



Statement Period  
07 March 2022 - 07 September 2022

## Westpac 55+ and Retired

CATERINA MARINO  
1 REMILTON ST  
WHYALLA NORRIE SA 5608

Account Name  
**MRS CATERINA MARINO**

Customer ID  
**2145 4943 MARINO, CATERINA**

BSB Account Number  
**735-002 736 502**

Opening Balance	+ \$8,500.00
Total Credits	+ \$41,688.79
Total Debits	- \$44,388.79
Closing Balance	+ \$5,800.00

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$49999	Portion of balance over \$49999 to \$249999	Portion of balance over \$249999
18 Feb 2022	0.05 %	0.05 %	0.10 %	0.25 %
17 May 2022	0.30 %	0.30 %	0.35 %	0.50 %
24 Jun 2022	0.30 %	0.30 %	0.35 %	0.65 %
22 Jul 2022	0.30 %	0.30 %	0.70 %	1.15 %
18 Aug 2022	0.30 %	0.60 %	0.85 %	1.30 %

**Tax File Number/Australian Business Number Information: Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.**

## 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>07/03/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>8,500.00</b>
08/03/22	Deposit-Osko Payment 2019184 Caterina Marino		100.00	8,600.00
08/03/22	Withdrawal Mobile 1013237 Tfr Altitude PI	100.00		8,500.00
10/03/22	Deposit-Osko Payment 2515160 Caterina Marino		100.00	8,600.00
10/03/22	Deposit-Osko Payment 2518281 Caterina Marino		150.00	8,750.00
10/03/22	Withdrawal Mobile 1510287 Tfr Altitude PI	150.00		8,600.00
10/03/22	Withdrawal Mobile 1520733 Tfr Altitude PI	100.00		8,500.00



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
11/03/22	Deposit-Osko Payment 2665493 Caterina Marino		150.00	8,650.00
11/03/22	Withdrawal Mobile 1663094 Tfr Altitude PI	150.00		8,500.00
14/03/22	Withdrawal Mobile 1042048 Tfr Altitude PI	20.00		8,480.00
15/03/22	Deposit-Osko Payment 2812276 Caterina Marino		140.00	8,620.00
15/03/22	Withdrawal Mobile 1176665 Tfr Altitude PI	60.00		8,560.00
15/03/22	Withdrawal Mobile 1819220 Tfr Altitude PI	100.00		8,460.00
17/03/22	Deposit-Osko Payment 2128582 Caterina Marino		250.00	8,710.00
17/03/22	Deposit-Osko Payment 2704956 Caterina Marino		100.00	8,810.00
17/03/22	Deposit-Osko Payment 2708267 Caterina Marino		150.00	8,960.00
17/03/22	Deposit-Osko Payment 2787729 Miss Phillipa Amanda Marino		37.12	8,997.12
17/03/22	Withdrawal Mobile 1120725 Tfr Altitude PI	200.00		8,797.12
17/03/22	Withdrawal Mobile 1706036 Tfr Altitude PI	150.00		8,647.12
17/03/22	Withdrawal Mobile 1707947 Tfr Altitude PI	60.00		8,587.12
18/03/22	Deposit-Osko Payment 2719494 Caterina Marino		405.79	8,992.91
18/03/22	Withdrawal Mobile 1712273 Tfr Altitude PI	187.12		8,805.79
21/03/22	Deposit-Osko Payment 2351294 Caterina Marino		111.05	8,916.84
21/03/22	Deposit-Osko Payment 2460947 Caterina Marino		150.00	9,066.84
21/03/22	Withdrawal-Osko Payment 1065522 Phillipa Marino 20 Mar 2022	25.79		9,041.05
21/03/22	Withdrawal Mobile 1087161 Tfr Altitude PI	40.00		9,001.05
21/03/22	Withdrawal Mobile 1459599 Tfr Altitude PI	351.05		8,650.00
23/03/22	Deposit-Osko Payment 2492104 Caterina Marino		61.05	8,711.05
23/03/22	Deposit McAre Benefits 273141834 210322		76.80	8,787.85
23/03/22	Withdrawal Mobile 1360078 Tfr Altitude PI	76.80		8,711.05
23/03/22	Withdrawal Mobile 1498165 Tfr Altitude PI	61.05		8,650.00
24/03/22	Deposit-Osko Payment 2140901 Caterina Marino		152.10	8,802.10
24/03/22	Withdrawal Mobile 1146065 Tfr Altitude PI	157.10		8,645.00
24/03/22	Withdrawal Mobile 1833449 Tfr Altitude PI	145.00		8,500.00
28/03/22	Deposit-Osko Payment 2013616 Caterina Marino 27 Mar 2022		100.00	8,600.00



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/03/22	Deposit-Osko Payment 2870609 Caterina Marino 26 Mar 2022		109.14	8,709.14
28/03/22	Withdrawal Mobile 1017751 Tfr Altitude PI	100.00		8,609.14
28/03/22	Withdrawal Mobile 1877809 Tfr Altitude PI	109.14		8,500.00
30/03/22	Deposit-Osko Payment 2478714 Caterina Marino		200.00	8,700.00
30/03/22	Withdrawal Mobile 1484089 Tfr Altitude PI	200.00		8,500.00
31/03/22	Interest Paid		1.12	8,501.12
31/03/22	Deposit-Osko Payment 2658136 Caterina Marino		81.19	8,582.31
31/03/22	Withdrawal Mobile 1668042 Tfr Altitude PI	81.19		8,501.12
01/04/22	Deposit Dasac Pty Ltd Dasac Pty Ltd		2,475.00	10,976.12
01/04/22	Withdrawal-Osko Payment 1119513 Phillipa Marino	925.33		10,050.79
01/04/22	Withdrawal-Osko Payment 1310723 Phillipa Marino	37.29		10,013.50
01/04/22	Payment By Authority To Ing 028623140 0615878	1,013.50		9,000.00
04/04/22	Withdrawal Mobile 1793260 Tfr Altitude PI	45.00		8,955.00
06/04/22	Deposit-Osko Payment 2859932 Caterina Marino		65.00	9,020.00
06/04/22	Withdrawal Mobile 1860266 Tfr Altitude PI	60.00		8,960.00
07/04/22	Deposit-Osko Payment 2525085 Caterina Marino		126.31	9,086.31
07/04/22	Deposit-Osko Payment 2795638 Caterina Marino		150.00	9,236.31
07/04/22	Withdrawal-Osko Payment 1855841 Phillipa Marino	60.00		9,176.31
07/04/22	Withdrawal Mobile 1526032 Tfr Altitude PI	126.00		9,050.31
07/04/22	Withdrawal Mobile 1702129 Tfr Altitude PI	150.00		8,900.31
08/04/22	Deposit-Osko Payment 2677901 Miss Phillipa Amanda Marino		100.00	9,000.31
11/04/22	Deposit-Osko Payment 2238830 Caterina Marino		23.14	9,023.45
11/04/22	Withdrawal Mobile 1236527 Tfr Altitude PI	100.45		8,923.00
12/04/22	Deposit-Osko Payment 2141721 Caterina Marino		200.27	9,123.27
12/04/22	Withdrawal Mobile 1145358 Tfr Altitude PI	200.27		8,923.00
14/04/22	Deposit-Osko Payment 2612039 Caterina Marino		26.89	8,949.89
14/04/22	Withdrawal Mobile 1612370 Tfr Altitude PI	23.00		8,926.89



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/04/22	Withdrawal Mobile 1614712 Tfr Altitude PI	26.89		8,900.00
19/04/22	Deposit-Osko Payment 2046241 Caterina Marino 17 Apr 2022		100.00	9,000.00
19/04/22	Deposit-Osko Payment 2517090 Caterina Marino 18 Apr 2022		60.00	9,060.00
19/04/22	Deposit-Osko Payment 2970377 Caterina Marino 16 Apr 2022		120.62	9,180.62
19/04/22	Withdrawal Mobile 1516096 Tfr Altitude PI	60.00		9,120.62
19/04/22	Withdrawal Mobile 1517122 Tfr Altitude PI	100.00		9,020.62
19/04/22	Withdrawal Mobile 1978129 Tfr Altitude PI	120.62		8,900.00
21/04/22	Deposit-Osko Payment 2775191 Caterina Marino		102.55	9,002.55
21/04/22	Withdrawal Mobile 1777341 Tfr Altitude PI	102.00		8,900.55
22/04/22	Withdrawal Mobile 9265766 Bpay Asic	320.00		8,580.55
26/04/22	Deposit-Osko Payment 2008364 Caterina Marino 23 Apr 2022		20.00	8,600.55
26/04/22	Deposit-Osko Payment 2197144 Caterina Marino 24 Apr 2022		39.95	8,640.50
26/04/22	Deposit-Osko Payment 2347394 Caterina Marino 25 Apr 2022		100.05	8,740.55
26/04/22	Deposit-Osko Payment 2488152 Caterina Marino		200.00	8,940.55
26/04/22	Deposit-Osko Payment 2716223 Caterina Marino 23 Apr 2022		171.10	9,111.65
26/04/22	Deposit-Osko Payment 2728544 Caterina Marino 23 Apr 2022		150.00	9,261.65
26/04/22	Deposit-Osko Payment 2762849 Caterina Marino Accounting Accounting inv 23 Apr 2022		330.00	9,591.65
26/04/22	Withdrawal Mobile 1087236 Tfr Altitude PI	30.10		9,561.55
26/04/22	Withdrawal Mobile 1192606 Tfr Altitude PI	39.95		9,521.60
26/04/22	Withdrawal Mobile 1344687 Tfr Altitude PI	100.00		9,421.60
26/04/22	Withdrawal Mobile 1489708 Tfr Altitude PI	200.00		9,221.60
26/04/22	Withdrawal Mobile 1498073 Tfr Altitude PI	90.05		9,131.55
26/04/22	Withdrawal Mobile 1700643 Tfr Altitude PI	149.00		8,982.55
26/04/22	Withdrawal Mobile 1716930 Tfr Altitude PI	171.00		8,811.55
26/04/22	Withdrawal Mobile 1718802 Tfr Altitude PI	31.55		8,780.00
26/04/22	Withdrawal Mobile 1721303 Tfr Altitude PI	150.00		8,630.00
26/04/22	Withdrawal Mobile 1774995 Tfr Altitude PI	330.00		8,300.00
27/04/22	Deposit-Osko Payment 2081879 Caterina Marino		63.00	8,363.00
27/04/22	Withdrawal Mobile 1080748 Tfr Altitude PI	63.00		8,300.00



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28/04/22	Deposit-Osko Payment 2656770 Caterina Marino		200.00	8,500.00
28/04/22	Deposit-Osko Payment 2840050 Caterina Marino		200.00	8,700.00
28/04/22	Withdrawal Mobile 1661741 Tfr Altitude PI	200.00		8,500.00
28/04/22	Withdrawal Mobile 1846351 Tfr Altitude PI	200.00		8,300.00
02/05/22	Deposit-Osko Payment 2020333 Caterina Marino 30 Apr 2022		40.00	8,340.00
02/05/22	Deposit-Osko Payment 2145327 Caterina Marino 30 Apr 2022		102.34	8,442.34
02/05/22	Withdrawal Mobile 1025504 Tfr Altitude PI	20.00		8,422.34
02/05/22	Withdrawal Mobile 1149700 Tfr Altitude PI	102.34		8,320.00
02/05/22	Payment By Authority To Ing 028623140 0668194	1,013.50		7,306.50
03/05/22	Withdrawal Mobile 1971404 Tfr Altitude PI	6.50		7,300.00
03/05/22	Withdrawal Mobile 1976851 Tfr Altitude PI	50.00		7,250.00
04/05/22	Deposit Dasac Pty Ltd Dasac Pty Ltd		4,608.00	11,858.00
04/05/22	Withdrawal-Osko Payment 1736883 Phillipa Marino Last ato repayment	798.69		11,059.31
04/05/22	Withdrawal Mobile 1115654 Tfr Altitude PI	200.00		10,859.31
04/05/22	Withdrawal Mobile 1600396 Tfr Altitude PI	78.00		10,781.31
04/05/22	Withdrawal Mobile 2617983 Bpay City Of Wh	2,133.00		8,648.31
06/05/22	Withdrawal Mobile 1215319 Tfr Altitude PI	108.31		8,540.00
09/05/22	Deposit-Osko Payment 2210811 Caterina Marino 07 May 2022		100.00	8,640.00
09/05/22	Deposit-Osko Payment 2836628 Caterina Marino 07 May 2022		50.00	8,690.00
09/05/22	Deposit-Osko Payment 2979314 Miss Phillipa Amanda Marino		155.94	8,845.94
09/05/22	Withdrawal Mobile 1073109 Tfr Altitude PI	50.00		8,795.94
09/05/22	Withdrawal Mobile 1211611 Tfr Altitude PI	140.00		8,655.94
09/05/22	Withdrawal Mobile 1211797 Tfr Altitude PI	60.00		8,595.94
09/05/22	Withdrawal Mobile 1978108 Tfr Altitude PI	100.94		8,495.00
10/05/22	Deposit-Osko Payment 2910833 Miss Phillipa Amanda Marino		100.13	8,595.13
10/05/22	Withdrawal Mobile 1921963 Tfr Altitude PI	100.13		8,495.00
11/05/22	Deposit-Osko Payment 2287347 Miss Phillipa Amanda Marino		50.00	8,545.00
11/05/22	Withdrawal Mobile 1283631 Tfr Altitude PI	50.00		8,495.00
12/05/22	Deposit-Osko Payment 2614439 Caterina Marino		250.00	8,745.00



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
12/05/22	Deposit-Osko Payment 2632893 Caterina Marino		107.55	8,852.55
12/05/22	Withdrawal Mobile 1619669 Tfr Altitude PI	250.00		8,602.55
12/05/22	Withdrawal Mobile 1638330 Tfr Altitude PI	102.55		8,500.00
16/05/22	Deposit-Osko Payment 2097136 Miss Phillipa Amanda Marino 15 May 2022		150.00	8,650.00
16/05/22	Deposit-Osko Payment 2253294 Caterina Marino 14 May 2022		100.00	8,750.00
16/05/22	Deposit-Osko Payment 2849717 Caterina Marino		67.50	8,817.50
16/05/22	Deposit-Osko Payment 2969810 Caterina Marino 14 May 2022		100.00	8,917.50
16/05/22	Withdrawal Mobile 1102760 Tfr Altitude PI	15.00		8,902.50
16/05/22	Withdrawal Mobile 1103081 Tfr Altitude PI	250.00		8,652.50
16/05/22	Withdrawal Mobile 1252642 Tfr Altitude PI	70.00		8,582.50
16/05/22	Withdrawal Mobile 1254014 Tfr Altitude PI	15.00		8,567.50
16/05/22	Withdrawal Mobile 1843737 Tfr Altitude PI	67.50		8,500.00
16/05/22	Withdrawal Mobile 1975820 Tfr Altitude PI	100.00		8,400.00
18/05/22	Deposit-Osko Payment 2179533 Caterina Marino		100.00	8,500.00
18/05/22	Deposit-Osko Payment 2204492 Caterina Marino		180.00	8,680.00
18/05/22	Deposit-Osko Payment 2634566 Caterina Marino		100.00	8,780.00
18/05/22	Withdrawal Mobile 1180195 Tfr Altitude PI	50.00		8,730.00
18/05/22	Withdrawal Mobile 1203698 Tfr Altitude PI	80.00		8,650.00
18/05/22	Withdrawal Mobile 1631233 Tfr Altitude PI	200.00		8,450.00
20/05/22	Deposit-Osko Payment 2992361 Caterina Marino		122.53	8,572.53
20/05/22	Withdrawal Mobile 1992142 Tfr Altitude PI	122.53		8,450.00
23/05/22	Deposit-Osko Payment 2086396 Caterina Marino 21 May 2022		200.00	8,650.00
23/05/22	Deposit-Osko Payment 2106714 Caterina Marino		275.00	8,925.00
23/05/22	Deposit-Osko Payment 2275573 Caterina Marino		188.93	9,113.93
23/05/22	Withdrawal Mobile 1051508 Tfr Altitude PI	50.00		9,063.93
23/05/22	Withdrawal Mobile 1084324 Tfr Altitude PI	200.00		8,863.93
23/05/22	Withdrawal Mobile 1270322 Tfr Altitude PI	188.93		8,675.00
24/05/22	Deposit McAre Benefits 316154718 Gywq		38.60	8,713.60
24/05/22	Withdrawal Mobile 1161997 Tfr Altitude PI	38.60		8,675.00



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24/05/22	Withdrawal Mobile 1745282 Tfr Altitude PI	140.00		8,535.00
24/05/22	Withdrawal Mobile 1745433 Tfr Altitude PI	35.00		8,500.00
26/05/22	Deposit-Osko Payment 2816622 Caterina Marino		309.23	8,809.23
26/05/22	Withdrawal Mobile 1817553 Tfr Altitude PI	309.23		8,500.00
27/05/22	Deposit-Osko Payment 2416592 Caterina Marino		92.13	8,592.13
27/05/22	Withdrawal Mobile 1410926 Tfr Altitude PI	92.13		8,500.00
30/05/22	Deposit-Osko Payment 2041723 Caterina Marino 28 May 2022		354.82	8,854.82
30/05/22	Deposit-Osko Payment 2063610 Miss Phillipa Amanda Marino 29 May 2022		50.00	8,904.82
30/05/22	Deposit-Osko Payment 2919768 Caterina Marino		200.00	9,104.82
30/05/22	Withdrawal Mobile 1046758 Tfr Altitude PI	100.00		9,004.82
30/05/22	Withdrawal Mobile 1071957 Tfr Altitude PI	50.00		8,954.82
30/05/22	Withdrawal Mobile 1150619 Tfr Altitude PI	354.82		8,600.00
30/05/22	Withdrawal Mobile 1913779 Tfr Altitude PI	200.00		8,400.00
31/05/22	Withdrawal Mobile 1225171 Tfr Altitude PI	150.00		8,250.00
01/06/22	Deposit Dasac Pty Ltd Dasac Pty Ltd		2,475.00	10,725.00
01/06/22	Payment By Authority To Ing 028623140 0389512	1,013.50		9,711.50
02/06/22	Deposit-Osko Payment 2261233 Caterina Marino		162.58	9,874.08
02/06/22	Withdrawal-Osko Payment 1071482 Phillipa Marino	100.00		9,774.08
02/06/22	Withdrawal Mobile 1268845 Tfr Altitude PI	163.23		9,610.85
02/06/22	Withdrawal Mobile 1755764 Tfr Altitude PI	111.50		9,499.35
02/06/22	Withdrawal Mobile 2772047 Bpay City Of Wh	469.35		9,030.00
03/06/22	Withdrawal-Osko Payment 1079780 Phillipa Marino	200.00		8,830.00
03/06/22	Withdrawal-Osko Payment 1818858 Phillipa Marino	130.00		8,700.00
03/06/22	Withdrawal Mobile 1815065 Tfr Altitude PI	100.00		8,600.00
06/06/22	Deposit-Osko Payment 2112694 Caterina Marino 04 Jun 2022		150.00	8,750.00
06/06/22	Deposit-Osko Payment 2520510 Caterina Marino		150.15	8,900.15
06/06/22	Withdrawal Mobile 1110715 Tfr Altitude PI	100.00		8,800.15
06/06/22	Withdrawal Mobile 1526419 Tfr Altitude PI	100.15		8,700.00
06/06/22	Withdrawal Mobile 1539047 Tfr Altitude PI	80.00		8,620.00





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07/06/22	Withdrawal-Osko Payment 1739724 Phillipa Marino	50.00		8,570.00
08/06/22	Deposit-Osko Payment 2152750 Caterina Marino		174.90	8,744.90
08/06/22	Withdrawal Mobile 1157133 Tfr Altitude PI	100.00		8,644.90
09/06/22	Deposit-Osko Payment 2878938 Miss Phillipa Amanda Marino		87.79	8,732.69
09/06/22	Withdrawal Mobile 1881202 Tfr Altitude PI	87.79		8,644.90
09/06/22	Withdrawal Mobile 1884570 Tfr Altitude PI	14.90		8,630.00
10/06/22	Deposit-Osko Payment 2547763 Caterina Marino		173.44	8,803.44
10/06/22	Withdrawal Mobile 1547214 Tfr Altitude PI	173.44		8,630.00
10/06/22	Withdrawal Mobile 1548362 Tfr Altitude PI	30.00		8,600.00
10/06/22	Withdrawal Mobile 1608453 Tfr Altitude PI	100.00		8,500.00
13/06/22	Deposit-Osko Payment 2095339 Caterina Marino 11 Jun 2022		74.82	8,574.82
13/06/22	Withdrawal Mobile 1091067 Tfr Altitude PI	74.82		8,500.00
14/06/22	Deposit-Osko Payment 2044523 Caterina Marino		175.00	8,675.00
14/06/22	Withdrawal Mobile 1042814 Tfr Altitude PI	135.00		8,540.00
16/06/22	Deposit-Osko Payment 2997715 Caterina Marino		165.00	8,705.00
16/06/22	Withdrawal Mobile 1906156 Tfr Altitude PI	55.00		8,650.00
16/06/22	Withdrawal Mobile 1907822 Tfr Altitude PI	20.00		8,630.00
20/06/22	Deposit-Osko Payment 2062830 Caterina Marino 18 Jun 2022		195.00	8,825.00
20/06/22	Withdrawal Mobile 1066592 Tfr Altitude PI	175.00		8,650.00
20/06/22	Withdrawal Mobile 1071407 Tfr Altitude PI	150.00		8,500.00
21/06/22	Deposit-Osko Payment 2724784 Caterina Marino		76.65	8,576.65
21/06/22	Withdrawal Mobile 1721707 Tfr Altitude PI	13.00		8,563.65
23/06/22	Deposit-Osko Payment 2344057 Caterina Marino		246.80	8,810.45
23/06/22	Withdrawal Mobile 1352715 Tfr Altitude PI	146.46		8,663.99
23/06/22	Withdrawal Mobile 1708305 Tfr Altitude PI	63.65		8,600.34
24/06/22	Deposit-Osko Payment 2745307 Caterina Marino		160.44	8,760.78
24/06/22	Withdrawal Mobile 1736254 Tfr Altitude PI	145.00		8,615.78
24/06/22	Withdrawal Mobile 1746306 Tfr Altitude PI	100.00		8,515.78
27/06/22	Deposit-Osko Payment 2274035 Caterina Marino 25 Jun 2022		72.92	8,588.70





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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
27/06/22	Withdrawal Mobile 1275321 Tfr Altitude PI	55.78		8,532.92
28/06/22	Deposit-Osko Payment 2821843 Caterina Marino		148.10	8,681.02
28/06/22	Withdrawal Mobile 1829602 Tfr Altitude PI	200.02		8,481.00
29/06/22	Deposit-Osko Payment 2551484 Caterina Marino		60.00	8,541.00
29/06/22	Withdrawal Mobile 1550083 Tfr Altitude PI	60.00		8,481.00
30/06/22	Interest Paid		3.65	8,484.65
30/06/22	Deposit-Osko Payment 2124760 Caterina Marino		122.79	8,607.44
30/06/22	Deposit-Osko Payment 2749555 Miss Phillipa Amanda Marino		104.00	8,711.44
30/06/22	Withdrawal-Osko Payment 1705193 Wrp Legal 140270334661	1,580.35		7,131.09
30/06/22	Withdrawal Mobile 1123517 Tfr Altitude PI	122.79		7,008.30
30/06/22	Withdrawal Mobile 1745616 Tfr Altitude PI	104.65		6,903.65
30/06/22	Withdrawal Mobile 1832827 Tfr Altitude PI	100.00		6,803.65
01/07/22	Payment By Authority To Ing 028623140 0702582	1,013.50		5,790.15
04/07/22	Deposit-Osko Payment 2117999 Caterina Marino 02 Jul 2022		97.05	5,887.20
04/07/22	Deposit-Osko Payment 2442884 Miss Phillipa Amanda Marino 03 Jul 2022		40.93	5,928.13
04/07/22	Deposit Dasac Pty Ltd Dasac Pty Ltd		2,475.00	8,403.13
04/07/22	Withdrawal Mobile 1114335 Tfr Altitude PI	110.15		8,292.98
04/07/22	Withdrawal Mobile 1431626 Tfr Altitude PI	100.00		8,192.98
04/07/22	Withdrawal Mobile 1444559 Tfr Altitude PI	40.93		8,152.05
05/07/22	Deposit-Osko Payment 2702659 Caterina Marino		100.05	8,252.10
05/07/22	Deposit-Osko Payment 2841048 Caterina Marino		103.20	8,355.30
05/07/22	Deposit-Osko Payment 2852146 Caterina Marino		50.00	8,405.30
05/07/22	Withdrawal Mobile 1710666 Tfr Altitude PI	152.00		8,253.30
05/07/22	Withdrawal Mobile 1719237 Tfr Altitude PI	100.10		8,153.20
05/07/22	Withdrawal Mobile 1845812 Tfr Altitude PI	103.20		8,050.00
05/07/22	Withdrawal Mobile 1850811 Tfr Altitude PI	50.00		8,000.00
07/07/22	Deposit-Osko Payment 2729110 Caterina Marino		197.20	8,197.20
07/07/22	Withdrawal Mobile 1725282 Tfr Altitude PI	197.20		8,000.00



## 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
08/07/22	Deposit-Osko Payment 2987169 Miss Phillipa Amanda Marino		50.00	8,050.00
08/07/22	Withdrawal Mobile 1987333 Tfr Altitude PI	50.00		8,000.00
11/07/22	Deposit-Osko Payment 2102575 Caterina Marino 09 Jul 2022		145.46	8,145.46
11/07/22	Deposit-Osko Payment 2610049 Caterina Marino 09 Jul 2022		113.25	8,258.71
11/07/22	Withdrawal Mobile 1109167 Tfr Altitude PI	145.46		8,113.25
11/07/22	Withdrawal Mobile 1617665 Tfr Altitude PI	113.25		8,000.00
12/07/22	Deposit-Osko Payment 2716148 Caterina Marino		232.05	8,232.05
12/07/22	Withdrawal Mobile 1714908 Tfr Altitude PI	232.05		8,000.00
14/07/22	Deposit-Osko Payment 2124247 Caterina Marino		110.05	8,110.05
14/07/22	Withdrawal Mobile 1129437 Tfr Altitude PI	110.05		8,000.00
18/07/22	Deposit-Osko Payment 2050986 Caterina Marino 16 Jul 2022		50.00	8,050.00
18/07/22	Deposit-Osko Payment 2840187 Miss Phillipa Amanda Marino		1,000.00	9,050.00
18/07/22	Deposit-Osko Payment 2849750 Caterina Marino		150.00	9,200.00
18/07/22	Withdrawal Mobile 1059835 Tfr Altitude PI	50.00		9,150.00
18/07/22	Withdrawal Mobile 1858656 Tfr Altitude PI	150.00		9,000.00
19/07/22	Deposit-Osko Payment 2781565 Caterina Marino		93.30	9,093.30
19/07/22	Deposit-Osko Payment 2923143 Caterina Marino		100.00	9,193.30
19/07/22	Deposit-Osko Payment 2926482 Caterina Marino		194.75	9,388.05
19/07/22	Withdrawal Mobile 1788372 Tfr Altitude PI	93.30		9,294.75
19/07/22	Withdrawal Mobile 1925430 Tfr Altitude PI	50.00		9,244.75
19/07/22	Withdrawal Mobile 1925515 Tfr Altitude PI	194.75		9,050.00
20/07/22	Deposit-Osko Payment 2172676 Caterina Marino		300.00	9,350.00
20/07/22	Deposit-Osko Payment 2897589 Miss Phillipa Amanda Marino		920.84	10,270.84
20/07/22	Withdrawal Mobile 1171955 Tfr Altitude PI	400.00		9,870.84
22/07/22	Deposit-Osko Payment 2287551 Caterina Marino		176.51	10,047.35
25/07/22	Withdrawal Mobile 1080039 Tfr Altitude PI	100.00		9,947.35
25/07/22	Withdrawal Mobile 1913659 Tfr Altitude PI	144.00		9,803.35



## 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
25/07/22	Withdrawal Mobile 1914743 Tfr Altitude PI	103.35		9,700.00
26/07/22	Deposit-Osko Payment 2768567 Caterina Marino		150.00	9,850.00
26/07/22	Withdrawal Mobile 1771994 Tfr Altitude PI	150.00		9,700.00
27/07/22	Deposit-Osko Payment 2189232 Caterina Marino		163.31	9,863.31
27/07/22	Withdrawal Mobile 1197540 Tfr Altitude PI	163.31		9,700.00
28/07/22	Deposit-Osko Payment 2581848 Caterina Marino		78.78	9,778.78
28/07/22	Withdrawal Mobile 1580663 Tfr Altitude PI	78.78		9,700.00
29/07/22	Deposit-Osko Payment 2776889 Caterina Marino		60.00	9,760.00
29/07/22	Deposit McAre Benefits 364121896 Gywq		39.25	9,799.25
29/07/22	Withdrawal Mobile 1311854 Tfr Altitude PI	150.00		9,649.25
29/07/22	Withdrawal Mobile 1774457 Tfr Altitude PI	60.00		9,589.25
29/07/22	Withdrawal Mobile 1775245 Tfr Altitude PI	50.00		9,539.25
01/08/22	Deposit-Osko Payment 2945626 Caterina Marino 30 Jul 2022		100.00	9,639.25
01/08/22	Withdrawal Mobile 1026655 Tfr Altitude PI	109.00		9,530.25
01/08/22	Withdrawal Mobile 1127199 Tfr Altitude PI	100.25		9,430.00
01/08/22	Payment By Authority To Ing 028623140 0370264	1,013.50		8,416.50
02/08/22	Deposit Dasac Pty Ltd Dasac Pty Ltd		2,475.00	10,891.50
02/08/22	Withdrawal-Osko Payment 1025971 Phillipa Marino	150.00		10,741.50
02/08/22	Withdrawal Mobile 1028670 Tfr Altitude PI	90.00		10,651.50
02/08/22	Withdrawal Mobile 1028903 Tfr Altitude PI	50.00		10,601.50
02/08/22	Withdrawal Mobile 1142586 Tfr Altitude PI	70.00		10,531.50
02/08/22	Withdrawal Mobile 1720276 Tfr Altitude PI	101.50		10,430.00
04/08/22	Deposit-Osko Payment 2192853 Caterina Marino		200.00	10,630.00
04/08/22	Deposit-Osko Payment 2954723 Miss Phillipa Amanda Marino		904.13	11,534.13
04/08/22	Withdrawal Mobile 1191166 Tfr Altitude PI	130.00		11,404.13
04/08/22	Withdrawal Mobile 1964676 Tfr Altitude PI	134.13		11,270.00
05/08/22	Withdrawal-Osko Payment 1941826 Phillipa Marino	100.00		11,170.00
08/08/22	Deposit-Osko Payment 2291752 Caterina Marino 06 Aug 2022		115.51	11,285.51
08/08/22	Withdrawal-Osko Payment 1265379 Phillipa Marino 07 Aug 2022	70.00		11,215.51



## 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
08/08/22	Withdrawal-Osko Payment 1328661 Phillipa Marino 06 Aug 2022	50.00		11,165.51
08/08/22	Withdrawal Mobile 1298364 Tfr Altitude PI	115.51		11,050.00
09/08/22	Deposit-Osko Payment 2124878 Caterina Marino		200.00	11,250.00
09/08/22	Withdrawal Mobile 1133894 Tfr Altitude PI	250.00		11,000.00
10/08/22	Deposit-Osko Payment 2913616 Caterina Marino		150.00	11,150.00
10/08/22	Withdrawal Mobile 1926354 Tfr Altitude PI	150.00		11,000.00
12/08/22	Deposit-Osko Payment 2703157 Caterina Marino		138.00	11,138.00
12/08/22	Withdrawal Mobile 1705923 Tfr Altitude PI	138.00		11,000.00
15/08/22	Deposit-Osko Payment 2105766 Caterina Marino 13 Aug 2022		112.00	11,112.00
15/08/22	Deposit-Osko Payment 2827077 Caterina Marino		150.00	11,262.00
15/08/22	Deposit-Osko Payment 2959175 Caterina Marino 14 Aug 2022		100.00	11,362.00
15/08/22	Withdrawal Mobile 1830324 Tfr Altitude PI	150.00		11,212.00
15/08/22	Withdrawal Mobile 1950000 Tfr Altitude PI	112.00		11,100.00
15/08/22	Withdrawal Mobile 1957216 Tfr Altitude PI	100.00		11,000.00
16/08/22	Deposit-Osko Payment 2029136 Caterina Marino		45.00	11,045.00
16/08/22	Withdrawal Mobile 1024465 Tfr Altitude PI	45.00		11,000.00
17/08/22	Deposit-Osko Payment 2070836 Caterina Marino		250.00	11,250.00
17/08/22	Deposit-Osko Payment 2431940 Caterina Marino		100.00	11,350.00
17/08/22	Withdrawal Mobile 1079155 Tfr Altitude PI	250.00		11,100.00
17/08/22	Withdrawal Mobile 1430368 Tfr Altitude PI	70.00		11,030.00
18/08/22	Deposit-Osko Payment 2603817 Caterina Marino		102.95	11,132.95
18/08/22	Withdrawal Mobile 1609207 Tfr Altitude PI	72.95		11,060.00
18/08/22	Withdrawal Mobile 1771856 Tfr Altitude PI	30.00		11,030.00
19/08/22	Deposit-Osko Payment 2945660 Caterina Marino		393.46	11,423.46
19/08/22	Withdrawal Mobile 1951420 Tfr Altitude PI	300.00		11,123.46
22/08/22	Deposit-Osko Payment 2278087 Caterina Marino 21 Aug 2022		100.00	11,223.46
22/08/22	Withdrawal Mobile 1276778 Tfr Altitude PI	80.00		11,143.46

Your statement continues in a separate envelope



Statement Period  
07 March 2022 - 07 September 2022

## Westpac 55+ and Retired

CATERINA MARINO  
1 REMILTON ST  
WHYALLA NORRIE SA 5608

Account Name  
**MRS CATERINA MARINO**

Customer ID  
**2145 4943 MARINO, CATERINA**

BSB Account Number  
**735-002 736 502**

Opening Balance	+ \$8,500.00
Total Credits	+ \$41,688.79
Total Debits	- \$44,388.79
Closing Balance	+ \$5,800.00

We wish to advise you that the preceding pages of this statement have been forwarded to you in a separate envelope.

## 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
22/08/22	Withdrawal Mobile 1369115 Tfr Altitude PI	23.46		11,120.00
23/08/22	Deposit-Osko Payment 2993229 Caterina Marino		278.80	11,398.80
23/08/22	Withdrawal Mobile 1996704 Tfr Altitude PI	150.00		11,248.80
24/08/22	Withdrawal Mobile 1723517 Tfr Altitude PI	142.00		11,106.80
25/08/22	Deposit-Osko Payment 2726422 Caterina Marino		100.00	11,206.80
25/08/22	Withdrawal Mobile 1724097 Tfr Altitude PI	100.00		11,106.80
25/08/22	Withdrawal Mobile 1900909 Tfr Altitude PI	106.80		11,000.00
26/08/22	Deposit-Osko Payment 2290717 Caterina Marino		723.60	11,723.60
26/08/22	Deposit-Osko Payment 2293968 Caterina Marino		200.00	11,923.60
26/08/22	Withdrawal Mobile 1130186 Tfr Altitude PI	1,186.00		10,737.60
26/08/22	Withdrawal Mobile 1298698 Tfr Altitude PI	117.60		10,620.00
29/08/22	Deposit-Osko Payment 2208551 Caterina Marino 28 Aug 2022		100.00	10,720.00
29/08/22	Deposit-Osko Payment 2298759 Caterina Marino		53.05	10,773.05
29/08/22	Deposit-Osko Payment 2451508 Caterina Marino 27 Aug 2022		100.00	10,873.05



## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/08/22	Withdrawal-Osko Payment 1042021 Phillipa Marino	181.00		10,692.05
29/08/22	Withdrawal Mobile 1038520 Tfr Altitude PI	50.00		10,642.05
29/08/22	Withdrawal Mobile 1209284 Tfr Altitude PI	100.00		10,542.05
29/08/22	Withdrawal Mobile 1290855 Tfr Altitude PI	12.05		10,530.00
29/08/22	Withdrawal Mobile 1296710 Tfr Altitude PI	70.00		10,460.00
29/08/22	Withdrawal Mobile 1463901 Tfr Altitude PI	120.00		10,340.00
31/08/22	Withdrawal Mobile 1327813 Tfr Altitude PI	340.00		10,000.00
01/09/22	Deposit-Osko Payment 2045799 Caterina Marino		269.80	10,269.80
01/09/22	Deposit Dasac Pty Ltd Dasac Pty Ltd		5,904.90	16,174.70
01/09/22	Withdrawal Mobile 1054990 Tfr Altitude PI	211.20		15,963.50
01/09/22	Withdrawal Mobile 1630470 Tfr Altitude PI	150.00		15,813.50
01/09/22	Withdrawal Mobile 5966877 Bpay City Of Wh	490.55		15,322.95
01/09/22	Withdrawal Mobile 6491929 Bpay City Of Wh	2,317.00		13,005.95
01/09/22	Payment By Authority To Ing 028623140 0000577	1,013.50		11,992.45
02/09/22	Deposit-Osko Payment 2621143 Caterina Marino		110.64	12,103.09
02/09/22	Withdrawal-Osko Payment 1827638 Phillipa Marino	122.45		11,980.64
02/09/22	Withdrawal Mobile 1630543 Tfr Altitude PI	110.00		11,870.64
05/09/22	Deposit-Osko Payment 2415247 Caterina Marino 03 Sep 2022		100.00	11,970.64
05/09/22	Withdrawal-Osko Payment 1466197 Phillipa Marino	70.64		11,900.00
05/09/22	Withdrawal-Osko Payment 1469309 Phillipa Marino	100.00		11,800.00
05/09/22	Withdrawal Mobile 1423236 Tfr Altitude PI	100.00		11,700.00
06/09/22	Deposit-Osko Payment 2943794 Caterina Marino		100.00	11,800.00
06/09/22	Withdrawal Mobile 1940386 Tfr Altitude PI	100.00		11,700.00
07/09/22	Withdrawal-Osko Payment 1625761 Phillipa Marino	5,622.85		6,077.15
07/09/22	Withdrawal Mobile 1631675 Tfr Altitude PI	77.15		6,000.00
07/09/22	Withdrawal Mobile 1915584 Tfr Altitude PI	200.00		5,800.00
<b>07/09/22</b>	<b>CLOSING BALANCE</b>			<b>5,800.00</b>

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

**For account: 5002/736502**

Total interest credited

\$7.82

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](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/)

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).





### 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](http://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

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#### Local Branch



Find branches and ATMs at  
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**THANK YOU FOR BANKING WITH WESTPAC**