



Statement Period
31 May 2023 - 31 August 2023

Westpac DIY Super Working Account

Account Name
**SULABH SYSTEMS PTY LTD ATF B & S
GUPTA SUPERANNUATION FUND**

Customer ID
**2938 0431 SULABH SYSTEMS PTY
LTD**

BSB
032-289 Account Number
657 148

Opening Balance	+ \$10,101.36
Total Credits	+ \$542,699.37
Total Debits	- \$530,620.00
Closing Balance	+ \$22,180.73

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

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
31/05/23	STATEMENT OPENING BALANCE			10,101.36
21/06/23	Deposit Online 2603951 Tfr 11. Home Of Aftertax Super		20,000.00	30,101.36
21/06/23	Interest Paid On Term Deposit 740928		4,171.51	34,272.87
21/06/23	Principal Paid On Term Deposit 740928		500,000.00	534,272.87
30/06/23	Interest Paid		137.54	534,410.41
04/07/23	Withdrawal Cash Eastwood,144 Rowe Street NSW	530,000.00		4,410.41
10/07/23	Deposit Online 2506316 Tfr 51 Sulabh S Bela Super Qtr I		6,875.00	11,285.41
18/07/23	Withdrawal-Osko Payment 1321888 Bwr Accounting Pty Ltd Kgmng First	620.00		10,665.41
28/07/23	Deposit Online 2086469 Tfr Westpac Bus Sushil Super Qtr-I		11,430.00	22,095.41



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/07/23	Interest Paid		66.50	22,161.91
31/08/23	Interest Paid		18.82	22,180.73
31/08/23	CLOSING BALANCE			22,180.73

CONVENIENCE AT YOUR FINGERTIPS

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ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2022 TO 30 JUNE 2023

For account: 2289/657148

Total interest credited

\$3,166.96

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



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THANK YOU FOR BANKING WITH WESTPAC