Westpac Securit B Rio 37011768-00	500 776/RIO	52,067.21	100,709.11
14/10/21	Payment By Authority To Westpac Securit B Bhp 37011400-00	1500 776/BHP	57,978.71	42,730.40
18/10/21	Withdrawal Mobile 1044039 Tfr Westpac Diy	5,000.00	998	37,730.40
29/10/21	Interest Paid (Includes Bonus Of \$24.99)		250/108 29.15	37,759.55
29/10/21	Deposit Dividend Seven Group S00101418260	FC: 197.14	239/SVN 460.00	38,219.55
29/10/21	CLOSING BALANCE			38,219.55

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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 036-065 40-8108
Transaction fee(s) period 01 JUL 2021 to 30 SEP 2021

Total
\$0.00

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.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

Westpac Live



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at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 October 2021 - 31 January 2022

Westpac Cash Investment Account

MR A R MURLEY
361 CANNING RD
WALLISTON WA 6076

052

Account Name
MR ALLEN ROY MURLEY & MRS
REMEDIOS DONAIRE MURLEY ATF THE
AR & RD MURLEY SUPERANNUATION
FUND

Customer ID
3717 3866 MURLEY, ALLEN ROY
5517 3789 MURLEY, REMEDIOS
DONAIRE

BSB Account Number
036-065 408 108

Opening Balance	+ \$38,219.55
Total Credits	+ \$83,801.23
Total Debits	- \$83,979.68
Closing Balance	+ \$38,041.10

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 %

Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
14 Dec 2020	0.05 %	0.10 %	0.10 %

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
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 \$999999	Portion of balance over \$999999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/10/21	STATEMENT OPENING BALANCE			38,219.55
15/11/21	Deposit Westpac Securit S Wpl 37255516-00		29,964.00	68,183.55

1350

776/1202





TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
19/11/21	Withdrawal Mobile 1179093 Tfr Westpac Diy	5,000.00	99b	63,183.55
23/11/21	Payment By Authority To Westpac Securiti B Min 37324436-00	5,394.08	999?	57,789.47
30/11/21	Interest Paid (Includes Bonus Of \$12.99)		250/108 15.15	57,804.62
02/12/21	Deposit Wesfarmers Ltd Rca21/01212331		949.10 2,000.00	59,804.62
14/12/21	Deposit Dividend Mqg Itm Div 001269900452	OF 632.80 F: 435.20 FC: 186.51	239 1,088.00	60,892.62
15/12/21	Deposit Dividend Nab Final Div Dv222/00642884	FC: 574.29	239 1,340.00	62,232.62
16/12/21	Deposit Dividend Anz Dividend A072/00715353	FC: 462.86	239 1,080.00	63,312.62
21/12/21	Deposit Dividend WBC Dividend 001269367882	FC: 514.29	239 1,200.00	64,512.62
22/12/21	Withdrawal Mobile 1092937 Tfr Westpac Diy	5,000.00	99b	59,512.62
30/12/21	Payment By Authority To Westpac Securiti B Cmw 37575227-00	780 55000 48,728.55		10,784.07
31/12/21	Interest Paid		250/108 2.49	10,786.56
14/01/22	Withdrawal Mobile 1392987 Tfr Westpac Diy	5,000.00	99b	5,786.56
17/01/22	Withdrawal Mobile 1074256 Tfr Westpac Diy	4,322.95	99b	1,463.61
19/01/22	Deposit Westpac Securiti S Cmw 37681162-00	-55000 780	47,110.62	48,574.23
24/01/22	Withdrawal-Osko Payment 1257961 Carter woodgate 20/21 Smsf tax fee 23 Jan 2022	30 \$5500 332 134 10 5,534.10		43,040.13
31/01/22	Interest Paid		239/108 0.97	43,041.10
31/01/22	Withdrawal Mobile 1501286 Tfr Westpac Diy	5,000.00	99b	38,041.10
31/01/22	CLOSING BALANCE			38,041.10

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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 036-065 40-8108

Transaction fee(s) period 01 OCT 2021 to 31 DEC 2021

Total \$0.00



Statement Period
31 January 2022 - 29 April 2022

Westpac Cash Investment Account



MR A R MURLEY
361 CANNING RD
WALLISTON WA 6076

052

Account Name
MR ALLEN ROY MURLEY & MRS
REMEDIOS DONAIRE MURLEY ATF THE
AR & RD MURLEY SUPERANNUATION
FUND

Customer ID
3717 3866 MURLEY, ALLEN ROY
5517 3789 MURLEY, REMEDIOS
DONAIRE

BSB Account Number
036-065 408 108

Opening Balance	+ \$38,041.10
Total Credits	+ \$144,610.52
Total Debits	- \$59,620.02
Closing Balance	+ \$123,031.60

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 %

Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
14 Dec 2020	0.05 %	0.10 %	0.10 %

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
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
31/01/22	STATEMENT OPENING BALANCE			38,041.10
14/02/22	Deposit Dividend Bld Div 001271360415	UF	JZA 525.00	38,566.10





TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/02/22	Deposit Bld Cap Rtn 001271412225	949.10	19,875.00	58,441.10
17/02/22	Deposit Westpac Securiti S Bld 37904200-00	999.	27,302.64	85,743.74
17/02/22	Withdrawal Mobile 1105717 Tfr Westpac Diy	5,000.00	000	80,743.74
18/02/22	Deposit Dividend Cmw Dst Dec 001271311964 UF.	239.	893.75	81,637.49
22/02/22	Withdrawal-Osko Payment 1642120 Allen Roy Murley to Allen	2,000.00	416.	79,637.49
23/02/22	Payment By Authority To Westpac Securiti B Wpl 37950682-00	7,500.93	999.	72,136.56
28/02/22	Interest Paid (Includes Bonus Of \$12.78)	250/108.	14.91	72,151.47
08/03/22	Deposit Dividend Magellan Fin Grp S00101418260 UF: 550.40 F 1651.60 FC: 707.83		2,202.00	74,353.47
09/03/22	Deposit Westpac Securiti S Qan 38062129-00		34,099.06	108,452.53
21/03/22	Withdrawal Mobile 1002780 Tfr Westpac Diy Nab top up	5,000.00	996	103,452.53
23/03/22	Deposit Dividend Woodside Fin21/00648560 FC: 626.39	239.	1,461.58	104,914.11
28/03/22	Deposit Dividend Bhp Group Div Ai385/00475724 FC: 1337.50.	239	3,120.84	108,034.95
30/03/22	Deposit Dividend Wesfarmers Ltd Int22/01097614 FC: 342.86	239	800.00	108,834.95
30/03/22	Deposit Dividend Agl Payment Aui22/00879505 UF	239	800.00	109,634.95
30/03/22	Deposit Dividend CBA Jtm Div 001272256232 FC 375.	239	875.00	110,509.95
30/03/22	Deposit Dividend Fmg Dividend 001273173108 FC: 1842.86	239	4,300.00	114,809.95
31/03/22	Interest Paid (Includes Bonus Of \$24.79)	250/108	28.92	114,838.87
31/03/22	Deposit Dividend Ben March22 Div S00101418260 FC: 567.86	239/BEN	1,325.00	116,163.87
01/04/22	Deposit Dividend Tls Jtm Div 001274849700 FC: 171.43	239	400.00	116,563.87
01/04/22	Deposit Dividend Sun Interim Div 001271692323 FC: 197.14	239	460.00	117,023.87
01/04/22	Payment By Authority To Westpac Securiti B Mfg 38226058-00 (2500) 776	40,119.09		76,904.78
07/04/22	Deposit Dividend South32 Dividend Ai011/01014545 FC: 768.13	239.	1,792.30	78,697.08
20/04/22	Deposit Westpac Securiti S Svw 38339027-00 (2000) 776		41,016.62	119,713.70
21/04/22	Deposit Dividend Rio Tinto Ltd Fin21/00184615 FC: 1422.37	239	3,314.20	123,027.90
29/04/22	Interest Paid	250/108.	3.70	123,031.60
29/04/22	CLOSING BALANCE			123,031.60

POSTED

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**TRANSACTION FEE SUMMARY**

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Fee(s) charged to account 036-065 40-8108

Transaction fee(s) period 01 JAN 2022 to 31 MAR 2022

Total \$0.00

MORE INFORMATION

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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.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

Westpac Live



Find out about Online Banking at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9155 7700 if overseas

Local Branch



Find branches and ATMs at westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



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
29/04/22	STATEMENT OPENING BALANCE			123,031.60
02/05/22	Deposit Dividend Harvey Norman S00101418260	FC 642.86 -239	1,500.00	124,531.60
06/05/22	Deposit Dividend Seven Group S00101418260	FC 197.14 239	460.00	124,991.60
16/05/22	Deposit Westpac Securiti S Hvn 38517082-00	-7500 776	33,488.12	158,479.72
18/05/22	Payment By Authority To Westpac Securiti B Pdl 38535146-00	10000 776	52,057.20	106,422.52
24/05/22	Deposit Westpac Securiti S Wpl 38577634-00	-1000 776	28,643.45	135,065.97
31/05/22	Interest Paid (Includes Bonus Of \$33.02)	200/108	38.52	135,104.49
17/06/22	Withdrawal Mobile 1151060 Tfr Westpac Diy Nab top up	5,000.00	998	130,104.49
22/06/22	Deposit Westpac Securiti S Rio 38775993-00		15,166.80	145,271.29
22/06/22	Deposit Westpac Securiti S S32 38776062-00	5000 776	60,542.29	205,813.58
22/06/22	Deposit Westpac Securiti S Bhp 38776103-00	-1500 776	62,226.47	268,040.05
22/06/22	Deposit Westpac Securiti S Fmg 38776064-00	-5000 776	89,950.94	357,990.99
24/06/22	Deposit Dividend WBC Dividend 001278031445	FC 522.86 239	1,220.00	359,210.99
30/06/22	Interest Paid (Includes Bonus Of \$47.82)	200/108	59.72	359,270.71
01/07/22	Deposit Dividend Anz Dividend A073/00707265		1,080.00	360,350.71
01/07/22	Deposit Pdl Itm Div 001278139619		2,100.00	362,450.71
04/07/22	Deposit Dividend Mqg Fnl Div 001277550007		1,400.00	363,850.71
05/07/22	Deposit Dividend Nab Interim Div Dv231/01129840		1,460.00	365,310.71
06/07/22	Payment By Authority To Westpac Securiti B Adh 38867646-00	540.16		364,770.55
13/07/22	Payment By Authority To Westpac Securiti B Mfg 38906761-00	36,189.77		328,580.78
19/07/22	Withdrawal Mobile 1057951 Tfr Westpac Diy Anz top up	10,000.00		318,580.78
19/07/22	Payment By Authority To Westpac Securiti B Shp 38931955-00	28,781.63		289,799.15
28/07/22	Payment By Authority To Westpac Securiti B Rio 38983381-00	49,534.43		240,264.72
28/07/22	Payment By Authority To Westpac Securiti B S32 38983445-00	55,110.56		185,154.16
28/07/22	Payment By Authority To Westpac Securiti B Bhp 38983420-00	57,242.90		127,911.26
28/07/22	Payment By Authority To Westpac Securiti B Fmg 38983524-00	73,761.05		54,150.21
29/07/22	Interest Paid (Includes Bonus Of \$76.96)		109.98	54,260.19
29/07/22	CLOSING BALANCE			54,260.19

POSTED



Statement Period
29 April 2022 - 29 July 2022

Westpac Cash Investment Account



MR A R MURLEY
361 CANNING RD
WALLISTON WA 6076

052

Account Name
MR ALLEN ROY MURLEY & MRS
REMEDIOS DONAIRE MURLEY ATF THE
AR & RD MURLEY SUPERANNUATION
FUND

Customer ID
3717 3866 MURLEY, ALLEN ROY
5517 3789 MURLEY, REMEDIOS
DONAIRE

BSB Account Number
036-065 408 108

Opening Balance	+ \$123,031.60
Total Credits	+ \$299,446.29
Total Debits	- \$368,217.70
Closing Balance	+ \$54,260.19

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 %

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 %

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 %

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