



Statement Period
30 September 2021 - 31 December 2021

Westpac DIY Super Working Account

Account Name
**P & A CAIRNS FAMILY SUPER PTY LTD
ATF P & A CAIRNS FAMILY SUPER
FUND**

Customer ID
3074 0632 **P & A CAIRNS FAMILY
SUPER PT..**

BSB Account Number
033-341 **706 854**

Opening Balance	+ \$9,953.01
Total Credits	+ \$9,057.16
Total Debits	- \$6,311.83
Closing Balance	+ \$12,698.34

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
30/09/21	STATEMENT OPENING BALANCE			9,953.01
04/10/21	Deposit-Osko Payment 2886192 Paul Cairns		1,950.00	11,903.01
05/10/21	Periodical Payment To P&a Cairns Famil Loan Repayment	1,971.00		9,932.01
11/10/21	Deposit 2498971 Managed Pm Payment 41 Luster Crescent Tarneit		1,536.10	11,468.11
27/10/21	Payment By Authority To General Ins Home 1W3190461015121300	51.47		11,416.64
29/10/21	Interest Paid		0.08	11,416.72
05/11/21	Periodical Payment To P&a Cairns Famil Loan Repayment	1,971.00		9,445.72
16/11/21	Deposit 2129119 Managed Pm Payment 41 Luster Crescent Tarneit		1,402.18	10,847.90



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
25/11/21	Deposit Quicksuper Quickspr3092670632		1,082.25	11,930.15
29/11/21	Payment By Authority To General Ins Home 1W3190461018621333	51.47		11,878.68
30/11/21	Interest Paid		0.09	11,878.77
30/11/21	Deposit-Osko Payment 2765948 Paul Cairns		1,950.00	13,828.77
06/12/21	Withdrawal Mobile 4957032 Bpay W.C.C. Rat	244.42		13,584.35
06/12/21	Periodical Payment To P&a Cairns Famil Loan Repayment	1,971.00		11,613.35
22/12/21	Deposit Quicksuper Quickspr3110911784		1,136.36	12,749.71
29/12/21	Payment By Authority To General Ins Home 1W3190461011521361	51.47		12,698.24
31/12/21	Interest Paid		0.10	12,698.34
31/12/21	CLOSING BALANCE			12,698.34

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. 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/

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

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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC