



Statement Period
07 September 2022 - 07 March 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 Account Number
735-002 736 502

Opening Balance	+ \$5,800.00
Total Credits	+ \$36,074.11
Total Debits	- \$38,234.11
Closing Balance	+ \$3,640.00

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
18 Aug 2022	0.30 %	0.60 %	0.85 %	1.30 %
18 Oct 2022	0.30 %	0.60 %	0.95 %	1.40 %
21 Feb 2023	0.30 %	0.75 %	1.10 %	1.55 %

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
07/09/22	STATEMENT OPENING BALANCE			5,800.00
08/09/22	Deposit-Osko Payment 2332140 Caterina Marino		100.00	5,900.00
08/09/22	Withdrawal Mobile 1331810 Tfr Altitude PI	130.00		5,770.00
09/09/22	Deposit-Osko Payment 2271093 Caterina Marino		118.40	5,888.40
09/09/22	Deposit-Osko Payment 2412354 Miss Phillipa Amanda Marino		215.43	6,103.83
09/09/22	Deposit-Osko Payment 2533892 Miss Phillipa Amanda Marino		709.00	6,812.83
09/09/22	Withdrawal-Osko Payment 1274685 Phillipa Marino	600.00		6,212.83
09/09/22	Withdrawal Mobile 1117889 Tfr Altitude PI	200.00		6,012.83



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
09/09/22	Withdrawal Mobile 1177295 Tfr Altitude PI	308.00		5,704.83
09/09/22	Withdrawal Mobile 1273943 Tfr Altitude PI	118.00		5,586.83
12/09/22	Deposit-Osko Payment 2221166 Caterina Marino 10 Sep 2022		113.20	5,700.03
12/09/22	Deposit-Osko Payment 2233835 Caterina Marino 10 Sep 2022		50.00	5,750.03
12/09/22	Deposit-Osko Payment 2781770 Caterina Marino		29.05	5,779.08
12/09/22	Deposit-Osko Payment 2934129 Caterina Marino 11 Sep 2022		100.00	5,879.08
12/09/22	Withdrawal Mobile 1229958 Tfr Altitude PI	100.03		5,779.05
12/09/22	Withdrawal Mobile 1230838 Tfr Altitude PI	50.00		5,729.05
12/09/22	Withdrawal Mobile 1789945 Tfr Altitude PI	129.05		5,600.00
12/09/22	Withdrawal Mobile 1933788 Tfr Altitude PI	100.00		5,500.00
16/09/22	Deposit-Osko Payment 2531054 Caterina Marino		161.72	5,661.72
16/09/22	Withdrawal Mobile 1535697 Tfr Altitude PI	161.72		5,500.00
19/09/22	Deposit-Osko Payment 2116182 Caterina Marino 17 Sep 2022		124.82	5,624.82
19/09/22	Deposit-Osko Payment 2938214 Caterina Marino		385.00	6,009.82
19/09/22	Withdrawal Mobile 1106961 Tfr Altitude PI	100.00		5,909.82
19/09/22	Withdrawal Mobile 1116404 Tfr Altitude PI	120.00		5,789.82
19/09/22	Withdrawal Mobile 1936084 Tfr Altitude PI	75.82		5,714.00
20/09/22	Withdrawal Mobile 0064066 Bpay Revsa - Es	1,112.90		4,601.10
20/09/22	Withdrawal Mobile 1653666 Tfr Altitude PI	50.00		4,551.10
23/09/22	Deposit-Osko Payment 2218935 Caterina Marino		233.95	4,785.05
23/09/22	Deposit-Osko Payment 2437322 Caterina Marino 22 Sep 2022		215.00	5,000.05
23/09/22	Deposit-Osko Payment 2441267 Caterina Marino 22 Sep 2022		60.00	5,060.05
23/09/22	Withdrawal Mobile 1223173 Tfr Altitude PI	363.44		4,696.61
23/09/22	Withdrawal Mobile 1434508 Tfr Altitude PI	215.00		4,481.61
23/09/22	Withdrawal Mobile 1448934 Tfr Altitude PI	60.00		4,421.61
23/09/22	Withdrawal Mobile 1655744 Tfr Altitude PI	41.61		4,380.00
26/09/22	Deposit-Osko Payment 2052436 Caterina Marino 24 Sep 2022		50.00	4,430.00
26/09/22	Deposit-Osko Payment 2961814 Caterina Marino		109.05	4,539.05
26/09/22	Withdrawal Mobile 1051951 Tfr Altitude PI	60.00		4,479.05



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/09/22	Withdrawal Mobile 1926789 Tfr Altitude PI	116.00		4,363.05
26/09/22	Withdrawal Mobile 1927772 Tfr Altitude PI	134.00		4,229.05
26/09/22	Withdrawal Mobile 1972791 Tfr Altitude PI	109.00		4,120.05
27/09/22	Deposit-Osko Payment 2007865 Miss Phillipa Amanda Marino		72.60	4,192.65
28/09/22	Withdrawal Mobile 1244816 Tfr Altitude PI	192.65		4,000.00
28/09/22	Withdrawal Mobile 1627675 Tfr Altitude PI	200.00		3,800.00
29/09/22	Withdrawal-Osko Payment 1048293 Phillipa Marino	150.00		3,650.00
30/09/22	Interest Paid		6.70	3,656.70
30/09/22	Deposit-Osko Payment 2725738 Caterina Marino		50.20	3,706.90
30/09/22	Withdrawal Mobile 1732520 Tfr Altitude PI	30.20		3,676.70
03/10/22	Deposit-Osko Payment 2361613 Caterina Marino 01 Oct 2022		50.91	3,727.61
03/10/22	Deposit Dasac Pty Ltd Dasac Pty Ltd		2,475.00	6,202.61
03/10/22	Withdrawal-Osko Payment 1032848 Phillipa Marino 01 Oct 2022	26.70		6,175.91
03/10/22	Withdrawal-Osko Payment 1291869 Phillipa Marino 02 Oct 2022	7.31		6,168.60
03/10/22	Withdrawal-Osko Payment 1794404 Phillipa Marino	100.00		6,068.60
03/10/22	Withdrawal Mobile 1363246 Tfr Altitude PI	50.00		6,018.60
03/10/22	Withdrawal Mobile 1365755 Tfr Altitude PI	20.00		5,998.60
03/10/22	Withdrawal Mobile 1794373 Tfr Altitude PI	63.33		5,935.27
03/10/22	Withdrawal Mobile 3938877 Bpay SA Water	323.60		5,611.67
03/10/22	Payment By Authority To Ing 028623140 0199736	1,111.67		4,500.00
05/10/22	Deposit-Osko Payment 2344345 Caterina Marino		150.00	4,650.00
05/10/22	Withdrawal Mobile 1345792 Tfr Altitude PI	150.00		4,500.00
05/10/22	Withdrawal Mobile 1348608 Tfr Altitude PI	50.00		4,450.00
05/10/22	Withdrawal Mobile 1790356 Tfr Altitude PI	120.00		4,330.00
07/10/22	Deposit-Osko Payment 2860683 Miss Phillipa Amanda Marino		157.35	4,487.35
07/10/22	Withdrawal Mobile 1867052 Tfr Altitude PI	157.35		4,330.00
10/10/22	Deposit-Osko Payment 2944717 Caterina Marino 09 Oct 2022		200.00	4,530.00
10/10/22	Withdrawal Mobile 1947663 Tfr Altitude PI	200.00		4,330.00
11/10/22	Withdrawal Mobile 1141435 Tfr Altitude PI	200.00		4,130.00
12/10/22	Withdrawal Mobile 1018732 Tfr Altitude PI	128.00		4,002.00



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
13/10/22	Deposit-Osko Payment 2822283 Caterina Marino		87.30	4,089.30
13/10/22	Deposit Caterina Marino		128.90	4,218.20
13/10/22	Withdrawal Mobile 1829226 Tfr Altitude PI	75.20		4,143.00
14/10/22	Deposit-Osko Payment 2990771 Caterina Marino		207.21	4,350.21
14/10/22	Deposit Npp Deposit Npp Payment		128.90	4,479.11
14/10/22	Withdrawal Mobile 1900470 Tfr Altitude PI	200.00		4,279.11
17/10/22	Deposit-Osko Payment 2290738 Caterina Marino 15 Oct 2022		100.00	4,379.11
17/10/22	Withdrawal Mobile 1043001 Tfr Altitude PI	70.00		4,309.11
17/10/22	Withdrawal Mobile 1096212 Tfr Altitude PI	30.00		4,279.11
17/10/22	Withdrawal Mobile 1106235 Tfr Altitude PI	750.00		3,529.11
17/10/22	Withdrawal Mobile 1297980 Tfr Altitude PI	79.11		3,450.00
18/10/22	Deposit Bupa_credit-1810 C08318487 08663678		159.50	3,609.50
18/10/22	Withdrawal Mobile 1718993 Tfr Altitude PI	156.00		3,453.50
19/10/22	Deposit-Osko Payment 2118718 Caterina Marino		174.55	3,628.05
19/10/22	Deposit-Osko Payment 2784374 Caterina Marino		60.75	3,688.80
19/10/22	Withdrawal Mobile 1111844 Tfr Altitude PI	127.80		3,561.00
19/10/22	Withdrawal Mobile 1780789 Tfr Altitude PI	100.00		3,461.00
19/10/22	Payment By Authority To Dup Reversal Dup Reversal	1.00		3,460.00
20/10/22	Deposit-Osko Payment 2522436 Caterina Marino		127.70	3,587.70
20/10/22	Withdrawal Mobile 1042480 Tfr Altitude PI	60.00		3,527.70
20/10/22	Withdrawal Mobile 1536374 Tfr Altitude PI	100.00		3,427.70
21/10/22	Deposit-Osko Payment 2473112 Caterina Marino		107.72	3,535.42
21/10/22	Deposit Dup Reimburse Dup Reimburse		1.00	3,536.42
21/10/22	Withdrawal Mobile 1474033 Tfr Altitude PI	70.00		3,466.42
21/10/22	Payment By Authority To Dup Reversal Dup Reversal	128.90		3,337.52
24/10/22	Deposit-Osko Payment 2226838 Caterina Marino 23 Oct 2022		150.00	3,487.52
24/10/22	Deposit-Osko Payment 2326026 Caterina Marino 22 Oct 2022		129.05	3,616.57
24/10/22	Withdrawal Mobile 1220790 Tfr Altitude PI	140.00		3,476.57
24/10/22	Withdrawal Mobile 1321052 Tfr Altitude PI	144.00		3,332.57



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
24/10/22	Withdrawal Mobile 1329381 Tfr Altitude PI	70.52		3,262.05
25/10/22	Deposit-Osko Payment 2122142 Caterina Marino		109.51	3,371.56
25/10/22	Withdrawal Mobile 1138765 Tfr Altitude PI	102.05		3,269.51
26/10/22	Deposit-Osko Payment 2361088 Caterina Marino		128.51	3,398.02
26/10/22	Withdrawal Mobile 1361789 Tfr Altitude PI	108.02		3,290.00
27/10/22	Deposit-Osko Payment 2668776 Caterina Marino		80.00	3,370.00
27/10/22	Deposit-Osko Payment 2718268 Caterina Marino		108.50	3,478.50
27/10/22	Withdrawal Mobile 1139557 Tfr Altitude PI	60.00		3,418.50
27/10/22	Withdrawal Mobile 1665147 Tfr Altitude PI	120.00		3,298.50
27/10/22	Withdrawal Mobile 1717253 Tfr Altitude PI	100.00		3,198.50
31/10/22	Deposit-Osko Payment 2972042 Caterina Marino 29 Oct 2022		110.72	3,309.22
31/10/22	Withdrawal-Osko Payment 1968719 Phillipa Marino 29 Oct 2022	181.66		3,127.56
31/10/22	Withdrawal-Osko Payment 1992503 Caterina Anz 29 Oct 2022	243.21		2,884.35
31/10/22	Withdrawal Mobile 1536560 Tfr Altitude PI	56.79		2,827.56
31/10/22	Withdrawal Mobile 1850974 Tfr Altitude PI	100.00		2,727.56
31/10/22	Withdrawal Mobile 1973885 Tfr Altitude PI	127.56		2,600.00
01/11/22	Deposit Dasac Pty Ltd Dasac Pty Ltd		2,475.00	5,075.00
01/11/22	Withdrawal Mobile 1954214 Tfr Altitude PI	163.33		4,911.67
01/11/22	Withdrawal Mobile 1957265 Tfr Altitude PI	50.00		4,861.67
01/11/22	Payment By Authority To Ing 028623140 0299977	1,111.67		3,750.00
03/11/22	Deposit-Osko Payment 2034676 Caterina Marino		200.38	3,950.38
03/11/22	Withdrawal Mobile 1033561 Tfr Altitude PI	250.38		3,700.00
07/11/22	Deposit-Osko Payment 2186663 Caterina Marino 06 Nov 2022		100.00	3,800.00
07/11/22	Withdrawal-Osko Payment 1980018 Phillipa Marino 05 Nov 2022	20.00		3,780.00
07/11/22	Withdrawal Mobile 1182321 Tfr Altitude PI	50.00		3,730.00
07/11/22	Withdrawal Mobile 1989304 Tfr Altitude PI	30.00		3,700.00
10/11/22	Deposit-Osko Payment 2226675 Caterina Marino		112.80	3,812.80
10/11/22	Deposit-Osko Payment 2803979 Caterina Marino		100.00	3,912.80



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
10/11/22	Deposit-Osko Payment 2997129 Miss Phillipa Amanda Marino		100.45	4,013.25
10/11/22	Withdrawal Mobile 1221043 Tfr Altitude PI	100.45		3,912.80
10/11/22	Withdrawal Mobile 1235383 Tfr Altitude PI	112.00		3,800.80
10/11/22	Withdrawal Mobile 1801347 Tfr Altitude PI	100.00		3,700.80
14/11/22	Deposit-Osko Payment 2004291 Caterina Marino 13 Nov 2022		80.00	3,780.80
14/11/22	Deposit-Osko Payment 2166513 Caterina Marino 12 Nov 2022		114.82	3,895.62
14/11/22	Deposit McAre Benefits 439169009 Gywq		39.25	3,934.87
14/11/22	Withdrawal Mobile 1004139 Tfr Altitude PI	80.00		3,854.87
14/11/22	Withdrawal Mobile 1172128 Tfr Altitude PI	115.62		3,739.25
14/11/22	Withdrawal Mobile 1467396 Tfr Altitude PI	188.00		3,551.25
16/11/22	Deposit-Osko Payment 2923564 Caterina Marino		200.00	3,751.25
16/11/22	Withdrawal Mobile 1923047 Tfr Altitude PI	181.25		3,570.00
18/11/22	Deposit-Osko Payment 2560784 Caterina Marino		100.00	3,670.00
18/11/22	Withdrawal Mobile 1565874 Tfr Altitude PI	100.00		3,570.00
21/11/22	Deposit-Osko Payment 2102765 Caterina Marino 19 Nov 2022		100.00	3,670.00
21/11/22	Deposit-Osko Payment 2494069 Caterina Marino 20 Nov 2022		150.00	3,820.00
21/11/22	Deposit Caterina Marino		73.00	3,893.00
21/11/22	Withdrawal Mobile 1102627 Tfr Altitude PI	100.00		3,793.00
21/11/22	Withdrawal Mobile 1400767 Tfr Altitude PI	150.00		3,643.00
21/11/22	Withdrawal Mobile 1903101 Tfr Altitude PI	73.00		3,570.00
23/11/22	Deposit-Osko Payment 2863901 Caterina Marino		304.05	3,874.05
23/11/22	Withdrawal Mobile 1875249 Tfr Altitude PI	100.00		3,774.05
24/11/22	Withdrawal Mobile 1767454 Tfr Altitude PI	234.05		3,540.00
25/11/22	Deposit-Osko Payment 2789613 Caterina Marino		110.65	3,650.65
25/11/22	Withdrawal Mobile 1107993 Tfr Altitude PI	40.65		3,610.00
25/11/22	Withdrawal Mobile 1482133 Tfr Altitude PI	100.00		3,510.00
25/11/22	Withdrawal Mobile 1785641 Tfr Altitude PI	110.00		3,400.00
28/11/22	Deposit-Osko Payment 2197076 Caterina Marino 26 Nov 2022		182.39	3,582.39
28/11/22	Deposit-Osko Payment 2847723 Caterina Marino		120.00	3,702.39
28/11/22	Withdrawal Mobile 1105649 Tfr Altitude PI	300.00		3,402.39



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28/11/22	Withdrawal Mobile 1133957 Tfr Altitude PI	82.39		3,320.00
28/11/22	Withdrawal Mobile 1718386 Tfr Altitude PI	200.00		3,120.00
28/11/22	Withdrawal Mobile 1849385 Tfr Altitude PI	120.00		3,000.00
01/12/22	Deposit Dasac Pty Ltd Dasac Pty Ltd		4,792.00	7,792.00
01/12/22	Withdrawal Mobile 1424093 Tfr Altitude PI	89.90		7,702.10
01/12/22	Payment By Authority To Ing 028623140 0602807	1,202.10		6,500.00
02/12/22	Deposit-Osko Payment 2257350 Caterina Marino		150.00	6,650.00
02/12/22	Deposit-Osko Payment 2370220 Caterina Marino		150.00	6,800.00
02/12/22	Withdrawal Mobile 1259409 Tfr Altitude PI	150.00		6,650.00
02/12/22	Withdrawal Mobile 1374482 Tfr Altitude PI	150.00		6,500.00
06/12/22	Deposit Bupa 083184870000003G03		254.00	6,754.00
06/12/22	Withdrawal Mobile 1065372 Tfr Altitude PI	150.00		6,604.00
06/12/22	Withdrawal Mobile 1826394 Tfr Altitude PI	54.00		6,550.00
07/12/22	Withdrawal Mobile 1677708 Tfr Altitude PI	100.00		6,450.00
07/12/22	Withdrawal Mobile 7095287 Bpay City Of Wh	2,317.00		4,133.00
07/12/22	Withdrawal Mobile 7165254 Bpay City Of Wh	487.00		3,646.00
08/12/22	Deposit-Osko Payment 2797997 Caterina Marino		150.00	3,796.00
08/12/22	Withdrawal Mobile 1799947 Tfr Altitude PI	150.00		3,646.00
12/12/22	Deposit-Osko Payment 2020404 Caterina Marino		122.50	3,768.50
12/12/22	Deposit-Osko Payment 2809661 Caterina Marino 11 Dec 2022		26.69	3,795.19
12/12/22	Withdrawal Mobile 1031778 Tfr Altitude PI	122.50		3,672.69
12/12/22	Withdrawal Mobile 1275848 Tfr Altitude PI	76.00		3,596.69
12/12/22	Withdrawal Mobile 1811295 Tfr Altitude PI	96.69		3,500.00
14/12/22	Withdrawal Mobile 1158954 Tfr Altitude PI	100.00		3,400.00
15/12/22	Deposit-Osko Payment 2005727 Miss Phillipa Amanda Marino		50.00	3,450.00
15/12/22	Deposit-Osko Payment 2649609 Caterina Marino		109.00	3,559.00
15/12/22	Withdrawal Mobile 1002469 Tfr Altitude PI	50.00		3,509.00
15/12/22	Withdrawal Mobile 1646954 Tfr Altitude PI	109.00		3,400.00
16/12/22	Deposit-Osko Payment 2329916 Caterina Marino		200.00	3,600.00
16/12/22	Withdrawal Mobile 1338166 Tfr Altitude PI	200.00		3,400.00
19/12/22	Deposit-Osko Payment 2218069 Caterina Marino 17 Dec 2022		100.00	3,500.00



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19/12/22	Deposit-Osko Payment 2372263 Caterina Marino		275.00	3,775.00
19/12/22	Deposit-Osko Payment 2561896 Caterina Marino 18 Dec 2022		100.00	3,875.00
19/12/22	Withdrawal Mobile 1211340 Tfr Altitude PI	50.00		3,825.00
19/12/22	Withdrawal Mobile 1383198 Tfr Altitude PI	265.00		3,560.00
19/12/22	Withdrawal Mobile 1570757 Tfr Altitude PI	110.00		3,450.00
21/12/22	Deposit-Osko Payment 2610958 Caterina Marino		58.05	3,508.05
21/12/22	Deposit-Osko Payment 2912117 Caterina Marino		100.00	3,608.05
21/12/22	Withdrawal Mobile 1606138 Tfr Altitude PI	50.00		3,558.05
21/12/22	Withdrawal Mobile 1916861 Tfr Altitude PI	108.05		3,450.00
22/12/22	Deposit-Osko Payment 2913079 Caterina Marino		200.00	3,650.00
22/12/22	Withdrawal Mobile 1686769 Tfr Altitude PI	200.00		3,450.00
22/12/22	Withdrawal Mobile 8335773 Bpay SA Water	366.92		3,083.08
23/12/22	Deposit-Osko Payment 2529777 Caterina Marino		159.99	3,243.07
23/12/22	Withdrawal Mobile 1522119 Tfr Altitude PI	43.07		3,200.00
28/12/22	Deposit-Osko Payment 2208289 Caterina Marino 24 Dec 2022		160.00	3,360.00
28/12/22	Deposit-Osko Payment 2644973 Caterina Marino		168.40	3,528.40
28/12/22	Withdrawal Mobile 1204881 Tfr Altitude PI	146.00		3,382.40
28/12/22	Withdrawal Mobile 1208325 Tfr Altitude PI	214.00		3,168.40
28/12/22	Withdrawal Mobile 1642376 Tfr Altitude PI	168.40		3,000.00
29/12/22	Deposit-Osko Payment 2794126 Caterina Marino		100.00	3,100.00
29/12/22	Deposit-Osko Payment 2912453 Caterina Marino		100.00	3,200.00
29/12/22	Withdrawal Mobile 1790488 Tfr Altitude PI	100.00		3,100.00
29/12/22	Withdrawal Mobile 1911265 Tfr Altitude PI	110.00		2,990.00
29/12/22	Withdrawal Mobile 1919074 Tfr Altitude PI	15.00		2,975.00
30/12/22	Interest Paid		2.82	2,977.82
03/01/23	Deposit-Osko Payment 2294317 Caterina Marino 01 Jan 2023		100.00	3,077.82
03/01/23	Deposit-Osko Payment 2664748 Caterina Marino 31 Dec 2022		107.91	3,185.73
03/01/23	Deposit Dasac Pty Ltd Dasac Pty Ltd		2,475.00	5,660.73



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03/01/23	Withdrawal-Osko Payment 1388034 Phillipa Marino 31 Dec 2022	70.00		5,590.73
03/01/23	Withdrawal Mobile 1028203 Tfr Altitude PI	50.00		5,540.73
03/01/23	Withdrawal Mobile 1202750 Tfr Altitude PI	100.00		5,440.73
03/01/23	Withdrawal Mobile 1677740 Tfr Altitude PI	115.73		5,325.00
03/01/23	Withdrawal Mobile 1717355 Tfr Altitude PI	41.75		5,283.25
03/01/23	Withdrawal Mobile 1960170 Tfr Altitude PI	450.00		4,833.25
03/01/23	Payment By Authority To Ing 028623140 0163351	1,233.25		3,600.00
04/01/23	Deposit-Osko Payment 2066603 Caterina Marino		135.55	3,735.55
04/01/23	Withdrawal Mobile 1077543 Tfr Altitude PI	150.55		3,585.00
05/01/23	Deposit-Osko Payment 2749444 Caterina Marino		86.06	3,671.06
05/01/23	Withdrawal Mobile 1743056 Tfr Altitude PI	300.00		3,371.06
05/01/23	Withdrawal Mobile 1755073 Tfr Altitude PI	51.06		3,320.00
06/01/23	Deposit-Osko Payment 2254084 Caterina Marino		102.82	3,422.82
06/01/23	Deposit-Osko Payment 2754370 Caterina Marino		100.23	3,523.05
06/01/23	Withdrawal Mobile 1255359 Tfr Altitude PI	100.00		3,423.05
06/01/23	Withdrawal Mobile 1762451 Tfr Altitude PI	60.23		3,362.82
09/01/23	Deposit-Osko Payment 2745210 Miss Phillipa Amanda Marino		39.79	3,402.61
09/01/23	Deposit-Osko Payment 2768826 Caterina Marino		100.00	3,502.61
09/01/23	Withdrawal Mobile 1208019 Tfr Altitude PI	30.00		3,472.61
09/01/23	Withdrawal Mobile 1317405 Tfr Altitude PI	100.82		3,371.79
09/01/23	Withdrawal Mobile 1773414 Tfr Altitude PI	100.00		3,271.79
09/01/23	Withdrawal Mobile 1777323 Tfr Altitude PI	71.79		3,200.00
10/01/23	Deposit-Osko Payment 2691516 Miss Phillipa Amanda Marino		150.00	3,350.00
10/01/23	Deposit-Osko Payment 2958737 Caterina Marino		600.00	3,950.00
10/01/23	Deposit-Osko Payment 2984961 water bill		2,500.00	6,450.00
10/01/23	Withdrawal Mobile 1089183 Tfr Altitude PI	450.00		6,000.00
10/01/23	Withdrawal Mobile 1603180 Tfr Altitude PI	150.00		5,850.00
10/01/23	Withdrawal Mobile 1969616 Tfr Altitude PI	1,500.00		4,350.00
10/01/23	Withdrawal Mobile 1998625 Bpay SA Water	783.85		3,566.15
11/01/23	Withdrawal-Osko Payment 1639459 Phillipa Marino	530.00		3,036.15



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
11/01/23	Withdrawal Mobile 1224765 Tfr Altitude PI	10.00		3,026.15
11/01/23	Withdrawal Mobile 1225098 Tfr Altitude PI	26.15		3,000.00
16/01/23	Deposit-Osko Payment 2422212 Caterina Marino 15 Jan 2023		56.05	3,056.05
17/01/23	Deposit-Osko Payment 2056303 Caterina Marino		32.24	3,088.29
24/01/23	Deposit-Osko Payment 2392467 Caterina Marino		50.00	3,138.29
24/01/23	Withdrawal Mobile 1387386 Tfr Altitude PI	147.00		2,991.29
24/01/23	Withdrawal Mobile 1391536 Tfr Altitude PI	100.00		2,891.29
27/01/23	Withdrawal-Osko Payment 1484720 Phillipa Marino 26 Jan 2023	91.29		2,800.00
30/01/23	Withdrawal-Osko Payment 1923892 Phillipa Marino 29 Jan 2023	50.00		2,750.00
30/01/23	Withdrawal-Osko Payment 1945326 Phillipa Marino	50.00		2,700.00
01/02/23	Deposit Dasac Pty Ltd Dasac Pty Ltd		4,792.00	7,492.00
01/02/23	Payment By Authority To Ing 028623140 0035878	1,233.25		6,258.75
03/02/23	Withdrawal-Osko Payment 1564733 Phillipa Marino	38.75		6,220.00
10/02/23	Deposit-Osko Payment 2736622 Caterina Marino		200.00	6,420.00
10/02/23	Withdrawal Mobile 1738070 Tfr Altitude PI	200.00		6,220.00
13/02/23	Deposit-Osko Payment 2065261 Caterina Marino 12 Feb 2023		70.00	6,290.00
13/02/23	Deposit-Osko Payment 2074947 Miss Phillipa Amanda Marino 12 Feb 2023		50.00	6,340.00
13/02/23	Deposit-Osko Payment 2868397 Caterina Marino 12 Feb 2023		201.14	6,541.14
13/02/23	Withdrawal Mobile 1077124 Tfr Altitude PI	50.00		6,491.14
13/02/23	Withdrawal Mobile 1098090 Tfr Altitude PI	23.00		6,468.14
13/02/23	Withdrawal Mobile 1200245 Tfr Altitude PI	50.00		6,418.14
13/02/23	Withdrawal Mobile 1860952 Tfr Altitude PI	201.14		6,217.00
13/02/23	Withdrawal Mobile 4581014 Bpay City Of Wh	2,317.00		3,900.00
14/02/23	Deposit-Osko Payment 2147326 Caterina Marino		183.10	4,083.10
14/02/23	Withdrawal-Osko Payment 1318533 Caterina Anz	171.00		3,912.10
14/02/23	Withdrawal Mobile 1150282 Tfr Altitude PI	203.10		3,709.00
14/02/23	Withdrawal Mobile 1154107 Tfr Altitude PI	30.00		3,679.00



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
15/02/23	Deposit-Osko Payment 2762882 Caterina Marino		86.92	3,765.92
15/02/23	Withdrawal Mobile 1783642 Tfr Altitude PI	65.92		3,700.00
16/02/23	Deposit-Osko Payment 2664944 Caterina Marino		110.00	3,810.00
16/02/23	Withdrawal Mobile 1668910 Tfr Altitude PI	100.00		3,710.00
16/02/23	Withdrawal Mobile 1739634 Tfr Altitude PI	10.00		3,700.00
20/02/23	Deposit-Osko Payment 2085483 Caterina Marino 19 Feb 2023		63.40	3,763.40
20/02/23	Deposit-Osko Payment 2215491 Caterina Marino		100.00	3,863.40
20/02/23	Withdrawal Mobile 1005978 Tfr Altitude PI	23.40		3,840.00
20/02/23	Withdrawal Mobile 1086646 Tfr Altitude PI	82.00		3,758.00
20/02/23	Withdrawal Mobile 1221971 Tfr Altitude PI	80.00		3,678.00
20/02/23	Withdrawal Mobile 1847308 Tfr Altitude PI	100.00		3,578.00
20/02/23	Withdrawal Mobile 1902231 Tfr Altitude PI	148.00		3,430.00
22/02/23	Deposit-Osko Payment 2966844 Caterina Marino		110.00	3,540.00
22/02/23	Withdrawal Mobile 1961882 Tfr Altitude PI	105.00		3,435.00
24/02/23	Withdrawal Mobile 1822680 Tfr Altitude PI	145.00		3,290.00
24/02/23	Withdrawal Mobile 1823560 Tfr Altitude PI	40.00		3,250.00
27/02/23	Deposit-Osko Payment 2232097 Caterina Marino 26 Feb 2023		50.00	3,300.00
27/02/23	Deposit-Osko Payment 2392635 Caterina Marino		158.05	3,458.05
27/02/23	Withdrawal Mobile 1018347 Tfr Altitude PI	50.00		3,408.05
27/02/23	Withdrawal Mobile 1233157 Tfr Altitude PI	50.00		3,358.05
27/02/23	Withdrawal Mobile 1309063 Tfr Altitude PI	158.05		3,200.00
01/03/23	Deposit-Osko Payment 2764187 Caterina Marino		90.88	3,290.88
01/03/23	Deposit Dasac Pty Ltd Dasac Pty Ltd		2,475.00	5,765.88
01/03/23	Withdrawal Mobile 0572402 Bpay City Of Wh	487.00		5,278.88
01/03/23	Withdrawal Mobile 1779976 Tfr Altitude PI	101.72		5,177.16
01/03/23	Payment By Authority To Ing 028623140 0465068	1,264.16		3,913.00
02/03/23	Deposit-Osko Payment 2930314 Caterina Marino		158.05	4,071.05
02/03/23	Withdrawal Mobile 1937411 Tfr Altitude PI	271.05		3,800.00
03/03/23	Deposit-Osko Payment 2453483 Caterina Marino		61.48	3,861.48
03/03/23	Withdrawal Mobile 1444019 Tfr Altitude PI	150.00		3,711.48



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
06/03/23	Deposit-Osko Payment 2688297 Caterina Marino		100.00	3,811.48
06/03/23	Withdrawal-Osko Payment 1094975 Phillipa Marino 05 Mar 2023	11.48		3,800.00
06/03/23	Withdrawal-Osko Payment 1696354 Phillipa Marino	100.00		3,700.00
06/03/23	Withdrawal Mobile 1684042 Tfr Altitude PI	100.00		3,600.00
07/03/23	Deposit-Osko Payment 2268173 Caterina Marino		150.00	3,750.00
07/03/23	Withdrawal Mobile 1270903 Tfr Altitude PI	110.00		3,640.00
07/03/23	CLOSING BALANCE			3,640.00

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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

Your statement continues in a separate envelope



Statement Period
07 September 2022 - 07 March 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 Account Number
735-002 736 502

Opening Balance	+ \$5,800.00
Total Credits	+ \$36,074.11
Total Debits	- \$38,234.11
Closing Balance	+ \$3,640.00

We wish to advise you that the preceding pages of this statement have been forwarded to you in a separate envelope.

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 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.

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

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THANK YOU FOR BANKING WITH WESTPAC