



Statement Period
30 July 2021 - 29 October 2021

Westpac DIY Super Working Account

 018
THE DIRECTOR
CASSELS RCHMOND PTY LTD
231 COOLGARDIE RD
BALLINA NSW 2478

Account Name
CASSELS RICHMOND PTY LTD ATF
CASSELS RICHMOND SUPER FUND

Customer ID
5699 5536 CASSELS RICHMOND PTY
LTD

BSB Account Number
032-539 410 878

Opening Balance + \$219.55
Total Credits + \$6,226.34
Total Debits - \$499.80
Closing Balance + \$5,946.09

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 |
|----------|-----------------------------------------------------------------|--------|----------|----------|
| 30/07/21 | STATEMENT OPENING BALANCE | | | 219.55 |
| 24/08/21 | Payment By Authority To Origin Elec 050305715275 | 226.25 | | -6.70 |
| 25/08/21 | Direct Debit Dishonoured 0401938 | | 226.25 | 219.55 |
| 25/08/21 | Deposit Online 2263385 Tfr Westpac Diy From Main Account | | 6,000.00 | 6,219.55 |
| 25/08/21 | Withdrawal Online 1286530 Pymt Joe Mckone Fire Hose Inspecti | 47.30 | | 6,172.25 |
| 31/08/21 | Interest Paid | | 0.01 | 6,172.26 |
| 10/09/21 | Payment By Authority To Origin Elec 051400545028 | 226.25 | | 5,946.01 |
| 30/09/21 | Interest Paid | | 0.04 | 5,946.05 |
| 29/10/21 | Interest Paid | | 0.04 | 5,946.09 |
| 29/10/21 | CLOSING BALANCE | | | 5,946.09 |



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MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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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



Westpac Live



Find out about Online Banking at 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

THANK YOU FOR BANKING WITH WESTPAC





Statement Period
29 October 2021 - 31 January 2022

Westpac DIY Super Working Account



THE DIRECTOR
CASSELS RCHMOND PTY LTD
231 COOLGARDIE RD
BALLINA NSW 2478

018

Account Name
CASSELS RICHMOND PTY LTD ATF
CASSELS RICHMOND SUPER FUND

Customer ID
5699 5536 CASSELS RICHMOND PTY
LTD

BSB
032-539

Account Number
410 878

| | |
|-----------------|--------------|
| Opening Balance | + \$5,946.09 |
| Total Credits | + \$5,000.08 |
| Total Debits | - \$6,522.66 |
| Closing Balance | + \$4,423.51 |

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 |
|----------|-----------------------------------------------------------------|----------|----------|----------|
| 29/10/21 | STATEMENT OPENING BALANCE | | | 5,946.09 |
| 08/11/21 | Withdrawal Online 0010945 Bpay Wfi Insurance Wfi | 2,683.00 | | 3,263.09 |
| 22/11/21 | Withdrawal Online 3103962 Bpay Tax Office Ato Activity Stmt | 1,484.00 | | 1,779.09 |
| 22/11/21 | Withdrawal Online 8341297 Bpay Ballina Co Rates Install 2 | 249.72 | | 1,529.37 |
| 26/11/21 | Payment By Authority To Origin Elec 079007284821 | 248.94 | | 1,280.43 |
| 30/11/21 | Interest Paid | | 0.03 | 1,280.46 |
| 14/12/21 | Deposit Online 2450581 Tfr Westpac Diy from main acct | | 5,000.00 | 6,280.46 |
| 14/12/21 | Withdrawal Online 0353950 Bpay Tax Office Ato Bas Installmen | 1,857.00 | | 4,423.46 |



TRANSACTIONS

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| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|----------|-------------------------|-------|--------|-----------------|
| 31/12/21 | Interest Paid | | 0.02 | 4,423.48 |
| 31/01/22 | Interest Paid | | 0.03 | 4,423.51 |
| 31/01/22 | CLOSING BALANCE | | | 4,423.51 |

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MORE INFORMATION

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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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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 January 2022 - 29 April 2022**Westpac DIY Super Working Account**Account Name
CASSELS RICHMOND PTY LTD ATF
CASSELS RICHMOND SUPER FUNDCustomer ID
5699 5536 CASSELS RICHMOND PTY
LTDBSB Account Number
032-539 410 878

| | |
|-----------------|--------------|
| Opening Balance | + \$4,423.51 |
| Total Credits | + \$0.06 |
| Total Debits | - \$3,793.50 |
| Closing Balance | + \$630.07 |

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 | | | 4,423.51 |
| 16/02/22 | Withdrawal Online 0545727 Bpay Ballina Co Water Rates | 249.75 | | 4,173.76 |
| 21/02/22 | Withdrawal-Osko Payment 1263867 Scott Geoffrey Channon Pressure Cleaning of sheds Ballina U Store - Pressure Cleani | 1,400.00 | | 2,773.76 |
| 24/02/22 | Withdrawal Online 1916848 Pymt Joe Mckone Fire Safety Check | 58.30 | | 2,715.46 |
| 28/02/22 | Interest Paid | | 0.03 | 2,715.49 |
| 02/03/22 | Payment By Authority To Origin Elec 077306753152 | 228.45 | | 2,487.04 |
| 31/03/22 | Interest Paid | | 0.02 | 2,487.06 |
| 28/04/22 | Withdrawal Online 7894608 Bpay Tax Office Bas Payment | 1,857.00 | | 630.06 |



TRANSACTIONS

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| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|----------|-------------------------|-------|--------|---------------|
| 29/04/22 | Interest Paid | | 0.01 | 630.07 |
| 29/04/22 | CLOSING BALANCE | | | 630.07 |

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Statement Period
29 April 2022 - 29 July 2022

Westpac DIY Super Working Account



THE DIRECTOR
CASSELS RCHMOND PTY LTD
231 COOLGARDIE RD
BALLINA NSW 2478

018

Account Name
CASSELS RICHMOND PTY LTD ATF
CASSELS RICHMOND SUPER FUND

Customer ID
5699 5536 CASSELS RICHMOND PTY
LTD

BSB
032-539

Account Number
410 878

| | |
|-----------------|--------------|
| Opening Balance | + \$630.07 |
| Total Credits | + \$5,000.05 |
| Total Debits | - \$2,335.78 |
| Closing Balance | + \$3,294.34 |

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 % |
| 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 |
|----------|-------------------------------------------------------------|----------|----------|----------|
| 29/04/22 | STATEMENT OPENING BALANCE | | | 630.07 |
| 23/05/22 | Withdrawal Online 6752012 Bpay Ballina Co Water Rates | 249.75 | | 380.32 |
| 30/05/22 | Payment By Authority To Origin Elec 076607124379 | 229.03 | | 151.29 |
| 27/07/22 | Deposit Online 2199681 Tfr Westpac Diy Funds for Working | | 5,000.00 | 5,151.29 |
| 27/07/22 | Withdrawal Online 6141992 Bpay Tax Office Ato Payment | 1,857.00 | | 3,294.29 |
| 29/07/22 | Interest Paid | | 0.05 | 3,294.34 |
| 29/07/22 | CLOSING BALANCE | | | 3,294.34 |



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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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