



Statement Period
14 June 2023 - 14 July 2023

Westpac DIY Super Working Account



MR PAUL E HAIG-SMITH
47 AQUA CRES
REDLAND BAY QLD 4165

038

Account Name
MRS ANN MAREE HAIG-SMITH & MR
PAUL EDWARD HAIG-SMITH ATF
HAIG-SMITH SUPERANNUATION FUND

Customer ID
0552 0665 HAIG-SMITH, ANN MAREE
0552 0734 HAIG-SMITH, PAUL
EDWARD

BSB Account Number
034-119 259 496

Opening Balance	+ \$96.38
Total Credits	+ \$0.07
Total Debits	- \$0.00
Closing Balance	+ \$96.45

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
14/06/23	STATEMENT OPENING BALANCE			96.38
30/06/23	Interest Paid		0.07	96.45
14/07/23	CLOSING BALANCE			96.45

CONVENIENCE AT YOUR FINGERTIPS

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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.

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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).

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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.



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.

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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



Statement Period
12 May 2023 - 14 June 2023

Westpac DIY Super Working Account



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47 AQUA CRES
REDLAND BAY QLD 4165

038

Account Name

MRS ANN MAREE HAIG-SMITH & MR
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HAIG-SMITH SUPERANNUATION FUND

Customer ID

0552 0665 HAIG-SMITH, ANN MAREE
0552 0734 HAIG-SMITH, PAUL
EDWARD

BSB

034-119

Account Number

259 496

Opening Balance + \$96.30

Total Credits + \$0.08

Total Debits - \$0.00

Closing Balance + \$96.38

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 %			

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12/05/23	STATEMENT OPENING BALANCE			96.30
31/05/23	Interest Paid		0.08	96.38
14/06/23	CLOSING BALANCE			96.38

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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.

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28/04/23	Interest Paid		0.07	96.30
12/05/23	CLOSING BALANCE			96.30

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Statement Period
14 March 2023 - 14 April 2023

Westpac DIY Super Working Account



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47 AQUA CRES
REDLAND BAY QLD 4165

038

Account Name

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Customer ID

0552 0665 HAIG-SMITH, ANN MAREE
0552 0734 HAIG-SMITH, PAUL
EDWARD

BSB

034-119

Account Number

259 496

Opening Balance	+ \$96.15
Total Credits	+ \$0.08
Total Debits	- \$0.00
Closing Balance	+ \$96.23

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
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Effective Date	Over \$499999			
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MACLEAY ISLAND QLD 4184

038

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28/02/23	Interest Paid		0.07	96.15
07/03/23	Deposit Online 2442288 Tfr Westpac Diy		2,167.00	2,263.15
07/03/23	Withdrawal-Osko Payment 1442213 Entegra (Aust) B I Pty Ltd Payment Tax Accounting Payment Inv-0671	2,167.00		96.15
14/03/23	CLOSING BALANCE			96.15

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Email: info@afca.org.au

Phone 1800 931 678

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

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at westpac.com.au/westpaclive

Telephone Banking



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+61 2 9155 7700 if overseas

Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
13 January 2023 - 14 February 2023

Westpac DIY Super Working Account



MRS A M HAIG-SMITH
PO BOX 1069
MACLEAY ISLAND QLD 4184

038

Account Name
MRS ANN MAREE HAIG-SMITH & MR
PAUL EDWARD HAIG-SMITH ATF
HAIG-SMITH SUPERANNUATION FUND

Customer ID
0552 0665 HAIG-SMITH, ANN MAREE
0552 0734 HAIG-SMITH, PAUL
EDWARD

BSB Account Number
034-119 259 496

Opening Balance	+ \$96.00
Total Credits	+ \$0.08
Total Debits	- \$0.00
Closing Balance	+ \$96.08

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
13/01/23	STATEMENT OPENING BALANCE			96.00
31/01/23	Interest Paid		0.08	96.08
14/02/23	CLOSING BALANCE			96.08

CONVENIENCE AT YOUR FINGERTIPS

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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. If you are a business customer, please go to westpac.com.au/businessdispute

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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/

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.

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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
14 December 2022 - 13 January 2023

Westpac DIY Super Working Account



MRS A M HAIG-SMITH
PO BOX 1069
MACLEAY ISLAND QLD 4184

038

Account Name
MRS ANN MAREE HAIG-SMITH & MR
PAUL EDWARD HAIG-SMITH ATF
HAIG-SMITH SUPERANNUATION FUND

Customer ID
0552 0665 HAIG-SMITH, ANN MAREE
0552 0734 HAIG-SMITH, PAUL
EDWARD

BSB Account Number
034-119 259 496

Opening Balance	+ \$95.93
Total Credits	+ \$0.07
Total Debits	- \$0.00
Closing Balance	+ \$96.00

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

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/12/22	STATEMENT OPENING BALANCE			95.93
30/12/22	Interest Paid		0.07	96.00
13/01/23	CLOSING BALANCE			96.00

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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC





Statement Period

14 November 2022 - 14 December 2022

Westpac DIY Super Working Account

Account Name

MRS ANN MAREE HAIG-SMITH & MR
PAUL EDWARD HAIG-SMITH ATF
HAIG-SMITH SUPERANNUATION FUND

Customer ID

0552 0665

0552 0734

HAIG-SMITH, ANN MAREE

HAIG-SMITH, PAUL

EDWARD

BSB

034-119

Account Number

259 496

Opening Balance + \$95.86

Total Credits + \$0.07

Total Debits - \$0.00

Closing Balance + \$95.93

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

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/11/22	STATEMENT OPENING BALANCE			95.86
30/11/22	Interest Paid		0.07	95.93
14/12/22	CLOSING BALANCE			95.93

CONVENIENCE AT YOUR FINGERTIPS

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Statement Period
14 October 2022 - 14 November 2022

Westpac DIY Super Working Account



MRS A M HAIG-SMITH
PO BOX 1069
MACLEAY ISLAND QLD 4184

038

Account Name
MRS ANN MAREE HAIG-SMITH & MR
PAUL EDWARD HAIG-SMITH ATF
HAIG-SMITH SUPERANNUATION FUND

Customer ID
0552 0665 HAIG-SMITH, ANN MAREE
0552 0734 HAIG-SMITH, PAUL
EDWARD

BSB Account Number
034-119 259 496

Opening Balance	+ \$95.78
Total Credits	+ \$0.08
Total Debits	- \$0.00
Closing Balance	+ \$95.86

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

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/10/22	STATEMENT OPENING BALANCE			95.78
31/10/22	Interest Paid		0.08	95.86
14/11/22	CLOSING BALANCE			95.86

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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
14 September 2022 - 14 October 2022

Westpac DIY Super Working Account



MRS A M HAIG-SMITH
PO BOX 1069
MACLEAY ISLAND QLD 4184

038

Account Name
MRS ANN MAREE HAIG-SMITH & MR
PAUL EDWARD HAIG-SMITH ATF
HAIG-SMITH SUPERANNUATION FUND

Customer ID
0552 0665 HAIG-SMITH, ANN MAREE
0552 0734 HAIG-SMITH, PAUL
EDWARD

BSB Account Number
034-119 259 496

Opening Balance	+ \$95.72
Total Credits	+ \$0.06
Total Debits	- \$0.00
Closing Balance	+ \$95.78

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
18 Aug 2022	0.75 %
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/09/22	STATEMENT OPENING BALANCE			95.72
30/09/22	Interest Paid		0.06	95.78
14/10/22	CLOSING BALANCE			95.78

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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
12 August 2022 - 14 September 2022

Westpac DIY Super Working Account

Account Name
MRS ANN MAREE HAIG-SMITH & MR
PAUL EDWARD HAIG-SMITH ATF
HAIG-SMITH SUPERANNUATION FUND

Customer ID
0552 0665 HAIG-SMITH, ANN MAREE
0552 0734 HAIG-SMITH, PAUL
EDWARD

BSB Account Number
034-119 259 496

Opening Balance	+ \$95.69
Total Credits	+ \$0.03
Total Debits	- \$0.00
Closing Balance	+ \$95.72

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %

Effective Date	Over \$499999
22 Jul 2022	0.25 %
18 Aug 2022	0.75 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
12/08/22	STATEMENT OPENING BALANCE			95.69
31/08/22	Interest Paid		0.03	95.72
14/09/22	CLOSING BALANCE			95.72

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Statement Period
14 July 2022 - 12 August 2022

Westpac DIY Super Working Account



MRS A M HAIG-SMITH
PO BOX 1069
MACLEAY ISLAND QLD 4184

038

Account Name
MRS ANN MAREE HAIG-SMITH & MR
PAUL EDWARD HAIG-SMITH ATF
HAIG-SMITH SUPERANNUATION FUND

Customer ID
0552 0665 HAIG-SMITH, ANN MAREE
0552 0734 HAIG-SMITH, PAUL
EDWARD

BSB
034-119

Account Number
259 496

Opening Balance + \$795.65
Total Credits + \$0.04
Total Debits - \$700.00
Closing Balance + \$95.69

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

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/07/22	STATEMENT OPENING BALANCE			795.65
29/07/22	Interest Paid		0.04	795.69
29/07/22	Withdrawal Online 1586423 Tfr Westpac Cho	700.00		95.69
12/08/22	CLOSING BALANCE			95.69

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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.

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

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9155 7700 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC





Statement Period
14 June 2022 - 14 July 2022

Westpac DIY Super Working Account

Account Name
MRS ANN MAREE HAIG-SMITH & MR
PAUL EDWARD HAIG-SMITH ATF
HAIG-SMITH SUPERANNUATION FUND

Customer ID
0552 0665 HAIG-SMITH, ANN MAREE
0552 0734 HAIG-SMITH, PAUL
EDWARD

BSB Account Number
034-119 259 496

Opening Balance	+ \$795.65
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$795.65

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
14/06/22	STATEMENT OPENING BALANCE			795.65
14/07/22	CLOSING BALANCE			795.65

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more