



Statement Period  
31 May 2021 - 31 August 2021

**Westpac DIY Super Working Account**



THE SECRETARY  
12 MILSOM AVE  
TEMPLESTOWE LOWER VIC 3107

029

Account Name  
J S GUO & Y H ZHANG PTY LTD ATF J S  
GUO & Y H ZHANG SUPERANNUATION  
FUND

Customer ID  
9267 0213 J S GUO & Y H ZHANG PTY  
LTD

BSB  
033-365 Account Number  
333 781

Opening Balance	+ \$30,160.14
Total Credits	+ \$0.72
Total Debits	- \$1,576.55
Closing Balance	+ \$28,584.31

**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
31/05/21	STATEMENT OPENING BALANCE			30,160.14
08/06/21	Withdrawal-Osko Payment 1225167 Trident Financial Group Pty Ltd Inv-19680 Inv-19680	990.00		29,170.14
11/06/21	Withdrawal/Cheque 200049	180.55		28,989.59
18/06/21	Withdrawal-Osko Payment 1098518 Trident Financial Group Pty Ltd Inv-12422 Inv-12422	110.00		28,879.59
18/06/21	Withdrawal Mobile 9125399 Bpay Asic	55.00		28,824.59
30/06/21	Interest Paid		0.24	28,824.83
27/07/21	Withdrawal/Cheque 200050	241.00		28,583.83
30/07/21	Interest Paid		0.23	28,584.06
31/08/21	Interest Paid		0.25	28,584.31
31/08/21	CLOSING BALANCE			28,584.31

5001686 / M000926 / 244 / CNSCNCNPV



Statement Period  
31 August 2021 - 30 November 2021

## Westpac DIY Super Working Account

  
029  
THE SECRETARY  
12 MILSOM AVE  
TEMPLESTOWE LOWER VIC 3107

Account Name  
J S GUO & Y H ZHANG PTY LTD ATF J S  
GUO & Y H ZHANG SUPERANNUATION  
FUND

Customer ID  
9267 0213 J S GUO & Y H ZHANG PTY  
LTD

BSB  
033-365 Account Number  
333 781

Opening Balance + \$28,584.31  
Total Credits + \$0.69  
Total Debits - \$233.00  
Closing Balance + \$28,352.00

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

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
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
31/08/21	STATEMENT OPENING BALANCE			28,584.31
30/09/21	Interest Paid		0.23	28,584.54
22/10/21	Withdrawal/Cheque 200051	233.00		28,351.54
29/10/21	Interest Paid		0.22	28,351.76
30/11/21	Interest Paid		0.24	28,352.00
30/11/21	CLOSING BALANCE			28,352.00

### CONVENIENCE AT YOUR FINGERTIPS

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



## 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 9293 9270 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](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).**

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/](http://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](http://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/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

### **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



**Westpac Live**



Find out about Online Banking  
at [westpac.com.au/westpaclive](http://westpac.com.au/westpaclive)

**Telephone Banking**



Call us on 132 032  
+61 2 9293 9270 if overseas

**Local Branch**



Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**







Statement Period  
30 November 2021 - 28 February 2022

## Westpac DIY Super Working Account

  
THE SECRETARY  
12 MILSOM AVE  
TEMPLESTOWE LOWER VIC 3107

029

Account Name  
J S GUO & Y H ZHANG PTY LTD ATF J S  
GUO & Y H ZHANG SUPERANNUATION  
FUND

Customer ID  
9267 0213 J S GUO & Y H ZHANG PTY  
LTD

BSB  
033-365 Account Number  
333 781

Opening Balance	+ \$28,352.00
Total Credits	+ \$10,000.71
Total Debits	- \$233.00
Closing Balance	+ \$38,119.71

### 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
30/11/21	STATEMENT OPENING BALANCE			28,352.00
31/12/21	Interest Paid		0.24	28,352.24
31/01/22	Interest Paid		0.24	28,352.48
17/02/22	Withdrawal/Cheque 200052	233.00		28,119.48
23/02/22	Deposit Online 2975227 Tfr Westpac Bus Super fund		10,000.00	38,119.48
28/02/22	Interest Paid		0.23	38,119.71
28/02/22	CLOSING BALANCE			38,119.71

### CONVENIENCE AT YOUR FINGERTIPS

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



## 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](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).**

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/](http://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](http://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/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

### **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



**Westpac Live**



Find out about Online Banking  
at [westpac.com.au/westpaclive](http://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](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**









Statement Period  
28 February 2022 - 31 May 2022

## Westpac DIY Super Working Account

THE SECRETARY  
12 MILSOM AVE  
TEMPLESTOWE LOWER VIC 3107

Account Name  
J S GUO & Y H ZHANG PTY LTD ATF J S  
GUO & Y H ZHANG SUPERANNUATION  
FUND

Customer ID  
9267 0213 J S GUO & Y H ZHANG PTY  
LTD

BSB  
033-365

Account Number  
333 781

Opening Balance + \$38,119.71

Total Credits + \$0.94

Total Debits - \$1,443.00

Closing Balance + \$36,677.65

### 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
28/02/22	STATEMENT OPENING BALANCE			38,119.71
31/03/22	Interest Paid		0.32	38,120.03
28/04/22	Withdrawal/Cheque 200053	233.00		37,887.03
29/04/22	Interest Paid		0.30	37,887.33
12/05/22	Withdrawal-Osko Payment 1004199 Trident Financial Group Pty Ltd Inv-20332	110.00		37,777.33
12/05/22	Withdrawal-Osko Payment 1089574 Trident Financial Group Pty Ltd Inv-26109 Inv-26109	1,100.00		36,677.33
31/05/22	Interest Paid		0.32	36,677.65
31/05/22	CLOSING BALANCE			36,677.65

### CONVENIENCE AT YOUR FINGERTIPS

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





Westpac Banking Corporation ABN 33 007 457 141.

## Duplicate Statement

Copy of statement No 36

Page 1 of 5

Westpac DIY Super Working Account

THE SECRETARY  
12 MILSOM AVE  
TEMPLESTOWE LOWER VIC 3107

(033-365/3365)  
ACCOUNT NO.  
33-3781

\*

GREYTHORN VIC

## ACCOUNT NAME

J S GUO & Y H ZHANG PTY LTD  
ATF J S GUO & Y H ZHANG SUPERANNUATION FUND

## CUSTOMER NUMBER

92670213 J S GUO &amp; Y H ZHANG PTY LTD

## ACCOUNT ENQUIRIES

Call Westpac Telephone Banking  
8am - 8pm 7 days  
132 032 within Australia  
+61 2 9155 7700 if calling from overseas

## \* ACCOUNT SUMMARY \*

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$36677.65	\$47.94	\$399.00	+ \$36326.59

## DETAILS OF YOUR ACCOUNT

FROM LAST STATEMENT DATED 31 MAY 2022 TO 31 AUG 2022

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2022	STATEMENT OPENING BALANCE			36677.65
06JUN	WITHDRAWAL-OSKO PAYMENT 1218116 Trident Financial Group Pty Ltd Invoice No 26362 05 JUN 2022	110.00		36567.65
06JUN	WITHDRAWAL MOBILE 2286193 BPAY ASIC	56.00		36511.65
24JUN	DEPOSIT ATO ATO001100015905735		31.00	36542.65
30JUN	INTEREST PAID		0.30	36542.95
28JUL	WITHDRAWAL MOBILE 2961420 BPAY TAX OFFICE	233.00		36309.95

STATEMENT NO. 36 PAGE 1 OF 5

Copy of statement No 36

Page 2 of 5

Westpac DIY Super Working Account

033-365 33-3781

DETAILS OF YOUR ACCOUNT  
 FROM LAST STATEMENT DATED 31 MAY 2022 TO 31 AUG 2022

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
29JUL	INTEREST PAID		1.97	36311.92
31AUG	INTEREST PAID		14.67	36326.59
31AUG	CLOSING BALANCE			36326.59

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

STATEMENT NO. 36 PAGE 2 OF 5

Westpac DIY Super Working Account

033-365 33-3781

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/](http://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](http://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/](http://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](http://www.moneysmart.gov.au).

Westpac DIY Super Working Account

033-365 33-3781

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](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

OTHER INFORMATION ABOUT YOUR ACCOUNT

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

EFFECTIVE DATE	\$0	OVER	OVER	OVER
	TO \$9999	\$9999 TO \$49999	\$49999 TO \$99999	\$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 %
18 AUG 2022	0.75 %	0.75 %	0.75 %	0.75 %

EFFECTIVE DATE	OVER \$499999
17 MAR 2020	0.02 %
22 JUL 2022	0.25 %
18 AUG 2022	0.75 %

Copy of statement No 36

Page 5 of 5

Westpac DIY Super Working Account

033-365 33-3781

ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022

FOR ACCOUNT: 3365/333781  
TOTAL INTEREST CREDITED \$3.12

THESE DETAILS ARE PROVIDED FOR YOUR RECORDS AND  
TAXATION PURPOSES

---

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

---

PLEASE CHECK ALL ENTRIES ON THIS STATEMENT AND PROMPTLY  
INFORM THE BANK OF ANY POSSIBLE ERROR OR UNAUTHORISED  
TRANSACTION.

THANK YOU FOR BANKING WITH WESTPAC

---

STATEMENT NO. 36 PAGE 5 OF 5