

Statement Period
31 March 2022 - 30 June 2022

Private Bank Cheque Account

Account Name
MR JOHN ERIC LONEY & MRS LYNNE
MARGARET LONEY ATF THE LONEY
FAMILY SUPER FUNDCustomer ID
0193 1989 LONEY, JOHN ERIC
1997 1946 LONEY, LYNNE
MARGARETBSB Account Number
034-111 316 345

Opening Balance	+ \$65.44
Total Credits	+ \$9,221.51
Total Debits	- \$8,747.00
Closing Balance	+ \$539.95

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999
09 Apr 2009	0.00 %	0.01 %	0.01 %

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
31/03/22	STATEMENT OPENING BALANCE			65.44
06/04/22	Deposit Online 2741385 Tfr Westpac Diy		1,250.00	1,315.44
06/04/22	Withdrawal-Osko Payment 1767251 Howe Ford & Boxer Hfb Fees Loney Super Fund	1,287.00		28.44
08/04/22	Deposit Dividend Australian Unity 20501771/Distrib		460.00	488.44
12/04/22	Withdrawal Mobile 1453842 Tfr Westpac Diy	460.00		28.44
02/05/22	Deposit Online 2952169 Tfr Westpac Diy		6,000.00	6,028.44
02/05/22	Withdrawal Online 1967710 Tfr Westpac Cho Lml pension	5,700.00		328.44
09/05/22	Deposit Dividend Australian Unity 20501771/Distrib		520.00	848.44



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
25/05/22	Interest Paid On Term Deposit 492023		68.34	916.78
25/05/22	Principal Paid On Term Deposit 492023		403.29	1,320.07
03/06/22	Withdrawal Online 1889299 Tfr Westpac Diy	1,300.00		20.07
14/06/22	Deposit Dividend Australian Unity 20501771/Distrib		519.88	539.95
30/06/22	CLOSING BALANCE			539.95

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MORE INFORMATION

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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

Statement Period
31 December 2021 - 31 March 2022

Private Bank Cheque Account

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FAMILY SUPER FUNDCustomer ID
0193 1989 LONEY, JOHN ERIC
1997 1946 LONEY, LYNNE
MARGARETBSB Account Number
034-111 316 345

Opening Balance	+ \$1,570.37
Total Credits	+ \$39,082.07
Total Debits	- \$40,587.00
Closing Balance	+ \$65.44

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999
09 Apr 2009	0.00 %	0.01 %	0.01 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/21	STATEMENT OPENING BALANCE			1,570.37
10/01/22	Deposit Dividend Australian Unity 20501771/Distrib		460.00	2,030.37
12/01/22	Rtgs High Value Payment Ref No 0340985 Westpac Re Limite /Rfb/Remittance		4,213.83	6,244.20
18/01/22	Deposit Online 2508240 Tfr Westpac Diy		10,000.00	16,244.20
18/01/22	Withdrawal-Osko Payment 1557062 Howe Ford & Boxer Hfb Fees Hfb Super Inv 1916	1,287.00		14,957.20
18/01/22	Withdrawal Online 1511598 Tfr Westpac Bus Jel pension	10,000.00		4,957.20
18/01/22	Withdrawal Online 1596434 Tfr Westpac Diy	4,500.00		457.20
25/01/22	Deposit Ato Ato008000016057221		23,488.24	23,945.44



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
03/02/22	Withdrawal Online 1049057 Tfr Westpac Diy	23,500.00		445.44
07/02/22	Deposit Dividend Australian Unity 20501771/Distrib		460.00	905.44
07/03/22	Deposit Dividend Australian Unity 20501771/Distrib		460.00	1,365.44
08/03/22	Withdrawal Mobile 1298991 Tfr Westpac Diy	1,300.00		65.44
31/03/22	CLOSING BALANCE			65.44

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Statement Period
30 September 2021 - 31 December 2021

Private Bank Cheque Account

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MARGARET LONEY ATF THE LONEY
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0193 1989 LONEY, JOHN ERIC
1997 1946 LONEY, LYNNE
MARGARETBSB Account Number
034-111 316 345

Opening Balance	+ \$62.72
Total Credits	+ \$3,888,164.65
Total Debits	- \$3,886,657.00
Closing Balance	+ \$1,570.37

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999
09 Apr 2009	0.00 %	0.01 %	0.01 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/21	STATEMENT OPENING BALANCE			62.72
07/10/21	Deposit Dividend Australian Unity 20501771/Distrib		500.00	562.72
21/10/21	Deposit Online 2937669 Tfr Westpac Diy		1,000.00	1,562.72
21/10/21	Withdrawal-Osko Payment 1969694 Howe Ford & Boxer Hfb Fees Loney Family Super Fund	1,287.00		275.72
26/10/21	Deposit Online 2501252 Bt387692		0.01	275.73
01/11/21	Deposit Online 2153524 Tfr Westpac Diy		30,000.00	30,275.73
01/11/21	Withdrawal Online 1164549 Tfr Westpac Bus Jel pension	30,000.00		275.73
03/11/21	Rtgs High Value Payment Ref No 0317021 Westpac Re Limite /Rfb/Remittance		3,730,000.00	3,730,275.73



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
04/11/21	Payment By Authority To Panorama 5718945 262-786 123226797	3,730,000.00		275.73
05/11/21	Rtgs High Value Payment Ref No 0328451 Westpac Re Limite /Rfb/Remittance		125,000.00	125,275.73
05/11/21	Payment By Authority To Panorama 6211431 262-786 123226797	125,000.00		275.73
08/11/21	Deposit Dividend Australian Unity 20501771/Distrib		500.00	775.73
18/11/21	Withdrawal Online 4971720 Bpay Audit Shie Hfb Audit Shield	370.00		405.73
30/11/21	Interest Paid		1.02	406.75
03/12/21	Deposit-Debenture/Note Interest Northgateindustr Northgate Indudist		663.62	1,070.37
08/12/21	Deposit Dividend Australian Unity 20501771/Distrib		500.00	1,570.37
31/12/21	CLOSING BALANCE			1,570.37

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30 June 2021 - 30 September 2021

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Opening Balance	+ \$253.01
Total Credits	+ \$55,896.71
Total Debits	- \$56,087.00
Closing Balance	+ \$62.72

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999
09 Apr 2009	0.00 %	0.01 %	0.01 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/21	STATEMENT OPENING BALANCE			253.01
13/07/21	Deposit Dividend Australian Unity 20501771/Distrib		4,500.00	4,753.01
19/07/21	Withdrawal-Osko Payment 1763603 Howe Ford & Boxer Hbf Fees Hfg Group	1,287.00		3,466.01
19/07/21	Withdrawal Online 1841566 Tfr Westpac Diy	3,400.00		66.01
06/08/21	Deposit Dividend Australian Unity 20501771/Distrib		500.00	566.01
25/08/21	Interest Paid On Term Deposit 492023		396.71	962.72
07/09/21	Deposit Dividend Australian Unity 20501771/Distrib		500.00	1,462.72
08/09/21	Withdrawal Mobile 1019323 Tfr Westpac Diy	1,400.00		62.72



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
09/09/21	Deposit Online 2311125 Tfr Westpac Diy		50,000.00	50,062.72
09/09/21	Withdrawal Online 1329043 Tfr Westpac Bus			
	Jel distribution	50,000.00		62.72
30/09/21	CLOSING BALANCE			62.72

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