



## 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 2021 TO 30 JUNE 2022

**For account: 4197/221987**

Total interest credited

\$1.67

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 132 142 from Australia or +61 2 9155 7700 from overseas.

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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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://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).**

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If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be

Electronic Statement



Statement Period  
29 April 2022 - 29 July 2022

**Westpac DIY Super Working Account**

Account Name  
**MRS CHRISTA PALMER & MR RONALD EDWARD PALMER ATF RE & C PALMER SUPERANNUATION FUND**

Customer ID  
6405 6755 PALMER, CHRISTA  
6405 6754 PALMER, RONALD EDWARD

BSB Account Number  
034-197 221 987

Opening Balance	+ \$12,000.04
Total Credits	+ \$600.88
Total Debits	- \$0.00
Closing Balance	+ \$12,600.92

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %
22 Jul 2022	0.25 %

**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
<b>29/04/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>12,000.04</b>
17/05/22	Deposit-Osko Payment 2796332 Palmer Cooktown Pty Ltd Super on wages superann March 22		600.00	12,600.04
31/05/22	Interest Paid		0.10	12,600.14
30/06/22	Interest Paid		0.10	12,600.24
29/07/22	Interest Paid		0.68	12,600.92
<b>29/07/22</b>	<b>CLOSING BALANCE</b>			<b>12,600.92</b>



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### **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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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

Electronic Statement



Statement Period  
31 January 2022 - 29 April 2022

**Westpac DIY Super Working Account**

Account Name  
**MRS CHRISTA PALMER & MR RONALD  
EDWARD PALMER ATF RE & C PALMER  
SUPERANNUATION FUND**

Customer ID  
6405 6755 PALMER, CHRISTA  
6405 6754 PALMER, RONALD  
EDWARD

BSB Account Number  
034-197 221 987

Opening Balance + \$22,092.80  
Total Credits + \$234.24  
Total Debits - \$10,327.00  
Closing Balance + \$12,000.04

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/22	<b>STATEMENT OPENING BALANCE</b>			<b>22,092.80</b>
07/02/22	Funds Transferred To Term Deposit 194124 Eflkw741	10,000.00		12,092.80
28/02/22	Interest Paid		0.11	12,092.91
24/03/22	Deposit Dividend Medibank Div Mar22/00864913		233.94	12,326.85
31/03/22	Interest Paid		0.10	12,326.95
11/04/22	Withdrawal Online 6601064 Bpay Tax Office Tax -Oct to Dec	327.00		11,999.95
29/04/22	Interest Paid		0.09	12,000.04
29/04/22	<b>CLOSING BALANCE</b>			<b>12,000.04</b>

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
07/01/22	Deposit-Osko Payment 2445524 Palmer Cooktown Pty Ltd Super Ann. Cont Super Contributions		600.00	22,092.62
31/01/22	Interest Paid		0.18	22,092.80
31/01/22	<b>CLOSING BALANCE</b>			<b>22,092.80</b>

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Electronic Statement



Statement Period  
29 October 2021 - 31 January 2022

**Westpac DIY Super Working Account**

Account Name  
**MRS CHRISTA PALMER & MR RONALD EDWARD PALMER ATF RE & C PALMER SUPERANNUATION FUND**

Customer ID  
6405 6755 PALMER, CHRISTA  
6405 6754 PALMER, RONALD EDWARD

BSB Account Number  
034-197 221 987

Opening Balance	+ \$20,679.26
Total Credits	+ \$1,740.54
Total Debits	- \$327.00
Closing Balance	+ \$22,092.80

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/10/21	STATEMENT OPENING BALANCE			20,679.26
08/11/21	Deposit-Osko Payment 2309946 Palmer Cooktown Pty Ltd R&c Superfund R&c Superfund		570.00	21,249.26
30/11/21	Interest Paid		0.18	21,249.44
02/12/21	Withdrawal Online 4562993 Bpay Tax Office July 21 - sept 21	327.00		20,922.44
07/12/21	Deposit-Osko Payment 2326330 Palmer Cooktown Pty Ltd Super on Wages Super on wages		570.00	21,492.44
31/12/21	Interest Paid		0.18	21,492.62



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Phone 1800 931 678

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Electronic Statement



Statement Period  
30 July 2021 - 29 October 2021

**Westpac DIY Super Working Account**

Account Name  
**MRS CHRISTA PALMER & MR RONALD EDWARD PALMER ATF RE & C PALMER SUPERANNUATION FUND**

Customer ID  
6405 6755 PALMER, CHRISTA  
6405 6754 PALMER, RONALD EDWARD

BSB Account Number  
034-197 221 987

Opening Balance + \$20,414.15  
Total Credits + \$265.11  
Total Debits - \$0.00  
Closing Balance + \$20,679.26

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/07/21	<b>STATEMENT OPENING BALANCE</b>			<b>20,414.15</b>
31/08/21	Interest Paid		0.17	20,414.32
30/09/21	Interest Paid		0.16	20,414.48
30/09/21	Deposit Dividend Medibank Div Sep21/00865909		264.62	20,679.10
29/10/21	Interest Paid		0.16	20,679.26
29/10/21	<b>CLOSING BALANCE</b>			<b>20,679.26</b>

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### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
21/07/21	Deposit-Osko Payment 2961922 Palmer Cooktown Pty Ltd Superann 20/21 Ronald Palmer Superann 20/21 Ronald Palmer		2,384.55	22,798.76
21/07/21	Deposit-Osko Payment 2990313 Palmer Cooktown Pty Ltd Superann 20/21 Christa Palmer Superann 20/21 Christa Palmer		2,594.75	25,393.51
21/07/21	Withdrawal-Osko Payment 1936948 Palmer Cooktown Pty Ltd refund superann funds refund Superann. funds	4,979.50		20,414.01
30/07/21	Interest Paid		0.14	20,414.15
30/07/21	<b>CLOSING BALANCE</b>			<b>20,414.15</b>

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## Electronic Statement



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30 April 2021 - 30 July 2021

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EDWARD PALMER ATF RE & C PALMER  
SUPERANNUATION FUND

Customer ID  
6405 6755 PALMER, CHRISTA  
6405 6754 PALMER, RONALD  
EDWARD

BSB Account Number  
034-197 221 987

Opening Balance	+ \$16,334.14
Total Credits	+ \$10,759.51
Total Debits	- \$6,679.50
Closing Balance	+ \$20,414.15

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/21	STATEMENT OPENING BALANCE			16,334.14
31/05/21	Interest Paid		0.13	16,334.27
30/06/21	Interest Paid		0.13	16,334.40
01/07/21	Deposit Ato Ato001000015152503		800.31	17,134.71
19/07/21	Withdrawal-Osko Payment 1666886 Nq Accounting & Tax solutions Super Annual return 30/06/2020 Palmsf/20 18 Jul 2021	1,700.00		15,434.71
21/07/21	Deposit-Osko Payment 2746786 Palmer Cooktown Pty Ltd super payment for wages 20/21 Super on wages 20/21		4,979.50	20,414.21



# 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 034-197 22-1987  
Transaction fee(s) period 01 JAN 2021 to 28 FEB 2021

Total \$0.00
-----------------



Electronic Statement

Statement Period  
29 January 2021 - 30 April 2021

Westpac DIY Super Working Account

Account Name  
MRS CHRISTA PALMER & MR RONALD  
EDWARD PALMER ATF RE & C PALMER  
SUPERANNUATION FUND

Customer ID  
6405 6755 PALMER, CHRISTA  
6405 6754 PALMER, RONALD  
EDWARD

BSB Account Number  
034-197 221 987

Opening Balance	+ \$7,880.29
Total Credits	+ \$8,453.85
Total Debits	- \$0.00
Closing Balance	+ \$16,334.14

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/01/21	STATEMENT OPENING BALANCE			7,880.29
26/02/21	Interest Paid		0.06	7,880.35
25/03/21	Deposit Dividend Medibank Div Mar21/00867399		222.43	8,102.78
31/03/21	Interest Paid		0.07	8,102.85
06/04/21	Interest Paid On Term Deposit 194124		8,231.17	16,334.02
30/04/21	Interest Paid		0.12	16,334.14
30/04/21	CLOSING BALANCE			16,334.14

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**TRANSACTION FEE SUMMARY**

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Fee(s) charged to account 034-197 22-1987  
Transaction fee(s) period 01 OCT 2020 to 31 DEC 2020

Total \$0.00
-----------------



Statement Period

30 October 2020 - 29 January 2021

## Westpac DIY Super Working Account

Account Name

MRS CHRISTA PALMER & MR RONALD  
EDWARD PALMER ATF RE & C PALMER  
SUPERANNUATION FUND

Customer ID

6405 6755

PALMER, CHRISTA

6405 6754

PALMER, RONALD  
EDWARD

BSB

034-197

Account Number

221 987

Opening Balance	+ \$6,740.13
Total Credits	+ \$1,140.16
Total Debits	- \$0.00
Closing Balance	+ \$7,880.29

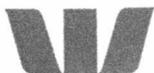
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17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/10/20	STATEMENT OPENING BALANCE			6,740.13
30/11/20	Interest Paid		0.05	6,740.18
03/12/20	Deposit-Osko Payment 2788618 Palmer Cooktown Pty Ltd Superann on wages Oct 2020 Superann on wages Oct.2020		570.00	7,310.18
31/12/20	Interest Paid		0.06	7,310.24
27/01/21	Deposit-Osko Payment 2929098 Palmer Cooktown Pty Ltd Superann Jan 2021 Superann Jan 2021		570.00	7,880.24
29/01/21	Interest Paid		0.05	7,880.29
29/01/21	CLOSING BALANCE			7,880.29



### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
27/10/20	Withdrawal Online 8822118 Bpay Tax Office Tax June & Sept 20	1,720.00		6,726.75
28/10/20	Deposit Wpacde 1 117869792 3221		6.03	6,732.78
28/10/20	Deposit Wpacde 1 117869438 3221		7.29	6,740.07
30/10/20	Interest Paid		0.06	6,740.13
30/10/20	<b>CLOSING BALANCE</b>			<b>6,740.13</b>

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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 034-197 22-1987  
Transaction fee(s) period 01 JUL 2020 to 30 SEP 2020

Total \$0.00
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S005788 / M003455 / 305 / CN4CNC-PW



Statement Period  
31 July 2020 - 30 October 2020

## Westpac DIY Super Working Account



MRS C PALMER.  
7/320 ENDEAVOR VALLEY RD  
COOKTOWN QLD 4895

*sent to AB 26/4/21*

Account Name  
MRS CHRISTA PALMER & MR RONALD  
EDWARD PALMER ATF RE & C PALMER  
SUPERANNUATION FUND

Customer ID  
6405 6755 PALMER, CHRISTA  
6405 6754 PALMER, RONALD  
EDWARD

BSB Account Number  
034-197 221 987

Opening Balance	+ \$7,255.02
Total Credits	+ \$1,205.11
Total Debits	- \$1,720.00
Closing Balance	+ \$6,740.13

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

### 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
31/07/20	STATEMENT OPENING BALANCE			7,255.02
31/08/20	Interest Paid		0.06	7,255.08
10/09/20	Deposit-Osko Payment 2483753 Palmer Cooktown Pty Ltd Super on Wages Super on Wages		380.00	7,635.08
24/09/20	Deposit Dividend Medibank Div Sep20/00868417		241.61	7,876.69
30/09/20	Interest Paid		0.06	7,876.75
07/10/20	Deposit-Osko Payment 2911990 Palmer Cooktown Pty Ltd Super on Wages-Sept 2020 Super on Wages-Sept 2020		570.00	8,446.75