



Statement Period
02 June 2021 - 02 September 2021

Westpac Life



MR S M CRONIN
1460 BUCCA RD
BUCCA QLD 4670

002

Account Name
MR SELWYN MALCOLM CRONIN & MRS
SHIRLEY ANNE CRONIN ATF THE
CRONIN FAMILY SUPERANNUATION
FUND

Customer ID
0882 6313 CRONIN, SELWYN
MALCOLM
6451 3171 CRONIN, SHIRLEY ANNE

BSB Account Number
034-122 792 179

Opening Balance	+ \$58,057.24
Total Credits	+ \$28,340.10
Total Debits	- \$76,520.00
Closing Balance	+ \$9,877.34

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
22 Jan 2021	0.20 %

BONUS INTEREST RATES (PER ANNUM)

Effective Date	Over \$0
22 Jan 2021	0.20 %

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
02/06/21	STATEMENT OPENING BALANCE			58,057.24
04/06/21	Deposit Online 2425109 Pymt Darren Cro Transfer		1.00	58,058.24
18/06/21	Deposit Money Market - O Amm 998616849		3,300.00	61,358.24
18/06/21	Deposit Money Market - O Amm 998616849		25,000.00	86,358.24
30/06/21	Interest Paid (Includes Bonus Of \$11.40)		22.80	86,381.04
05/07/21	Deposit Online 2414266 Pymt Darren Cro Transfer		1.00	86,382.04
22/07/21	Withdrawal Online 1494796 Tfr Westpac 55+	76,520.00		9,862.04

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/07/21	Interest Paid		10.84	9,872.88
04/08/21	Deposit Online 2464965 Pymt Darren Cro Transfer		1.00	9,873.88
31/08/21	Interest Paid (Includes Bonus Of \$1.73)		3.46	9,877.34
02/09/21	CLOSING BALANCE			9,877.34

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**ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021**

For account: 4122/792179

Total interest credited

\$560.15

These details are provided for your records and taxation purposes



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02 September 2021 - 02 December 2021

Westpac Life

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CRONIN FAMILY SUPERANNUATION
FUND

Customer ID
0882 6313 CRONIN, SELWYN
MALCOLM
6451 3171 CRONIN, SHIRLEY ANNE

BSB Account Number
034-122 792 179

STATEMENT
2 SAME

Opening Balance + \$9,877.34
Total Credits + \$10.58
Total Debits - \$0.00
Closing Balance + \$9,887.92

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
22 Jan 2021	0.20 %
17 Sep 2021	0.15 %
12 Nov 2021	0.15 %

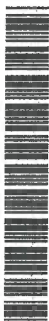
BONUS INTEREST RATES (PER ANNUM)

Effective Date	Over \$0
22 Jan 2021	0.20 %
17 Sep 2021	0.15 %
12 Nov 2021	0.10 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
02/09/21	STATEMENT OPENING BALANCE			9,877.34
06/09/21	Deposit Online 2422257 Pymt Darren Cro Transfer		1.00	9,878.34
30/09/21	Interest Paid (Includes Bonus Of \$1.44)		2.88	9,881.22



**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
04/10/21	Deposit Online 2512993 Pymt Darren Cro Transfer		1.00	9,882.22
29/10/21	Interest Paid (Includes Bonus Of \$1.18)		2.35	9,884.57
04/11/21	Deposit Online 2546833 Pymt Darren Cro Transfer		1.00	9,885.57
30/11/21	Interest Paid (Includes Bonus Of \$1.06)		2.35	9,887.92
02/12/21	CLOSING BALANCE			9,887.92

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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.



Statement Period
02 December 2021 - 02 March 2022

Westpac Life



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1460 BUCCA RD
BUCCA QLD 4670

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MR SELWYN MALCOLM CRONIN & MRS
SHIRLEY ANNE CRONIN ATF THE
CRONIN FAMILY SUPERANNUATION
FUND

Customer ID
0882 6313 CRONIN, SELWYN
MALCOLM
6451 3171 CRONIN, SHIRLEY ANNE

BSB Account Number
034-122 792 179

Opening Balance	+ \$9,887.92
Total Credits	+ \$8.12
Total Debits	- \$6,723.43
Closing Balance	+ \$3,172.61

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
12 Nov 2021	0.15 %

BONUS INTEREST RATES (PER ANNUM)

Effective Date	Over \$0
12 Nov 2021	0.10 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
02/12/21	STATEMENT OPENING BALANCE			9,887.92
06/12/21	Deposit Online 2491197 Pymt Darren Cro			
	Transfer		1.00	9,888.92
31/12/21	Interest Paid (Includes Bonus Of \$0.84)		2.09	9,891.01
04/01/22	Deposit Online 2415304 Pymt Darren Cro			
	Transfer		1.00	9,892.01
31/01/22	Interest Paid (Includes Bonus Of \$0.84)		2.09	9,894.10
04/02/22	Deposit Online 2652517 Pymt Darren Cro			
	Transfer		1.00	9,895.10



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
21/02/22	Withdrawal Online 1492924 Tfr Westpac 55+	6,723.43		3,171.67
28/02/22	Interest Paid		0.94	3,172.61
02/03/22	CLOSING BALANCE			3,172.61

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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/



Statement Period
02 March 2022 - 02 June 2022

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Customer ID
0882 6313 CRONIN, SELWYN
MALCOLM
6451 3171 CRONIN, SHIRLEY ANNE

BSB Account Number
034-122 792 179

Opening Balance	+ \$3,172.61
Total Credits	+ \$5.28
Total Debits	- \$0.00
Closing Balance	+ \$3,177.89

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
12 Nov 2021	0.15 %
17 May 2022	0.15 %

BONUS INTEREST RATES (PER ANNUM)

Effective Date	Over \$0
12 Nov 2021	0.10 %
17 May 2022	0.35 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
02/03/22	STATEMENT OPENING BALANCE			3,172.61
04/03/22	Deposit Online 2449695 Pymt Darren Cro Transfer		1.00	3,173.61
31/03/22	Interest Paid (Includes Bonus Of \$0.27)		0.67	3,174.28
04/04/22	Deposit Online 2525584 Pymt Darren Cro Transfer		1.00	3,175.28
29/04/22	Interest Paid (Includes Bonus Of \$0.25)		0.62	3,175.90





TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
04/05/22	Deposit Online 2559930 Pymt Darren Cro Transfer		1.00	3,176.90
31/05/22	Interest Paid (Includes Bonus Of \$0.58)		0.99	3,177.89
02/06/22	CLOSING BALANCE			3,177.89

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MALCOLM
6451 3171 CRONIN, SHIRLEY ANNE

BSB Account Number
034-122 792 179

Opening Balance	+ \$3,177.89
Total Credits	+ \$12,719.19
Total Debits	- \$0.00
Closing Balance	+ \$15,897.08

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 May 2022	0.15 %
24 Jun 2022	0.15 %
22 Jul 2022	0.65 %
18 Aug 2022	1.00 %

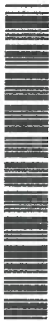
BONUS INTEREST RATES (PER ANNUM)

Effective Date	Over \$0
17 May 2022	0.35 %
24 Jun 2022	0.70 %
18 Aug 2022	0.85 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
02/06/22	STATEMENT OPENING BALANCE			3,177.89
06/06/22	Deposit Online 2316473 Pymt Darren Cro Transfer		1.00	3,178.89





TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/22	Interest Paid (Includes Bonus Of \$1.10)		1.49	3,180.38
04/07/22	Deposit Online 2571364 Pymt Darren Cro Transfer		1.00	3,181.38
29/07/22	Interest Paid (Includes Bonus Of \$1.77)		2.45	3,183.83
04/08/22	Deposit Online 2602234 Pymt Darren Cro Transfer		1.00	3,184.83
08/08/22	Deposit Online 2054099 Tfr Westpac 55+ FROM 534601		12,694.74	15,879.57
31/08/22	Interest Paid (Includes Bonus Of \$8.46)		17.51	15,897.08
02/09/22	CLOSING BALANCE			15,897.08

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ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022**For account: 4122/792179**

Total interest credited

\$30.77

These details are provided for your records and taxation purposes

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