



Statement Period
31 March 2023 - 30 June 2023

Westpac Business One Plus



MR T J NORMOYLE
61 GEORGE RD
LEPPINGTON NSW 2179

014

Account Name
MR THOMAS JOSEPH NORMOYLE &
MRS GERALDINE NORMOYLE TRUST
DEED FOR NORMOYLE
SUPERANNUATION FUND

Customer ID
1078 5221 NORMOYLE, THOMAS
JOSEPH
7463 6344 NORMOYLE, GERALDINE

BSB
032-379
Account Number
212 986

Opening Balance	+ \$1,722.67
Total Credits	+ \$819,615.40
Total Debits	- \$820,353.00
Closing Balance	+ \$985.07

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
31/03/23	STATEMENT OPENING BALANCE			1,722.67
03/04/23	Monthly Plan Fee	\$10.00		1,712.67
11/04/23	Deposit Online 2354462 Tfr Westpac Bus		\$93,000.00	94,712.67
11/04/23	Withdrawal Online 1817427 Tfr Westpac Cho	\$94,000.00		712.67
24/04/23	Deposit Online 2861265 Tfr Westpac Bus		\$2,500.00	3,212.67
26/04/23	Deposit Online 2923510 Tfr Westpac Bus		\$110,000.00	113,212.67
26/04/23	Withdrawal Online 1591895 Tfr Westpac Cho	\$110,000.00		3,212.67
28/04/23	Withdrawal Online 0054222 Bpay Australian Bas 31/3/23	\$3,033.00		179.67
01/05/23	Monthly Plan Fee	\$10.00		169.67
16/05/23	Deposit Aappl		\$353,100.00	353,269.67
16/05/23	Withdrawal Online 1700121 Tfr Westpac Bus	\$350,000.00		3,269.67
01/06/23	Monthly Plan Fee	\$10.00		3,259.67
02/06/23	Deposit Ato Ato009000017862396		\$10,705.56	13,965.23
07/06/23	Deposit Online 2273068 Tfr Westpac Bus		\$50,000.00	63,965.23
07/06/23	Withdrawal Online 1222405 Tfr Westpac Cho	\$63,000.00		965.23
16/06/23	Deposit Aappl		\$309.84	1,275.07
23/06/23	Deposit Online 2438481 Tfr Westpac Bus		\$200,000.00	201,275.07
23/06/23	Withdrawal Online 1477364 Tfr Westpac Cho	\$200,000.00		1,275.07
26/06/23	Withdrawal Online 4646467 Bpay Asic Asic Normoyle Prop	\$290.00		985.07

**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
30/06/23	CLOSING BALANCE			985.07

CONVENIENCE AT YOUR FINGERTIPS

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

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 032-379 21-2986

03 APR 2023

Total
\$0.00

This account provides up to a total of 25 free transactions each calendar month. For further information refer to the terms and conditions document for your account.

01 MAY 2023

Total
\$0.00

This account provides up to a total of 25 free transactions each calendar month. For further information refer to the terms and conditions document for your account.

01 JUN 2023

Total
\$0.00

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Statement Period
30 December 2022 - 31 March 2023

Westpac Business One Plus



MR T J NORMOYLE
61 GEORGE RD
LEPPINGTON NSW 2179

014

Account Name

MR THOMAS JOSEPH NORMOYLE &
MRS GERALDINE NORMOYLE TRUST
DEED FOR NORMOYLE
SUPERANNUATION FUND

Customer ID

1078 5221 NORMOYLE, THOMAS
JOSEPH
7463 6344 NORMOYLE, GERALDINE

BSB

032-379

Account Number

212 986

Opening Balance	+ \$55,652.88
Total Credits	+ \$205,866.31
Total Debits	- \$259,796.52
Closing Balance	+ \$1,722.67

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
30/12/22	STATEMENT OPENING BALANCE			55,652.88
03/01/23	Deposit-Osko Payment 2058727 Rentpayafter Reconcile 31 Dec 2022		B 1,935.00	57,587.88
03/01/23	Deposit-Osko Payment 2366080 Rentpayafter Reconcile 01 Jan 2023		B 1,935.00	59,522.88
03/01/23	Deposit-Osko Payment 2692528 Rentpayafter Reconcile		B 1,935.00	61,457.88
03/01/23	Deposit-Osko Payment 2741220 Rentpayafter Reconcile 02 Jan 2023		B 1,935.00	63,392.88
03/01/23	Monthly Plan Fee	B 10.00		63,382.88
04/01/23	Deposit Kit Bros Transpo 3133Hephredrecon		B 1,455.00	64,837.88
01/02/23	Deposit Aappl		B 23,884.85	88,722.73
01/02/23	Monthly Plan Fee	B 10.00		88,712.73
09/02/23	Deposit Online 2698039 Tfr Westpac Cho		B 27,500.00	116,212.73
10/02/23	Deposit Online 2663171 Tfr Westpac Bus		B 135,000.00	251,212.73
10/02/23	Withdrawal Online 1214027 Bpay Tax Office Ato Tom Non Cons	B 119,822.60		131,390.13
10/02/23	Withdrawal Online 1557438 Tfr Westpac Cho	B 25,340.00		106,050.13
10/02/23	Withdrawal Online 1612570 Tfr Westpac Cho	B 75,540.00		30,510.13
15/02/23	Withdrawal Online 4886931 Bpay Asic Normo Asic Normoyle Supe	B 59.00		30,451.13

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/23	Withdrawal Online 2731656 Bpay Australian Bas 31/12/2022	B 7,031.00		23,420.13
01/03/23	Monthly Plan Fee	B 10.00		23,410.13
06/03/23	Withdrawal Online 7148816 Bpay Chief Comm Land Tax 2023	B 21,713.50		1,696.63
10/03/23	Deposit Aappl		B 286.46	1,983.09
21/03/23	Withdrawal Online 9318682 Bpay Sydney Wat Water 6 Lancast	B 260.42		1,722.67
31/03/23	Deposit Online 2216033 Tfr Westpac Bus		B 10,000.00	11,722.67
31/03/23	Withdrawal Online 1222798 Tfr Westpac Cho	B 10,000.00		1,722.67
31/03/23	CLOSING BALANCE			1,722.67

CONVENIENCE AT YOUR FINGERTIPS

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TRANSACTION FEE SUMMARY

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Fee(s) charged to account 032-379 21-2986

03 JAN 2023

Total
\$0.00

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01 FEB 2023

Total
\$0.00

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Statement Period
30 September 2022 - 30 December 2022

Westpac Business One



MR T J NORMOYLE
61 GEORGE RD
LEPPINGTON NSW 2179

014

Account Name
MR THOMAS JOSEPH NORMOYLE &
MRS GERALDINE NORMOYLE TRUST
DEED FOR NORMOYLE
SUPERANNUATION FUND

Customer ID
1078 5221 NORMOYLE, THOMAS
JOSEPH
7463 6344 NORMOYLE, GERALDINE

BSB Account Number
032-379 212 986

Opening Balance	+ \$192,120.98
Total Credits	+ \$667,365.49
Total Debits	- \$803,833.59
Closing Balance	+ \$55,652.88

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/22	STATEMENT OPENING BALANCE			192,120.98
03/10/22	Deposit-Osko Payment 2972119 Mary Kit Bal			
	June Mary Kit Bal June Mary Kit Bal June		B 1,000.00	193,120.98
03/10/22	Monthly Plan Fee	B 10.00		193,110.98
04/10/22	Deposit-Osko Payment 2734641 Mary Kit Bal			
	June Final Mary Kit Bal June Final Final			
	Payment June		B 5,000.00	198,110.98
04/10/22	Deposit Kit Bros Transpo 3133Hephrdju		B 1,000.00	199,110.98
06/10/22	Deposit-Osko Payment 2811974 Rentpayafter			
	Reconcile Rentpayafter Reconcile Rentpayafter			
	Reconcile		B 1,000.00	200,110.98
07/10/22	Deposit-Osko Payment 2852739 Rentpayafter			
	Reconcile Rentpayafter Reconcile Rentpayafter			
	Reconcile		B 1,000.00	201,110.98
07/10/22	Deposit Kit Bros Transpo 3133Hephrrda		B 1,000.00	202,110.98
10/10/22	Deposit-Osko Payment 2368498 Rentpayafter			
	Reconcile Rentpayafter Reconcile Rentpayafter			
	Reconcile		B 1,550.00	203,660.98
10/10/22	Deposit-Osko Payment 2856006 Rentpayafter			
	Reconcile Rentpayafter Reconcile Rentpayafter			
	Reconcile 08 Oct 2022		B 1,000.00	204,660.98



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
10/10/22	Deposit Ato Ato49150492715I001		10,014.00	214,674.98
11/10/22	Deposit-Osko Payment 2197687 Rentpayafter Reconcile Rentpayafter Reconcile Rentpayafter Reconcile		1,000.00	215,674.98
17/10/22	Deposit-Osko Payment 2749884 Rentpayafter Reconcile 15 Oct 2022		1,000.00	216,674.98
17/10/22	Deposit Kit Bros Transpo 3133Hephdrreconcil		1,000.00	217,674.98
18/10/22	Deposit-Osko Payment 2180449 Rentpayafter Reconcile Rentpayafter Reconcile Rentpayafter Reconcile		1,000.00	218,674.98
21/10/22	Deposit Kit Bros Transpo 3133Hephdrreconcil		1,000.00	219,674.98
25/10/22	Deposit-Osko Payment 2243952 Rentpayafter Reconcile Rentpayafter Reconcile Rentpayafter Reconcile		1,000.00	220,674.98
28/10/22	Withdrawal Online 8522603 Bpay Australian Bas 30/09/2022	3,802.00		216,872.98
01/11/22	Monthly Plan Fee	10.00		216,862.98
04/11/22	Deposit Kit Bros Transpo 3133Hephdrreconcil		1,000.00	217,862.98
08/11/22	Deposit Kit Bros Transpo 3133Hephdrreconcil		1,000.00	218,862.98
10/11/22	Deposit Kit Bros Transpo 3133Hephdrreconcil		1,000.00	219,862.98
16/11/22	Deposit Kit Bros Transpo 3133Hephdrreconcil		1,000.00	220,862.98
18/11/22	Deposit Kit Bros Transpo 3133Hephdrreconcil		1,000.00	221,862.98
21/11/22	Deposit Kit Bros Transpo 3133Hephdrreconcil		1,000.00	222,862.98
22/11/22	Deposit-Osko Payment 2789674 Rentpayafter Reconcile		1,000.00	223,862.98
23/11/22	Deposit-Osko Payment 2309254 Rentpayafter Reconcile		1,000.00	224,862.98
23/11/22	Deposit Online 2715436 Tfr Westpac Bus		580,000.00	804,862.98
23/11/22	Withdrawal Online 1326448 Tfr Westpac Cho Pension Payment 23	50,000.00		754,862.98
23/11/22	Withdrawal Online 5095174 Bpay Tax Office Income Tax y/e 22	749,732.05		5,130.93
25/11/22	Deposit-Osko Payment 2182146 Rentpayafter Reconcile		1,000.00	6,130.93
28/11/22	Deposit Kit Bros Transpo 3133Hephdrreconcil		1,000.00	7,130.93
29/11/22	Deposit Kit Bros Transpo 3133Hephdrreconcil		1,000.00	8,130.93
01/12/22	Deposit Kit Bros Transpo 3133Hephdrreconcil		1,000.00	9,130.93
01/12/22	Monthly Plan Fee	10.00		9,120.93
02/12/22	Deposit Kit Bros Transpo 3133Hephdrreconcil		1,000.00	10,120.93
05/12/22	Deposit-Osko Payment 2745311 Rentpayafter Reconcile Rentpayafter Reconcile 03 Dec 2022		1,935.00	12,055.93



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
05/12/22	Deposit-Osko Payment 2752252 Rentpayafter			
	Reconcile Rentpayafter Reconcile 04 Dec 2022		1,935.00	13,990.93
05/12/22	Deposit Kit Bros Transpo 3133Hephdrmay		1,935.00	15,925.93
06/12/22	Deposit Kit Bros Transpo 3133Hephdrrecon		1,935.00	17,860.93
07/12/22	Deposit Kit Bros Transpo After Rent Reconc		1,935.00	19,795.93
08/12/22	Deposit Kit Bros Transpo 3133Hephdrrec		1,935.00	21,730.93
09/12/22	Deposit Kit Bros Transpo 3133Hephdrrecon		1,935.00	23,665.93
12/12/22	Deposit-Osko Payment 2850979 Rentpayafter			
	Reconcile Rentpayafter Reconcile 11 Dec 2022		1,935.00	25,600.93
12/12/22	Deposit Kit Bros Transpo 3133Hephdrmay		1,935.00	27,535.93
13/12/22	Deposit Kit Bros Transpo 3133Hephdrrec		1,935.00	29,470.93
14/12/22	Deposit Kit Bros Transpo 3133Hephrecon		1,935.00	31,405.93
15/12/22	Deposit Kit Bros Transpo 3133Hephdrrec		1,935.00	33,340.93
16/12/22	Deposit Kit Bros Transpo 3133Hephrecon		1,935.00	35,275.93
19/12/22	Deposit-Osko Payment 2147482 Rentpayafter			
	Reconcile 17 Dec 2022		1,935.00	37,210.93
19/12/22	Deposit Kit Bros Transpo 3133Hephdrrec		1,935.00	39,145.93
20/12/22	Deposit Aappl		296.49	39,442.42
20/12/22	Deposit Kit Bros Transpo 3133Hephdrrecon		1,935.00	41,377.42
21/12/22	Deposit Kit Bros Transpo 3133Hephdrrec		1,935.00	43,312.42
22/12/22	Deposit Kit Bros Transpo 3133Hephdrrecon		1,935.00	45,247.42
23/12/22	Deposit Kit Bros Transpo 3133Hephdrre		1,935.00	47,182.42
28/12/22	Deposit-Osko Payment 2642266 Rentpayafter			
	Reconcile 25 Dec 2022		1,935.00	49,117.42
28/12/22	Deposit-Osko Payment 2722648 Rentpayafter			
	Reconcile		1,935.00	51,052.42
28/12/22	Deposit-Osko Payment 2877068 Rentpayafter			
	Reconcile 24 Dec 2022		1,935.00	52,987.42
28/12/22	Withdrawal Online 3119612 Bpay Sydney Wat			
	Water 6 Lancaster	269.54		52,717.88
29/12/22	Deposit-Osko Payment 2314458 Rentpayafter			
	Reconcile		1,000.00	53,717.88
30/12/22	Deposit-Osko Payment 2849842 Rentpayafter			
	Reconcile		1,935.00	55,652.88
30/12/22	CLOSING BALANCE			55,652.88

CONVENIENCE AT YOUR FINGERTIPS

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

**TRANSACTION FEE SUMMARY**

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Fee(s) charged to account 032-379 21-2986

03 OCT 2022

Total
\$0.00

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01 NOV 2022

Total
\$0.00

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01 DEC 2022

Total
\$0.00

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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.

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.



Statement Period
30 June 2022 - 30 September 2022

Westpac Business One



MR T J NORMOYLE
61 GEORGE RD
LEPPINGTON NSW 2179

014

Account Name

MR THOMAS JOSEPH NORMOYLE &
MRS GERALDINE NORMOYLE TRUST
DEED FOR NORMOYLE
SUPERANNUATION FUND

Customer ID

1078 5221 NORMOYLE, THOMAS
JOSEPH
7463 6344 NORMOYLE, GERALDINE

BSB

032-379

Account Number

212 986

Opening Balance	+ \$198,269.02
Total Credits	+ \$12,558,164.03
Total Debits	- \$12,564,312.07
Closing Balance	+ \$192,120.98

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
30/06/22	STATEMENT OPENING BALANCE			198,269.02
01/07/22	Monthly Plan Fee	\$ 10.00		198,259.02
04/07/22	Deposit Kit Bros Transpo 3133Hephdrdarch		\$ 1,000.00	199,259.02
07/07/22	Deposit-Osko Payment 2431707 Mary Kitanovski Mary Kitanovski		\$ 1,000.00	200,259.02
11/07/22	Deposit Kit Bros Transpo 3133Hephdrdarch		\$ 1,000.00	201,259.02
12/07/22	Deposit Kit Bros Transpo 3133Hephdrdarch		\$ 1,000.00	202,259.02
18/07/22	Deposit-Osko Payment 2480590 Mary Kit May Mary Kit May: Mary Kit May 16 Jul 2022		\$ 1,000.00	203,259.02
18/07/22	Deposit Kit Bros Transpo 3133Hephdrdarch		\$ 1,000.00	204,259.02
18/07/22	Deposit Normoyle Superan		\$ 12,501,000.00	12,705,259.02
19/07/22	Withdrawal Online 1761525 Tfr Westpac Bus	\$ 12,501,000.00		204,259.02
20/07/22	Deposit Kit Bros Transpo 3133Hephdrdarch		\$ 1,000.00	205,259.02
27/07/22	Deposit Kit Bros Transpo 3133Hephdrdarch		\$ 1,000.00	206,259.02
28/07/22	Withdrawal Online 3032870 Bpay Australian Bas 30/06/2022	\$ 33,809.00		172,450.02
29/07/22	Deposit Kit Bros Transpo 3133Hephdrdarch		\$ 1,000.00	173,450.02
01/08/22	Monthly Plan Fee	\$ 10.00		173,440.02
03/08/22	Deposit Minos Finance Pt Shepherd St water		\$ 515.46	173,955.48
04/08/22	Deposit Kit Bros Transpo 3133Hephdrdarch		\$ 1,000.00	174,955.48



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
05/08/22	Withdrawal Online 4856772 Bpay Iaa Pty Li Insurance 6 Lancas	\$ 10,921.29		164,034.19
09/08/22	Deposit Kit Bros Transpo 3133Hephrdmay		\$ 1,000.00	165,034.19
09/08/22	Deposit Aappl		\$ 24,061.53	189,095.72
11/08/22	Deposit Kit Bros Transpo 3133Hephrdmay		\$ 1,000.00	190,095.72
16/08/22	Deposit-Osko Payment 2671900 Mary Kit May		\$ 1,000.00	191,095.72
17/08/22	Deposit Kit Bros Transpo 3133Hephrdmay		\$ 1,000.00	192,095.72
22/08/22	Deposit-Osko Payment 2989113 Mary Kit May Mary Kit May Mary Kit May 20 Aug 2022		\$ 1,300.00	193,395.72
24/08/22	Withdrawal Online 5624427 Bpay Asic Normo Asic	\$ 276.00		193,119.72
31/08/22	Withdrawal Online 7493927 Bpay Campbellto Land Rates 6 Lanca	\$ 10,952.83		182,166.89
01/09/22	Deposit-Osko Payment 2264244 Mary Kit May Mary Kit May		\$ 1,000.00	183,166.89
01/09/22	Monthly Plan Fee	\$ 10.00		183,156.89
06/09/22	Deposit Kit Bros Transpo 3133Hephrdmay		\$ 1,000.00	184,156.89
07/09/22	Deposit-Osko Payment 2020093 Mary Kit Bal June Mary Kit Bal June Mary Kit Bal June		\$ 1,000.00	185,156.89
13/09/22	Deposit Kit Bros Transpo 3133Hephrdmay		\$ 1,000.00	186,156.89
14/09/22	Deposit Kit Bros Transpo 3133Hephrdjun		\$ 1,000.00	187,156.89
15/09/22	Deposit Kit Bros Transpo 3133Hephrdjun		\$ 1,000.00	188,156.89
16/09/22	Withdrawal Online 1992295 Pymt Blue Chip Blue Chip Super 22	\$ 7,062.00		181,094.89
19/09/22	Deposit-Osko Payment 2709163 Mary Kit Bal June Mary Kit Bal June Mary Kit Bal June 17 Sep 2022		\$ 1,000.00	182,094.89
20/09/22	Deposit-Osko Payment 2943161 Mary Kit Bal June Mary Kit Bal June Mary Kit Bal June		\$ 1,000.00	183,094.89
20/09/22	Deposit Kit Bros Transpo 3133Hephrdjune		\$ 1,000.00	184,094.89
21/09/22	Withdrawal Online 7788436 Bpay Sydney Wat Water 6 Lancaster	\$ 260.95		183,833.94
23/09/22	Deposit-Osko Payment 2253358 Mary Kit Bal June Mary Kit Bal June Mary Kit Bal June 22 Sep 2022		\$ 1,000.00	184,833.94
23/09/22	Deposit Aappl		\$ 287.04	185,120.98
23/09/22	Deposit Kit Bros Transpo 3133Hephrdjune		\$ 1,000.00	186,120.98
23/09/22	Deposit Kit Bros Transpo 3133Hephrdmay		\$ 1,000.00	187,120.98
26/09/22	Deposit Kit Bros Transpo 3133Hephrdjune		\$ 1,000.00	188,120.98
27/09/22	Deposit Kit Bros Transpo 3133Hephrdjune		\$ 1,000.00	189,120.98
28/09/22	Deposit Kit Bros Transpo 3133Hephrdmay		\$ 1,000.00	190,120.98

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/09/22	Deposit Kit Bros Transpo 3133Hephdmay		\$1,000.00	191,120.98
30/09/22	Deposit-Osko Payment 2768610 Mary Kit Bal			
	June Mary Kit Bal June Mary Kit Bal June		\$1,000.00	192,120.98
30/09/22	CLOSING BALANCE			192,120.98

CONVENIENCE AT YOUR FINGERTIPS

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

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 032-379 21-2986

01 JUL 2022

Total
\$0.00

| Cheques Written

Volume	Unit Price	Fee
1	\$0.60	\$0.00

This account provides up to a total of 25 free transactions each calendar month. For further information refer to the terms and conditions document for your account.

01 AUG 2022

Total
\$0.00

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01 SEP 2022

Total
\$0.00

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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.

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.