



RECEIVED

11/8/2021
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Statement Period
30 June 2021 - 30 July 2021

Westpac DIY Super Working Account

Account Name
KENBRON PTY LTD ATF KENBRON
SUPERANNUATION FUND



KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

Opening Balance	+ \$5,965.32
Total Credits	+ \$6,300.04
Total Debits	- \$6,250.79
Closing Balance	+ \$6,014.57

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
30/06/21	STATEMENT OPENING BALANCE			5,965.32
01/07/21	Withdrawal Online 1682341 Pymt Mr K Seeto 30 Tipplers Insur	190.53		5,774.79
01/07/21	Withdrawal Online 1682623 Pymt Mr K Seeto 28 tipplers Insur	178.26		5,596.53
07/07/21	Deposit Superchoice P/L Pc060721-100161196		1,589.42	7,185.95
07/07/21	Deposit Superchoice P/L Pc060721-100161197		1,589.42	8,775.37
15/07/21	Deposit Online 2302663 Pymt Curtaysee All Commercial Pro		1,813.81	10,589.18
23/07/21	Periodical Payment To Kenbron Loan Repayment	2,230.00		8,359.18
23/07/21	Periodical Payment To Kenbron Loan Repayment	2,749.00		5,610.18
26/07/21	Withdrawal Online 1701247 Bpay Tax Office Ato Payg Installme	903.00		4,707.18



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/07/21	Interest Paid		0.06	4,707.24
30/07/21	Deposit Online 2512296 Pymt Curtaysee All Commercial Pro		1,307.33	6,014.57
30/07/21	CLOSING BALANCE			6,014.57

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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 132 142 from Australia or +61 2 9293 9262 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.

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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

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/

Westpac Live

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

Telephone Banking

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+61 2 9293 9262 if overseas

Local Branch

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THANK YOU FOR BANKING WITH WESTPAC

CONFIDENTIAL - SECURITY INFORMATION

On 11/11/50, the following information was received from the [redacted] regarding the activities of [redacted] in the [redacted] area.

The [redacted] has been identified as a [redacted] and is currently [redacted] in the [redacted] area.

It is noted that the [redacted] has been in contact with [redacted] and is currently [redacted] in the [redacted] area.

The [redacted] has been identified as a [redacted] and is currently [redacted] in the [redacted] area.

It is noted that the [redacted] has been in contact with [redacted] and is currently [redacted] in the [redacted] area.

The [redacted] has been identified as a [redacted] and is currently [redacted] in the [redacted] area.

It is noted that the [redacted] has been in contact with [redacted] and is currently [redacted] in the [redacted] area.

The [redacted] has been identified as a [redacted] and is currently [redacted] in the [redacted] area.

It is noted that the [redacted] has been in contact with [redacted] and is currently [redacted] in the [redacted] area.

The [redacted] has been identified as a [redacted] and is currently [redacted] in the [redacted] area.

It is noted that the [redacted] has been in contact with [redacted] and is currently [redacted] in the [redacted] area.

The [redacted] has been identified as a [redacted] and is currently [redacted] in the [redacted] area.

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RECEIVED

8/19/2021
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Statement Period
30 July 2021 - 31 August 2021

Westpac DIY Super Working Account

Account Name
KENBRON PTY LTD ATF KENBRON
SUPERANNUATION FUND



KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

038

Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

Opening Balance	+ \$6,014.57
Total Credits	+ \$6,103.35
Total Debits	- \$5,347.79
Closing Balance	+ \$6,770.13

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

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/07/21	STATEMENT OPENING BALANCE			6,014.57
02/08/21	Withdrawal Online 1440512 Pymt Mr K Seeto 28 tipplers Insur	178.26		5,836.31
02/08/21	Withdrawal Online 1543322 Pymt Mr K Seeto 30 Tipplers Insur	190.53		5,645.78
05/08/21	Deposit Superchoice P/L Pc040821-175703895		1,115.38	6,761.16
05/08/21	Deposit Superchoice P/L Pc040821-175703896		1,115.38	7,876.54
16/08/21	Deposit Online 2500708 Pymt Curtaysee All Commercial Pro		2,832.53	10,709.07
23/08/21	Periodical Payment To Kenbron Loan Repayment	2,230.00		8,479.07
23/08/21	Periodical Payment To Kenbron Loan Repayment	2,749.00		5,730.07
31/08/21	Interest Paid		0.06	5,730.13



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/21	Deposit Online 2003097 Pymt Curtaysee All Commercial Pro		1,040.00	6,770.13
31/08/21	CLOSING BALANCE			6,770.13

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Telephone Banking



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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 August 2021 - 30 September 2021

Westpac DIY Super Working Account

Account Name
KENBRON PTY LTD ATF KENBRON SUPERANNUATION FUND



KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

Opening Balance	+ \$6,770.13
Total Credits	+ \$10,210.84
Total Debits	- \$5,347.79
Closing Balance	+ \$11,633.18

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

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/21	STATEMENT OPENING BALANCE			6,770.13
01/09/21	Withdrawal Online 1427029 Pymt Mr K Seeto 28 tipplers Insur	178.26		6,591.87
01/09/21	Withdrawal Online 1427215 Pymt Mr K Seeto 30 Tipplers Insur	190.53		6,401.34
02/09/21	Deposit Superchoice P/L Pc010921-115174478		1,115.38	7,516.72
02/09/21	Deposit Superchoice P/L Pc010921-115174479		1,115.38	8,632.10
15/09/21	Deposit Online 2606489 Pymt Curtaysee All Commercial Pro		4,709.25	13,341.35
23/09/21	Periodical Payment To Kenbron Loan Repayment	2,230.00		11,111.35
23/09/21	Periodical Payment To Kenbron Loan Repayment	2,749.00		8,362.35
29/09/21	Deposit Superchoice P/L Pc280921-172756537		1,115.38	9,477.73
29/09/21	Deposit Superchoice P/L Pc280921-172756538		1,115.38	10,593.11

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/21	Interest Paid		0.07	10,593.18
30/09/21	Deposit Online 2000222 Pymt Curtaysee All Commercial Pro		1,040.00	11,633.18
30/09/21	CLOSING BALANCE			11,633.18

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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/

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



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Local Branch



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12/11/21
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Statement Period
30 September 2021 - 29 October 2021

Westpac DIY Super Working Account

Account Name
KENBRON PTY LTD ATF KENBRON
SUPERANNUATION FUND



KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

038

Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

Opening Balance	+ \$11,633.18
Total Credits	+ \$5,921.85
Total Debits	- \$6,250.79
Closing Balance	+ \$11,304.24

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

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/21	STATEMENT OPENING BALANCE			11,633.18
01/10/21	Withdrawal Online 1673334 Pymt Mr K Seeto 30 Tiplers Insur	190.53		11,442.65
01/10/21	Withdrawal Online 1673406 Pymt Mr K Seeto 28 tiplers Insur	178.26		11,264.39
15/10/21	Deposit Online 2002372 Pymt Curtaysee All Commercial Pro		3,691.00	14,955.39
25/10/21	Withdrawal Online 7787057 Bpay Tax Office Ato Payg Installme	903.00		14,052.39
25/10/21	Periodical Payment To Kenbron Loan Repayment	2,230.00		11,822.39
25/10/21	Periodical Payment To Kenbron Loan Repayment	2,749.00		9,073.39
29/10/21	Interest Paid		0.09	9,073.48
29/10/21	Deposit Superchoice P/L Pc281021-171903580		1,115.38	10,188.86

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/10/21	Deposit Superchoice P/L Pc281021-171903581		1,115.38	11,304.24
29/10/21	CLOSING BALANCE			11,304.24

CONVENIENCE AT YOUR FINGERTIPS

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Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC





Statement

It is the policy of Western Y State University to provide a safe and secure environment for all students, faculty, and staff. The university is committed to the highest standards of academic excellence and to the well-being of its community.

For more information, please contact the Office of Student Affairs.

Phone: (505) 338-1000

Web: www.wy.edu

Thank you for your support of Western Y State University.

Local Board



Local Board of Trustees
Western Y State University

Telephone Banking



Telephone Banking
Western Y State University

Western Y State



Western Y State University
1000 University Avenue
Greeley, CO 80639

THANK YOU FOR YOUR SUPPORT OF WESTERN Y STATE UNIVERSITY

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29 October 2021 - 30 November 2021

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REDLAND BAY QLD 4165

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Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

Opening Balance	+ \$11,304.24
Total Credits	+ \$0.08
Total Debits	- \$5,347.79
Closing Balance	+ \$5,956.53

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 %

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/10/21	STATEMENT OPENING BALANCE			11,304.24
01/11/21	Withdrawal Online 1545755 Pymt Mr K Seeto 30 Tiplers Insur	190.53		11,113.71
01/11/21	Withdrawal Online 1547618 Pymt Mr K Seeto 28 tiplers Insur	178.26		10,935.45
23/11/21	Periodical Payment To Kenbron Loan Repayment	2,230.00		8,705.45
23/11/21	Periodical Payment To Kenbron Loan Repayment	2,749.00		5,956.45
30/11/21	Interest Paid		0.08	5,956.53
30/11/21	CLOSING BALANCE			5,956.53

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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 132 142
+61 2 9293 9262 if overseas

Local Branch



Find branches and ATMs at
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RECEIVED

13/11/2022

Statement Period
30 November 2021 - 31 December 2021

Westpac DIY Super Working Account

Account Name
KENBRON PTY LTD ATF KENBRON
SUPERANNUATION FUND

 038
KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

Opening Balance	+ \$5,956.53
Total Credits	+ \$4,418.56
Total Debits	- \$5,347.79
Closing Balance	+ \$5,027.30

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			5,956.53
01/12/21	Withdrawal Online 1614251 Pymt Mr K Seeto 30 Tipplers Insur	190.53		5,766.00
01/12/21	Withdrawal Online 1615368 Pymt Mr K Seeto 28 tipplers Insur	178.26		5,587.74
09/12/21	Deposit Superchoice P/L Pc081221-128770323		1,673.07	7,260.81
09/12/21	Deposit Superchoice P/L Pc081221-128770324		1,673.07	8,933.88
15/12/21	Deposit Online 2507328 Pymt Curtaysee All Commercial Pro		1,072.36	10,006.24
23/12/21	Periodical Payment To Kenbron Loan Repayment	2,230.00		7,776.24
23/12/21	Periodical Payment To Kenbron Loan Repayment	2,749.00		5,027.24
31/12/21	Interest Paid		0.06	5,027.30
31/12/21	CLOSING BALANCE			5,027.30



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10/2/22
KAW

Statement Period
31 December 2021 - 31 January 2022

Westpac DIY Super Working Account

Account Name
KENBRON PTY LTD ATF KENBRON
SUPERANNUATION FUND



KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

Opening Balance	+ \$5,027.30
Total Credits	+ \$22,346.25
Total Debits	- \$26,250.79
Closing Balance	+ \$1,122.76

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
31/12/21	STATEMENT OPENING BALANCE			5,027.30
04/01/22	Withdrawal Online 1415538 Pymt Mr K Seeto 30 Tipplers Insur	190.53		4,836.77
04/01/22	Withdrawal Online 1416993 Pymt Mr K Seeto 28 tipplers Insur	178.26		4,658.51
07/01/22	Deposit Superchoice P/L Pc050122-119826776		1,115.39	5,773.90
07/01/22	Deposit Superchoice P/L Pc050122-119826777		1,115.39	6,889.29
17/01/22	Deposit Online 2221225 Tfr Westpac Diy from savings acc		8,000.00	14,889.29
19/01/22	Deposit Superchoice P/L Pc180122-187433221		6,057.69	20,946.98
19/01/22	Deposit Superchoice P/L Pc180122-187433222		6,057.69	27,004.67
24/01/22	Withdrawal Online 2641660 Bpay Tax Office Ato Payg Installme	903.00		26,101.67
24/01/22	Periodical Payment To Kenbron Loan Repayment	2,230.00		23,871.67

**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
24/01/22	Periodical Payment To Kenbron Loan Repayment	2,749.00		21,122.67
28/01/22	Withdrawal-Osko Payment 1176777 Curtaysee Pty Ltd Trust acc To Curtaysee 28 Tipplers Reno To Curtaysee 28 Tipplers Reno	20,000.00		1,122.67
31/01/22	Interest Paid		0.09	1,122.76
31/01/22	CLOSING BALANCE			1,122.76

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For the ... of ...

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Law

Statement Period
31 January 2022 - 28 February 2022

Westpac DIY Super Working Account



KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

038

Account Name
KENBRON PTY LTD ATF KENBRON
SUPERANNUATION FUND

Customer ID
1150 8529 KENBRON PTY LTD

BSB
034-074 Account Number
187 037

Opening Balance	+ \$1,122.76
Total Credits	+ \$20,055.14
Total Debits	- \$20,347.79
Closing Balance	+ \$830.11

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

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/22	STATEMENT OPENING BALANCE			1,122.76
01/02/22	Withdrawal Online 1515929 Pymt Mr K Seeto 30 Tiplers Insur	190.53		932.23
01/02/22	Withdrawal Online 1649703 Pymt Mr K Seeto 28 tiplers Insur	178.26		753.97
04/02/22	Deposit Superchoice P/L Pc030222-113247387		13,439.69	14,193.66
04/02/22	Deposit Superchoice P/L Pc030222-113247388		6,615.39	20,809.05
11/02/22	Withdrawal-Osko Payment 1596019 Curtaysee Pty Ltd Trust acc 28 Tiplers for Capital works 28 Tiplers	15,000.00		5,809.05
23/02/22	Periodical Payment To Kenbron Loan Repayment	2,230.00		3,579.05
23/02/22	Periodical Payment To Kenbron Loan Repayment	2,749.00		830.05
28/02/22	Interest Paid		0.06	830.11



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/22	CLOSING BALANCE			830.11

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Section 1



Text block under Section 1

Section 2



Text block under Section 2

Section 3



Text block under Section 3

Summary or concluding text

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2)

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1914122

Westpac DIY Super Working Account

Statement Period
28 February 2022 - 31 March 2022

Account Name
KENBRON PTY LTD ATF KENBRON
SUPERANNUATION FUND



KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

038

Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

Summary table with 2 columns: Description and Amount. Rows include Opening Balance, Total Credits, Total Debits, and Closing Balance.

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Table showing interest rates for different balance ranges: \$0 to \$9999, Over \$9999 to \$49999, Over \$49999 to \$99999, and Over \$99999 to \$499999.

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

Main transaction table with columns: DATE, TRANSACTION DESCRIPTION, DEBIT, CREDIT, BALANCE. Includes entries for opening balance, withdrawals, deposits, and repayments.

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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
31/03/22	Interest Paid		0.03	4,943.87
31/03/22	Deposit Online 2303632 Pymt Curtaysee All Commercial Pro		453.81	5,397.68
31/03/22	CLOSING BALANCE			5,397.68

CONVENIENCE AT YOUR FINGERTIPS

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Statement Period
31 March 2022 - 29 April 2022



Westpac DIY Super Working Account

Account Name
KENBRON PTY LTD ATF KENBRON SUPERANNUATION FUND



KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

038

Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

Opening Balance	+ \$5,397.68
Total Credits	+ \$5,747.43
Total Debits	- \$6,250.79
Closing Balance	+ \$4,894.32

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

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/22	STATEMENT OPENING BALANCE			5,397.68
01/04/22	Withdrawal Online 1471887 Pymt Mr K Seeto 28 tipplers Insur	178.26		5,219.42
01/04/22	Withdrawal Online 1479433 Pymt Mr K Seeto 30 Tipplers Insur	190.53		5,028.89
14/04/22	Deposit Online 2908105 Pymt Curtaysee All Commercial Pro		1,875.00	6,903.89
26/04/22	Withdrawal Online 4599996 Bpay Tax Office Ato Payg Installme	903.00		6,000.89
26/04/22	Periodical Payment To Kenbron Loan Repayment	2,230.00		3,770.89
26/04/22	Periodical Payment To Kenbron Loan Repayment	2,749.00		1,021.89
28/04/22	Deposit Superchoice P/L Pc200422-183336253		1,115.38	2,137.27
28/04/22	Deposit Superchoice P/L Pc200422-183336254		1,115.38	3,252.65

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/04/22	Interest Paid		0.04	3,252.69
29/04/22	Deposit Online 2615601 Pymt Curtaysee All Commercial Pro		1,641.63	4,894.32
29/04/22	CLOSING BALANCE			4,894.32

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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/

Complaints

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Email: info@afca.org.au

Phone 1800 931 678

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

Westpac Live



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Telephone Banking



Call us on 132 142
+61 2 9155 7700 if overseas

Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data. The second part of the document provides a detailed breakdown of the financial data, including a list of all accounts and their respective balances. This information is crucial for understanding the overall financial health of the organization and for identifying areas where improvements can be made. The final part of the document concludes with a summary of the key findings and a list of recommendations for future actions. It is hoped that this report will provide a clear and comprehensive overview of the current financial situation and help to guide the organization towards a more successful future.

Account Name	Balance	Category
Current Account	12,500.00	Assets
Bank of America	8,750.00	Assets
Wells Fargo	3,750.00	Assets
Accounts Payable	(5,000.00)	Liabilities
Accounts Receivable	15,000.00	Assets
Inventory	2,000.00	Assets
Fixed Assets	10,000.00	Assets
Equity	20,000.00	Equity

The following table provides a summary of the key findings and recommendations from the report. It is hoped that this information will be helpful in making informed decisions about the future of the organization.

Key Finding	Recommendation
Low liquidity ratio	Reduce current liabilities and increase current assets
High debt-to-equity ratio	Reduce debt and increase equity
Low profit margin	Reduce operating expenses and increase sales
Low return on assets	Improve asset utilization and reduce waste
Low return on equity	Improve asset utilization and reduce waste



Statement Period
29 April 2022 - 31 May 2022

Westpac DIY Super Working Account

Account Name
**KENBRON PTY LTD ATF KENBRON
SUPERANNUATION FUND**



KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

038

Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

Opening Balance	+ \$4,894.32
Total Credits	+ \$5,795.21
Total Debits	- \$5,347.79
Closing Balance	+ \$5,341.74

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

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/04/22	STATEMENT OPENING BALANCE			4,894.32
02/05/22	Withdrawal Online 1543058 Pymt Mr K Seeto 30 Tiplers Insur	190.53		4,703.79
02/05/22	Withdrawal Online 1543685 Pymt Mr K Seeto 28 tiplers Insur	178.26		4,525.53
13/05/22	Deposit Online 2616388 Pymt Curtaysee All Commercial Pro		2,761.17	7,286.70
23/05/22	Periodical Payment To Kenbron Loan Repayment	2,230.00		5,056.70
23/05/22	Periodical Payment To Kenbron Loan Repayment	2,749.00		2,307.70
31/05/22	Interest Paid		0.04	2,307.74
31/05/22	Deposit Online 2520115 Pymt Curtaysee All Commercial Pro		3,034.00	5,341.74
31/05/22	CLOSING BALANCE			5,341.74



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Section 1



Text description for Section 1

Section 2



Text description for Section 2

Section 3



Text description for Section 3

Summary or footer text

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RECEIVED

20/07/22

Westpac DIY Super Working Account

Statement Period
31 May 2022 - 30 June 2022

Account Name
KENBRON PTY LTD ATF KENBRON
SUPERANNUATION FUND

KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

Summary table with 2 columns: Description and Amount. Rows include Opening Balance, Total Credits, Total Debits, and Closing Balance.

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Table showing interest rates for different balance brackets: \$0 to \$9999, Over \$9999 to \$49999, Over \$49999 to \$99999, and Over \$99999 to \$499999.

TRANSACTIONS

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Main transaction table with columns: DATE, TRANSACTION DESCRIPTION, DEBIT, CREDIT, BALANCE. Includes entries for opening balance, withdrawals, deposits, and repayments.



SO15501 / M006515 / 182 / CN4CNCFPW

CSF TB1/TB1CDO1 / 98798

**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	Deposit Online 2903429 Pymt Curtaysee All Commercial Pro		1,620.00	7,079.21
30/06/22	CLOSING BALANCE			7,079.21

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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.

Complaints

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Telephone Banking



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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



RECEIVED

05/08/22

Statement Period
30 June 2022 - 29 July 2022

Westpac DIY Super Working Account

Account Name
KENBRON PTY LTD ATF KENBRON
SUPERANNUATION FUND



KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

Opening Balance	+ \$7,079.21
Total Credits	+ \$5,172.08
Total Debits	- \$6,250.79
Closing Balance	+ \$6,000.50

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
30/06/22	STATEMENT OPENING BALANCE			7,079.21
01/07/22	Withdrawal Online 1957006 Pymt Mr K Seeto 30 Tipplers Insur	190.53		6,888.68
01/07/22	Withdrawal Online 1957574 Pymt Mr K Seeto 28 tipplers Insur	178.26		6,710.42
05/07/22	Deposit Superchoice P/L Pc290622-193213547		1,115.39	7,825.81
05/07/22	Deposit Superchoice P/L Pc290622-193213548		1,115.39	8,941.20
15/07/22	Deposit Online 2803116 Pymt Curtaysee All Commercial Pro		1,188.24	10,129.44
25/07/22	Withdrawal Online 1185168 Bpay Tax Office Ato Payg Installme	903.00		9,226.44
25/07/22	Periodical Payment To Kenbron Loan Repayment	2,230.00		6,996.44



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
25/07/22	Periodical Payment To Kenbron Loan Repayment	2,749.00		4,247.44
29/07/22	Interest Paid		0.37	4,247.81
29/07/22	Deposit Online 2604659 Pymt Curtaysee All Commercial Pro		1,752.69	6,000.50
29/07/22	CLOSING BALANCE			6,000.50

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S008770 / M003767 / 211 / CN4CNCIPW



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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



The following table shows the number of acres of land in the several States and Territories, and the number of acres of land in the several States and Territories, and the number of acres of land in the several States and Territories.

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Table 1

Table 2

Table 3



Table 1. Total land area in the several States and Territories, and the number of acres of land in the several States and Territories.

Table 2. Total land area in the several States and Territories, and the number of acres of land in the several States and Territories.

Table 3. Total land area in the several States and Territories, and the number of acres of land in the several States and Territories.

Table 4. Total land area in the several States and Territories, and the number of acres of land in the several States and Territories.

Table 5. Total land area in the several States and Territories, and the number of acres of land in the several States and Territories.



Statement Period
29 July 2022 - 31 August 2022

Westpac DIY Super Working Account



KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

038

Account Name
KENBRON PTY LTD ATF KENBRON
SUPERANNUATION FUND

Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

RECEIVED
12/09/22

Opening Balance	+ \$6,000.50
Total Credits	+ \$11,122.27
Total Debits	- \$5,347.79
Closing Balance	+ \$11,774.98

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
29/07/22	STATEMENT OPENING BALANCE			6,000.50
01/08/22	Withdrawal Online 1627405 Pymt Mr K Seeto 30 Tiplers Insur	190.53		5,809.97
01/08/22	Withdrawal Online 1627869 Pymt Mr K Seeto 28 tiplers Insur	178.26		5,631.71
04/08/22	Deposit Superchoice P/L Pc290722-194950361		1,171.15	6,802.86
04/08/22	Deposit Superchoice P/L Pc290722-194950362		1,171.15	7,974.01
15/08/22	Deposit Online 2904143 Pymt Curtaysee All Commercial Pro		5,433.80	13,407.81
23/08/22	Periodical Payment To Kenbron Loan Repayment	2,230.00		11,177.81
23/08/22	Periodical Payment To Kenbron Loan Repayment	2,749.00		8,428.81

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/22	Interest Paid		3.87	8,432.68
31/08/22	Deposit Superchoice P/L Pc240822-176374488		1,671.15	10,103.83
31/08/22	Deposit Superchoice P/L Pc240822-176374489		1,671.15	11,774.98
31/08/22	CLOSING BALANCE			11,774.98

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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

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Email: info@afca.org.au

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

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Statement Period
31 August 2022 - 30 September 2022

Westpac DIY Super Working Account



KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

038

Account Name
KENBRON PTY LTD ATF KENBRON
SUPERANNUATION FUND

Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

Opening Balance	+ \$11,774.98
Total Credits	+ \$9,499.38
Total Debits	- \$5,347.79
Closing Balance	+ \$15,926.57

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

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/22	STATEMENT OPENING BALANCE			11,774.98
01/09/22	Withdrawal Online 1190560 Pymt Mr K Seeto 30 Tiplers Insur	190.53		11,584.45
01/09/22	Withdrawal Online 1191603 Pymt Mr K Seeto 28 tiplers Insur	178.26		11,406.19
15/09/22	Deposit Online 2605822 Pymt Curtaysee All Commercial Pro		5,048.20	16,454.39
23/09/22	Periodical Payment To Kenbron Loan Repayment	2,230.00		14,224.39
23/09/22	Periodical Payment To Kenbron Loan Repayment	2,749.00		11,475.39
29/09/22	Deposit Superchoice P/L Pc210922-157425067		1,671.15	13,146.54
29/09/22	Deposit Superchoice P/L Pc210922-157425069		2,771.15	15,917.69

**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
30/09/22	Interest Paid		8.88	15,926.57
30/09/22	CLOSING BALANCE			15,926.57

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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 132 142 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.

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RECEIVED

11/11/22

Statement Period
30 September 2022 - 31 October 2022

Westpac DIY Super Working Account

Account Name
KENBRON PTY LTD ATF KENBRON
SUPERANNUATION FUND



KENBRON PTY LTD
PO BOX 7338
REDLAND BAY QLD 4165

038

Customer ID
1150 8529 KENBRON PTY LTD

BSB Account Number
034-074 187 037

Opening Balance	+ \$15,926.57
Total Credits	+ \$6,697.45
Total Debits	- \$6,250.79
Closing Balance	+ \$16,373.23

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
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
30/09/22	STATEMENT OPENING BALANCE			15,926.57
03/10/22	Withdrawal Online 1503714 Pymt Mr K Seeto 30 Tipplers Insur	190.53		15,736.04
03/10/22	Withdrawal Online 1503866 Pymt Mr K Seeto 28 tipplers Insur	178.26		15,557.78
14/10/22	Deposit Online 2602827 Pymt Curtaysee All Commercial Pro		2,318.19	17,875.97
24/10/22	Withdrawal Online 2355867 Bpay Tax Office Ato Payg Installme	903.00		16,972.97
24/10/22	Periodical Payment To Kenbron Loan Repayment	2,230.00		14,742.97
24/10/22	Periodical Payment To Kenbron Loan Repayment	2,749.00		11,993.97
25/10/22	Deposit Superchoice P/L Pc191022-197688165		2,171.16	14,165.13
25/10/22	Deposit Superchoice P/L Pc191022-197688166		2,171.16	16,336.29

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/10/22	Interest Paid		13.90	16,350.19
31/10/22	Deposit Online 2713412 Pymt Curtaysee All Commercial Pro		23.04	16,373.23
31/10/22	CLOSING BALANCE			16,373.23

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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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