



Statement Period
07 March 2023 - 07 September 2023

Westpac 55+ and Retired

CATERINA MARINO
1 REMILTON ST
WHYALLA NORRIE SA 5608

Account Name
MRS CATERINA MARINO

Customer ID
2145 4943 MARINO, CATERINA

BSB
735-002

Account Number
736 502

Opening Balance	+ \$3,640.00
Total Credits	+ \$29,033.20
Total Debits	- \$30,087.47
Closing Balance	+ \$2,585.73

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$49999	Portion of balance over \$49999 to \$249999	Portion of balance over \$249999
21 Feb 2023	0.30 %	0.75 %	1.10 %	1.55 %
17 Mar 2023	0.30 %	1.00 %	1.35 %	1.80 %
12 May 2023	0.30 %	1.25 %	1.60 %	2.05 %
20 Jun 2023	0.30 %	1.50 %	1.85 %	2.30 %

Tax File Number/Australian Business Number Information: Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.

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
07/03/23	STATEMENT OPENING BALANCE			3,640.00
10/03/23	Deposit-Osko Payment 2529194 Caterina Marino		200.00	3,840.00
10/03/23	Withdrawal Mobile 1533078 Tfr Altitude PI	240.00		3,600.00
13/03/23	Deposit-Osko Payment 2093045 Caterina Marino 11 Mar 2023		100.00	3,700.00
13/03/23	Deposit-Osko Payment 2268323 Caterina Marino 12 Mar 2023		123.54	3,823.54
13/03/23	Withdrawal Mobile 1097233 Tfr Altitude PI	100.00		3,723.54
13/03/23	Withdrawal Mobile 1278189 Tfr Altitude PI	123.54		3,600.00
14/03/23	Deposit-Osko Payment 2999198 Caterina Marino		150.54	3,750.54

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/03/23	Withdrawal-Osko Payment 1953424 Phillipa Marino	50.54		3,700.00
14/03/23	Withdrawal Mobile 1902565 Tfr Altitude PI	100.00		3,600.00
16/03/23	Deposit-Osko Payment 2189402 Caterina Marino		70.10	3,670.10
16/03/23	Withdrawal-Osko Payment 1249308 Caterina Anz	200.00		3,470.10
16/03/23	Withdrawal Mobile 1181945 Tfr Altitude PI	100.10		3,370.00
20/03/23	Deposit-Osko Payment 2002064 Caterina Marino 19 Mar 2023		127.40	3,497.40
20/03/23	Withdrawal Mobile 1015801 Tfr Altitude PI	127.40		3,370.00
20/03/23	Withdrawal Mobile 1086966 Tfr Altitude PI	25.00		3,345.00
21/03/23	Withdrawal Mobile 1936861 Tfr Altitude PI	45.00		3,300.00
23/03/23	Deposit-Osko Payment 2351010 Caterina Marino		85.87	3,385.87
23/03/23	Withdrawal Mobile 1356920 Tfr Altitude PI	50.00		3,335.87
24/03/23	Deposit-Osko Payment 2069983 Caterina Marino		50.00	3,385.87
24/03/23	Withdrawal-Osko Payment 1421598 Phillipa Marino	370.00		3,015.87
24/03/23	Withdrawal Mobile 1056009 Tfr Altitude PI	144.00		2,871.87
24/03/23	Withdrawal Mobile 1060405 Tfr Altitude PI	50.00		2,821.87
24/03/23	Withdrawal Mobile 1426568 Tfr Altitude PI	100.87		2,721.00
27/03/23	Deposit-Osko Payment 2062670 Caterina Marino 26 Mar 2023		10.00	2,731.00
27/03/23	Deposit-Osko Payment 2064084 Caterina Marino 26 Mar 2023		131.55	2,862.55
27/03/23	Withdrawal Mobile 1069696 Tfr Altitude PI	132.55		2,730.00
27/03/23	Withdrawal Mobile 1076951 Tfr Altitude PI	10.00		2,720.00
28/03/23	Deposit-Osko Payment 2465600 Caterina Marino		159.05	2,879.05
28/03/23	Withdrawal Mobile 1471883 Tfr Altitude PI	150.05		2,729.00
30/03/23	Deposit-Osko Payment 2200870 Caterina Marino		109.10	2,838.10
30/03/23	Withdrawal Mobile 1219896 Tfr Altitude PI	168.10		2,670.00
31/03/23	Interest Paid		2.73	2,672.73
31/03/23	Deposit-Osko Payment 2180146 Caterina Marino		104.82	2,777.55
31/03/23	Deposit-Osko Payment 2541537 Caterina Marino		85.71	2,863.26
31/03/23	Withdrawal Mobile 1185896 Tfr Altitude PI	180.00		2,683.26

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/23	Withdrawal Mobile 1194427 Tfr Altitude PI	20.53		2,662.73
03/04/23	Payment By Authority To Ing 028623140 0297416	1,264.16		1,398.57
04/04/23	Deposit-Osko Payment 2673169 Caterina Marino		176.10	1,574.67
04/04/23	Deposit Dasac Pty Ltd Dasac Pty Ltd		2,475.00	4,049.67
04/04/23	Withdrawal Mobile 1679769 Tfr Altitude PI	180.67		3,869.00
04/04/23	Withdrawal Mobile 1765085 Tfr Altitude PI	80.00		3,789.00
04/04/23	Withdrawal Mobile 1925313 Tfr Altitude PI	49.00		3,740.00
04/04/23	Withdrawal Mobile 1926771 Tfr Altitude PI	10.00		3,730.00
05/04/23	Withdrawal Mobile 1770192 Tfr Altitude PI	30.00		3,700.00
06/04/23	Deposit-Osko Payment 2690561 Caterina Marino		140.05	3,840.05
06/04/23	Withdrawal Mobile 1690099 Tfr Altitude PI	120.00		3,720.05
06/04/23	Withdrawal Mobile 1691423 Tfr Altitude PI	10.05		3,710.00
11/04/23	Deposit-Osko Payment 2977089 Caterina Marino 09 Apr 2023		140.05	3,850.05
11/04/23	Withdrawal Mobile 1970508 Tfr Altitude PI	140.00		3,710.05
12/04/23	Deposit-Osko Payment 2345187 Caterina Marino		140.10	3,850.15
12/04/23	Withdrawal Mobile 1342949 Tfr Altitude PI	140.15		3,710.00
13/04/23	Deposit-Osko Payment 2303164 Caterina Marino		140.00	3,850.00
13/04/23	Deposit-Osko Payment 2691433 Caterina Marino		78.25	3,928.25
13/04/23	Withdrawal Mobile 1310340 Tfr Altitude PI	140.00		3,788.25
13/04/23	Withdrawal Mobile 1698587 Tfr Altitude PI	88.25		3,700.00
17/04/23	Deposit-Osko Payment 2969657 Caterina Marino 15 Apr 2023		170.27	3,870.27
17/04/23	Deposit-Osko Payment 2976719 Caterina Marino 15 Apr 2023		20.00	3,890.27
17/04/23	Withdrawal Mobile 1975556 Tfr Altitude PI	20.00		3,870.27
17/04/23	Withdrawal Mobile 1978451 Tfr Altitude PI	170.72		3,699.55
19/04/23	Deposit-Osko Payment 2132616 Caterina Marino		100.00	3,799.55
19/04/23	Withdrawal Mobile 1135269 Tfr Altitude PI	100.00		3,699.55
20/04/23	Deposit-Osko Payment 2746542 Caterina Marino		150.00	3,849.55
20/04/23	Withdrawal Mobile 1744078 Tfr Altitude PI	100.55		3,749.00
24/04/23	Deposit-Osko Payment 2861409 Caterina Marino 22 Apr 2023		100.00	3,849.00

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
24/04/23	Withdrawal Mobile 1152535 Tfr Altitude PI	40.00		3,809.00
24/04/23	Withdrawal Mobile 1856725 Tfr Altitude PI	148.00		3,661.00
24/04/23	Withdrawal Mobile 1864017 Tfr Altitude PI	60.00		3,601.00
24/04/23	Withdrawal Mobile 1864917 Tfr Altitude PI	201.00		3,400.00
26/04/23	Deposit-Osko Payment 2107197 Caterina Marino		210.05	3,610.05
26/04/23	Deposit-Osko Payment 2523623 Caterina Marino 25 Apr 2023		60.05	3,670.10
26/04/23	Withdrawal Mobile 1110260 Tfr Altitude PI	200.05		3,470.05
26/04/23	Withdrawal Mobile 1523822 Tfr Altitude PI	40.05		3,430.00
28/04/23	Deposit-Osko Payment 2871107 Caterina Marino		57.10	3,487.10
28/04/23	Withdrawal Mobile 1644480 Tfr Altitude PI	80.00		3,407.10
28/04/23	Withdrawal Mobile 1876567 Tfr Altitude PI	57.10		3,350.00
01/05/23	Deposit-Osko Payment 2807392 Caterina Marino		100.00	3,450.00
01/05/23	Withdrawal Mobile 1043397 Tfr Altitude PI	100.00		3,350.00
01/05/23	Withdrawal Mobile 1056841 Tfr Altitude PI	50.00		3,300.00
01/05/23	Withdrawal Mobile 1434778 Tfr Altitude PI	80.00		3,220.00
01/05/23	Withdrawal Mobile 1804233 Tfr Altitude PI	104.21		3,115.79
01/05/23	Payment By Authority To Ing 028623140 0108677	1,295.79		1,820.00
02/05/23	Deposit Dasac Pty Ltd Dasac Pty Ltd		2,475.00	4,295.00
02/05/23	Withdrawal-Osko Payment 1187098 Phillipa Marino	100.00		4,195.00
03/05/23	Deposit-Osko Payment 2924451 Caterina Marino		154.05	4,349.05
03/05/23	Withdrawal Mobile 1757478 Tfr Altitude PI	60.00		4,289.05
03/05/23	Withdrawal Mobile 1935990 Tfr Altitude PI	159.05		4,130.00
04/05/23	Deposit-Osko Payment 2609371 Caterina Marino		120.00	4,250.00
04/05/23	Withdrawal Mobile 1615111 Tfr Altitude PI	100.00		4,150.00
05/05/23	Withdrawal Mobile 1220767 Tfr Altitude PI	120.00		4,030.00
08/05/23	Deposit-Osko Payment 2979649 Caterina Marino 07 May 2023		100.00	4,130.00
08/05/23	Withdrawal Mobile 1265119 Tfr Altitude PI	100.00		4,030.00
08/05/23	Withdrawal Mobile 1930471 Tfr Altitude PI	30.00		4,000.00
09/05/23	Deposit-Osko Payment 2822396 Miss Phillipa Amanda Marino		100.10	4,100.10
09/05/23	Deposit-Osko Payment 2972074 Caterina Marino		157.55	4,257.65

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
09/05/23	Withdrawal Mobile 1972277 Tfr Altitude PI	100.00		4,157.65
09/05/23	Withdrawal Mobile 1978987 Tfr Altitude PI	100.10		4,057.55
10/05/23	Deposit-Osko Payment 2671851 Caterina Marino		120.05	4,177.60
10/05/23	Withdrawal Mobile 1666868 Tfr Altitude PI	57.55		4,120.05
10/05/23	Withdrawal Mobile 1677390 Tfr Altitude PI	120.05		4,000.00
11/05/23	Deposit-Osko Payment 2688721 Caterina Marino		100.05	4,100.05
11/05/23	Deposit-Osko Payment 2903707 Caterina Marino		150.00	4,250.05
11/05/23	Deposit-Osko Payment 2998938 Miss Phillipa Amanda Marino		22.51	4,272.56
11/05/23	Withdrawal Mobile 1695446 Tfr Altitude PI	110.05		4,162.51
11/05/23	Withdrawal Mobile 1902910 Tfr Altitude PI	140.00		4,022.51
11/05/23	Withdrawal Mobile 1999836 Tfr Altitude PI	22.51		4,000.00
12/05/23	Deposit-Osko Payment 2537771 Miss Phillipa Amanda Marino		42.00	4,042.00
12/05/23	Withdrawal Mobile 1536630 Tfr Altitude PI	42.00		4,000.00
15/05/23	Deposit-Osko Payment 2038205 Caterina Marino 13 May 2023		101.07	4,101.07
15/05/23	Deposit-Osko Payment 2499414 Caterina Marino 13 May 2023		70.00	4,171.07
15/05/23	Deposit-Osko Payment 2762298 Caterina Marino		583.25	4,754.32
15/05/23	Deposit-Osko Payment 2774411 Miss Phillipa Amanda Marino		65.39	4,819.71
15/05/23	Withdrawal Mobile 1031274 Tfr Altitude PI	71.07		4,748.64
15/05/23	Withdrawal Mobile 1067334 Tfr Altitude PI	20.00		4,728.64
15/05/23	Withdrawal Mobile 1403960 Tfr Altitude PI	80.00		4,648.64
15/05/23	Withdrawal Mobile 1765450 Tfr Altitude PI	100.25		4,548.39
15/05/23	Withdrawal Mobile 1774238 Tfr Altitude PI	65.00		4,483.39
16/05/23	Deposit-Osko Payment 2284690 Caterina Marino		200.00	4,683.39
16/05/23	Withdrawal Mobile 1280963 Tfr Altitude PI	200.00		4,483.39
19/05/23	Deposit-Osko Payment 2638486 Caterina Marino		170.00	4,653.39
19/05/23	Withdrawal Mobile 1635320 Tfr Altitude PI	200.00		4,453.39
19/05/23	Withdrawal Mobile 1639830 Tfr Altitude PI	53.39		4,400.00
22/05/23	Deposit-Osko Payment 2121961 Caterina Marino 20 May 2023		30.00	4,430.00

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
22/05/23	Deposit-Osko Payment 2555748 Miss Phillipa Amanda Marino 20 May 2023		20.58	4,450.58
22/05/23	Withdrawal Mobile 1126516 Tfr Altitude PI	30.00		4,420.58
22/05/23	Withdrawal Mobile 1554920 Tfr Altitude PI	20.58		4,400.00
23/05/23	Deposit-Osko Payment 2426665 Caterina Marino		95.80	4,495.80
23/05/23	Deposit-Osko Payment 2584307 Miss Phillipa Amanda Marino		107.00	4,602.80
23/05/23	Deposit-Osko Payment 2988023 Miss Phillipa Amanda Marino		20.00	4,622.80
23/05/23	Withdrawal Mobile 1422508 Tfr Altitude PI	85.80		4,537.00
23/05/23	Withdrawal Mobile 1582377 Tfr Altitude PI	117.00		4,420.00
23/05/23	Withdrawal Mobile 1983238 Tfr Altitude PI	20.00		4,400.00
24/05/23	Deposit-Osko Payment 2954648 Caterina Marino		140.00	4,540.00
24/05/23	Withdrawal Mobile 1959602 Tfr Altitude PI	140.00		4,400.00
25/05/23	Deposit-Osko Payment 2607005 Caterina Marino		160.00	4,560.00
25/05/23	Deposit-Osko Payment 2789559 Caterina Marino		100.00	4,660.00
25/05/23	Withdrawal Mobile 1607996 Tfr Altitude PI	160.00		4,500.00
25/05/23	Withdrawal Mobile 1799499 Tfr Altitude PI	100.00		4,400.00
29/05/23	Deposit-Osko Payment 2067909 Caterina Marino 27 May 2023		92.21	4,492.21
29/05/23	Deposit-Osko Payment 2968299 Caterina Marino		100.00	4,592.21
29/05/23	Withdrawal-Osko Payment 1161461 Phillipa Marino 27 May 2023	250.00		4,342.21
29/05/23	Withdrawal Mobile 1068297 Tfr Altitude PI	92.00		4,250.21
29/05/23	Withdrawal Mobile 1473378 Tfr Altitude PI	50.21		4,200.00
29/05/23	Withdrawal Mobile 1961004 Tfr Altitude PI	100.00		4,100.00
01/06/23	Deposit Dasac Pty Ltd Dasac Pty Ltd		4,792.00	8,892.00
01/06/23	Payment By Authority To Ing 028623140 0245656	1,326.68		7,565.32
02/06/23	Withdrawal Mobile 1016703 Bpay City Of Wh	487.00		7,078.32
02/06/23	Withdrawal Mobile 5458940 Bpay City Of Wh	2,317.00		4,761.32
05/06/23	Withdrawal-Osko Payment 1157191 Phillipa Marino	50.00		4,711.32
05/06/23	Withdrawal-Osko Payment 1934531 Phillipa Marino 04 Jun 2023	61.32		4,650.00

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06/06/23	Withdrawal-Osko Payment 1729731 Phillipa Marino	50.00		4,600.00
14/06/23	Withdrawal Mobile 7815629 Bpay SA Water	269.21		4,330.79
21/06/23	Withdrawal-Osko Payment 1871005 Phillipa Marino	30.79		4,300.00
26/06/23	Withdrawal Mobile 1935463 Tfr Altitude Qa	143.00		4,157.00
29/06/23	Withdrawal-Osko Payment 1039009 Phillipa Marino Termite treatment Inv 12256	1,950.00		2,207.00
30/06/23	Interest Paid		3.00	2,210.00
03/07/23	Deposit-Osko Payment 2607657 Caterina Marino 02 Jul 2023		150.00	2,360.00
03/07/23	Withdrawal-Osko Payment 1617755 Phillipa Marino 02 Jul 2023	150.00		2,210.00
03/07/23	Withdrawal-Osko Payment 1948921 Phillipa Marino 01 Jul 2023	50.00		2,160.00
03/07/23	Payment By Authority To Ing 028623140 0245625	1,358.80		801.20
05/07/23	Deposit-Osko Payment 2005950 Caterina Marino		200.06	1,001.26
05/07/23	Deposit Dasac Pty Ltd Dasac Pty Ltd		2,475.00	3,476.26
05/07/23	Withdrawal-Osko Payment 1011086 Phillipa Marino	200.00		3,276.26
05/07/23	Withdrawal-Osko Payment 1821992 Phillipa Marino	76.20		3,200.06
06/07/23	Deposit-Osko Payment 2341138 Caterina Marino		130.00	3,330.06
06/07/23	Withdrawal-Osko Payment 1225700 Phillipa Marino	100.06		3,230.00
06/07/23	Withdrawal-Osko Payment 1345134 Phillipa Marino	130.00		3,100.00
07/07/23	Withdrawal-Osko Payment 1745691 Phillipa Marino	50.00		3,050.00
10/07/23	Withdrawal-Osko Payment 1173827 Phillipa Marino Insurance	50.00		3,000.00
11/07/23	Deposit Dasac Pty Ltd Dasac Pty Ltd		275.00	3,275.00
11/07/23	Withdrawal-Osko Payment 1851218 Phillipa Marino	175.00		3,100.00
12/07/23	Deposit-Osko Payment 2027346 Caterina Marino		45.00	3,145.00
12/07/23	Withdrawal-Osko Payment 1021928 Phillipa Marino	45.00		3,100.00

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
13/07/23	Withdrawal-Osko Payment 1773379 Phillipa Marino Insurance	100.00		3,000.00
13/07/23	Withdrawal-Osko Payment 1828476 Phillipa Marino	50.00		2,950.00
17/07/23	Deposit-Osko Payment 2240720 Caterina Marino 16 Jul 2023		50.00	3,000.00
17/07/23	Withdrawal-Osko Payment 1113280 Phillipa Marino Electricity 15 Jul 2023	450.00		2,550.00
17/07/23	Withdrawal-Osko Payment 1253079 Phillipa Marino Claudia boxing 16 Jul 2023	50.00		2,500.00
19/07/23	Deposit-Osko Payment 2215275 Caterina Marino		130.00	2,630.00
19/07/23	Withdrawal-Osko Payment 1202667 Phillipa Marino Coles	130.00		2,500.00
24/07/23	Withdrawal-Osko Payment 1194645 Phillipa Marino 23 Jul 2023	118.00		2,382.00
24/07/23	Withdrawal Mobile 1180091 Tfr Altitude Qa	142.00		2,240.00
26/07/23	Withdrawal-Osko Payment 1746372 Phillipa Marino	50.00		2,190.00
27/07/23	Withdrawal-Osko Payment 1718642 Phillipa Marino	25.00		2,165.00
27/07/23	Withdrawal-Osko Payment 1722372 Phillipa Marino	90.00		2,075.00
28/07/23	Withdrawal-Osko Payment 1234289 Phillipa Marino	75.00		2,000.00
01/08/23	Deposit Dasac Pty Ltd Dasac Pty Ltd		2,750.00	4,750.00
01/08/23	Withdrawal-Osko Payment 1168601 Phillipa Marino	159.07		4,590.93
01/08/23	Payment By Authority To Ing 028623140 0186912	1,390.93		3,200.00
02/08/23	Withdrawal-Osko Payment 1568411 Phillipa Marino	60.00		3,140.00
07/08/23	Withdrawal-Osko Payment 1967845 Phillipa Marino	40.00		3,100.00
14/08/23	Withdrawal-Osko Payment 1140014 Phillipa Marino	70.00		3,030.00
14/08/23	Withdrawal-Osko Payment 1159270 Phillipa Marino	30.00		3,000.00
14/08/23	Withdrawal-Osko Payment 1171093 Caterina Anz	350.00		2,650.00

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
21/08/23	Deposit-Osko Payment 2981025 Caterina Marino 20 Aug 2023		270.00	2,920.00
21/08/23	Withdrawal-Osko Payment 1008297 Phillipa Marino 20 Aug 2023	100.00		2,820.00
21/08/23	Withdrawal-Osko Payment 1887251 Phillipa Marino	100.00		2,720.00
24/08/23	Withdrawal-Osko Payment 1679558 Phillipa Marino Dinner	78.00		2,642.00
24/08/23	Withdrawal Mobile 1801772 Tfr Altitude Qa	142.00		2,500.00
25/08/23	Deposit-Osko Payment 2972491 Caterina Marino		100.00	2,600.00
25/08/23	Deposit McAre Benefits 636155517 Aywq		92.90	2,692.90
25/08/23	Withdrawal-Osko Payment 1109297 Phillipa Marino	92.90		2,600.00
25/08/23	Withdrawal-Osko Payment 1977069 Phillipa Marino	100.00		2,500.00
31/08/23	Deposit McAre Benefits 640183282 Aywq		92.90	2,592.90
31/08/23	Withdrawal-Osko Payment 1173982 Phillipa Marino	92.90		2,500.00
01/09/23	Deposit Dasac Pty Ltd Dasac Pty Ltd		6,013.30	8,513.30
01/09/23	Withdrawal Mobile 2605589 Bpay City Of Wh	524.63		7,988.67
01/09/23	Withdrawal Mobile 3749394 Bpay City Of Wh	2,488.00		5,500.67
01/09/23	Payment By Authority To Ing 028623140 0181211	1,390.93		4,109.74
04/09/23	Withdrawal-Osko Payment 1186669 Phillipa Marino	40.00		4,069.74
04/09/23	Withdrawal-Osko Payment 1511389 Phillipa Marino 03 Sep 2023	69.74		4,000.00
04/09/23	Withdrawal Mobile 1471306 Bpay Revsa - Es	1,050.30		2,949.70
04/09/23	Withdrawal Mobile 7752527 Bpay SA Water	363.97		2,585.73
07/09/23	Deposit-Osko Payment 2645633 Caterina Marino		100.00	2,685.73
07/09/23	Withdrawal-Osko Payment 1643168 Phillipa Marino	100.00		2,585.73
07/09/23	CLOSING BALANCE			2,585.73

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: 5002/736502

Total interest credited

\$15.25

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. 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 hold a Commonwealth Concession or Health Care Card (Concession card).

The Westpac Choice - Concession (Basic) account is a transaction account designed for eligible Health Care or Pensioner Concession card holders and offers no monthly Account-Keeping Fee, no Overdraw Preference feature (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn), no Overdrawn Fee, and no Dishonour fees.

To be eligible for this account, you must hold one of the following concession cards issued by the Australian Government: Pensioner Concession Card, Health Care Card or Commonwealth Seniors Health Card. All account holders must hold a valid Concession card.

If you would like more information or would like to apply for the Westpac Choice - Concession (Basic) account, please visit westpac.com.au/concession, 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 westpac.com.au/concession

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 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.

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

This statement applies to our Australian financial products and services.

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