



MR J A SCUDERI PO BOX 3199 BRACKEN RIDGE QLD 4017 Statement Period 30 June 2020 - 31 July 2020

Account Name

MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI AS TRUSTEE FOR JNB SUPERANNUATION FUND

Customer ID

0652 0681 SCUDERI, JOSEPH ALFIO 0254 2772 SCUDERI, BEVERLEY

JUDITH

BSB Account Number 034-064 309 520

Opening Balance + \$20,525.24

Total Credits + \$0.87

Total Debits - \$0.00

Closing Balance + \$20,526.11

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

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 20,525.24 30/06/20 STATEMENT OPENING BALANCE 0.87 20,526.11 31/07/20 Interest Paid 31/07/20 **CLOSING BALANCE** 20,526.11

CONVENIENCE AT YOUR FINGERTIPS



To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-064 30-9520 Transaction fee(s) period 01 JUN 2020 to 30 JUN 2020

Total \$0.00	
Ψ0.00	

ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020

For account: 4064/309520 Total interest credited

\$31.02

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 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Westpac Live

Telephone Banking

Local Branch



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



+61 2 9293 9270 if overseas



Find branches and ATMs at westpac.com.au/locateus





halling a scuderi

PO BOX 3199 BRACKEN RIDGE QLD 4017 Statement Period 31 July 2020 - 31 August 2020

Account Name

MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI AS TRUSTEE FOR JNB SUPERANNUATION FUND

Customer ID

0652 0681 SCUDERI, JOSEPH ALFIO 0254 2772 SCUDERI, BEVERLEY

JUDITH

вsв 034-064

Account Number 309 520

Opening Balance

+ \$20,526.11

Total Credits

+ \$12,001.04

Total Debits

- \$0.00

Closing Balance

+ \$32,527.15

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

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
31/07/20	STATEMENT OPENING BALANCE	•		20,526.11
10/08/20	Deposit Online 2628171 Tr Westpac Diy		5,000.00	25,526.11
28/08/20	Deposit Online 2615369 Tfr Westpac Diy	•	7,000.00	32,526.11
31/08/20	Interest Paid		1.04	32,527.15
31/08/20	CLOSING BALANCE			32.527.15

CONVENIENCE AT YOUR FINGERTIPS



To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-064 30-9520 Transaction fee(s) period 01 JUL 2020 to 31 JUL 2020

MORE INFORMATION

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

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

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



BRACKEN RIDGE QLD 4017

Statement Period 31 August 2020 - 30 September 2020

Account Name

MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI AS TRUSTEE FOR JNB SUPERANNUATION FUND

Customer ID

0652 0681 SCUDERI, JOSEPH ALFIO 0254 2772 SCUDERI, BEVERLEY

JUDITH

BSB 034-064 Account Number 309 520

Opening Balance

+ \$32,527.15

Total Credits

+ \$1.33

Total Debits

- \$0.00

Closing Balance

+ \$32,528.48

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999	i	:	,
17 Mar 2020	0.05 %			

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

31/08/20 STATEMENT OPENING BALANCE 32,527.15

30/09/20 Interest Paid 1.33 32,528.48 30/09/20 CLOSING BALANCE 32,528.48

CONVENIENCE AT YOUR FINGERTIPS



To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-064 30-9520 Transaction fee(s) period 01 AUG 2020 to 31 AUG 2020

Total	
\$0.00	
ψυ.υυ	

MORE INFORMATION

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

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute





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



S001857 / M001100 / 305 / CN4CNCPW



Westpac DIY Super Savings Account

MR J A SCUDERI PO BOX 3199

BRACKEN RIDGE QLD 4017

Statement Period 30 September 2020 - 30 October 2020

Account Name

MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI AS TRUSTEE FOR JNB SUPERANNUATION **FUND**

Customer ID

SCUDERI, JOSEPH ALFIO 0652 0681 0254 2772 SCUDERI, BEVERLEY

JUDITH

BSB

Account Number

309 520 034-064

Opening Balance.... _+\$32,528.48 --

Total Credits + \$1.33

- \$0.00 · **Total Debits**

Closing Balance + \$32,529.81

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$49999		, v	
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction DATE TRANSACTION DESCRIPTION **CREDIT BALANCE** 30/09/20 STATEMENT OPENING BALANCE 32,528.48 30/10/20 Interest Paid 1.33 32,529.81 32,529.81 30/10/20 **CLOSING BALANCE**

CONVENIENCE AT YOUR FINGERTIPS



To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-064 30-9520 Transaction fee(s) period 01 SEP 2020 to 30 SEP 2020

Total \$0.00	
-----------------	--

MORE INFORMATION

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

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute





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



BRACKEN RIDGE QLD 4017

Statement Period 30 October 2020 - 30 November 2020

Account Name

MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI AS TRUSTEE FOR JNB SUPERANNUATION FUND

Customer ID

0652 0681 SCUDERI, JOSEPH ALFIO . 0254 2772 SCUDERI, BEVERLEY

JUDITH

BSB 034-064 Account Number 309 520

Opening Balance + \$32,529.81

Total Credits + \$1.38

Total Debits - \$0.00

Closing Balance + \$32,531.19

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction TRANSACTION DESCRIPTION **BALANCE** DEBIT **CREDIT** DATE 32,529.81 STATEMENT OPENING BALANCE 30/10/20 32,531.19 1.38 30/11/20 Interest Paid 32,531.19 30/11/20 **CLOSING BALANCE**

CONVENIENCE AT YOUR FINGERTIPS



To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-064 30-9520 Transaction fee(s) period 01 OCT 2020 to 31 OCT 2020

Total \$0.00	
-----------------	--

MORE INFORMATION

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

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute





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



MR J A SCUDERI
PO BOX 3199
BRACKEN RIDGE QLD 4017

Statement Period 30 November 2020 - 31 December 2020

Account Name

MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI AS TRUSTEE FOR JNB SUPERANNUATION FUND

Customer ID

0652 0681 SCUDERI, JOSEPH ALFIO 0254 2772 SCUDERI, BEVERLEY

JUDITH

BSB 034-064 Account Number 309 520

Opening Balance + \$32,531.19

Total Credits + \$1.38

Total Debits - \$0.00

Closing Balance + \$32,532.57

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999		, K	
17 Mar 2020	0.05 %			

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

30/11/20 STATEMENT OPENING BALANCE 32,531.19

31/12/20 Interest Paid 1.38 32,532.57

31/12/20 CLOSING BALANCE 32,532.57

CONVENIENCE AT YOUR FINGERTIPS



To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-064 30-9520 Transaction fee(s) period 01 NOV 2020 to 30 NOV 2020

	-	
Total		
ውስ ሰስ		
\$0.00		

MORE INFORMATION

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

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute





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





Statement Period 31 December 2020 - 29 January 2021

Account Name

MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI AS TRUSTEE FOR JNB SUPERANNUATION FUND

Customer ID

0652 0681 SCUDERI, JOSEPH ALFIO 0254 2772 SCUDERI, BEVERLEY

JUDITH .

BSB 034-064 Account Number 309 520

Opening Balance

+ \$32,532.57

Total Credits

+ \$1.29

Total Debits

- \$0.00

Closing Balance

+ \$32,533.86

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

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

31/12/20 STATEMENT OPENING BALANCE 32,532.57

29/01/21 Interest Paid 1.29 32,533.86

29/01/21 CLOSING BALANCE 32,533.86

CONVENIENCE AT YOUR FINGERTIPS



To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-064 30-9520 Transaction fee(s) period 01 DEC 2020 to 31 DEC 2020

Total \$0.00



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

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. 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/





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 No. 100 Page 3 of 3



Statement Period 29 January 2021 - 26 February 2021

Account Name

MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI AS TRUSTEE FOR JNB SUPERANNUATION FUND

Customer ID

0652 0681 SCUDERI, JOSEPH ALFIO 0254 2772 SCUDERI, BEVERLEY

JUDITH

BSB Account Number 034-064 309 520

Opening Balance + \$32,533.86

Total Credits + \$1.24

Total Debits - \$0.00

Closing Balance + \$32,535.10

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction CREDIT BALANCE TRANSACTION DESCRIPTION DEBIT DATE STATEMENT OPENING BALANCE 32,533.86 29/01/21 1.24 32,535.10 26/02/21 Interest Paid 32,535.10 26/02/21 **CLOSING BALANCE**

CONVENIENCE AT YOUR FINGERTIPS



To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-064 30-9520 Transaction fee(s) period 01 JAN 2021 to 31 JAN 2021

Total \$0.00



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

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never-write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. 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



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



Find branches and ATMs at westpac.com.au/locateus



հգ||_ՄԿոլիԿյթգԿվ||_{ՄՄ}||Ալիկյ||||||||||| MRS B J SCUDERI 18 RODEO DR DAYBORO QLD 4521

Statement Period 29 January 2021 - 26 February 2021

Account Name

MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI AS TRUSTEE FOR JNB SUPERANNUATION **FUND**

Customer ID

0652 0681 SCUDERI, JOSEPH ALFIO SCUDERI, BEVERLEY 0254 2772 **JUDITH**

BSB Account Number 309 520 034-064

+ \$32,533.86 Opening Balance

Total Credits + \$1.24

- \$0.00 **Total Debits**

Closing Balance + \$32,535.10

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/01/21	STATEMENT OPENING BALANCE			32,533.86
26/02/21	Interest Paid		1.24	32,535.10
26/02/21	CLOSING BALANCE			32,535.10

CONVENIENCE AT YOUR FINGERTIPS



To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-064 30-9520 Transaction fee(s) period 01 JAN 2021 to 31 JAN 2021

Total • \$0.00



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

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. 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



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



Find branches and ATMs at westpac.com.au/locateus





Statement Period 26 February 2021 - 31 March 2021

Account Name

MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI AS TRUSTEE FOR JNB SUPERANNUATION FUND

Customer ID

0652 0681 SCUDERI, JOSEPH ALFIO 0254 2772 SCUDERI, BEVERLEY

JUDITH

BSB 034-064 Account Number 309 520

Opening Balance

+ \$32,535.10

Total Credits

+ \$1.47

Total Debits

- \$0.00

Closing Balance

+ \$32,536.57

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

DATE	ase check all entries on this statement and promptly inform We TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/02/21	STATEMENT OPENING BALANCE			32,535.10
31/03/21	Interest Paid	•	1.47	32,536.57
31/03/21	CLOSING BALANCE			32,536.57

CONVENIENCE AT YOUR FINGERTIPS



To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-064 30-9520 Transaction fee(s) period 01 FEB 2021 to 28 FEB 2021

Total	
TOTAL	
\$0.00	
φυ.υυ	



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

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. 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/





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

S000344 / M000178 / 091 / CN4CNCPW

•





DAYBORO QLD 4521

Westpac DIY Super Savings Account

Statement Period 31 March 2021 - 30 April 2021

Account Name

MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI AS TRUSTEE FOR JNB SUPERANNUATION FUND

Customer ID

0652 0681 SCUDERI, JOSEPH ALFIO 0254 2772 SCUDERI, BEVERLEY

JUDITH

BSB 034-064 Account Number 309 520

Opening Balance

+ \$32,536.57

Total Credits

+ \$1.33

Total Debits

- \$0.00

Closing Balance

+ \$32,537.90

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

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
31/03/2	1 STATEMENT OPENING BALANCE			32,536.57
30/04/2	21 Interest Paid	* *	1,33	32,537.90
30/04/2	1 CLOSING BALANCE			32,537.90

CONVENIENCE AT YOUR FINGERTIPS



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

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. 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/





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





ելիլերիկոբիչքիիոլիիլիլիիիինատանոլիսիվի MRS B J SCUDERI

18 RODEO DR DAYBORO QLD 4521 Statement Period 30 April 2021 - 31 May 2021

Account Name

MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI AS TRUSTEE FOR JNB SUPERANNUATION **FUND**

Customer ID 0652 0681 SCUDERI, JOSEPH ALFIO 0254 2772 SCUDERI, BEVERLEY

JUDITH

BSB 034-064 Account Number 309 520

Opening Balance

+ \$32,537.90

Total Credits

+ \$1.36

Total Debits

- \$500.00

Closing Balance

+ \$32,039.26

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999		Ż.	
17 Mar 2020	0.05 %			

TRANSACTIONS

Plea	ase check all entries on this statement and promptly inform Westp	ac of any possible error or ι	inauthorised tra	ansaction
DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/21	STATEMENT OPENING BALANCE			32,537.90
-10/05/21	Withdrawal Online 1108530 Tfr Westpac Cho		,	
	Drawings	500.00 ENON	_	32,037.90
31/05/21	Interest Paid	· Canasa	1.36	32,039.26
31/05/21	CLOSING BALANCE			32,039.26

CONVENIENCE AT YOUR FINGERTIPS

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

CSF TB1/TB1CDO1 / 53590



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

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. 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/





DAYBORO QLD 4521

Westpac DIY Super Savings Account

Statement Period 31 May 2021 - 30 June 2021

Account Name

MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI AS TRUSTEE FOR JNB SUPERANNUATION FUND

Customer ID

0652 0681 SCUDERI, JOSEPH ALFIO 0254 2772 SCUDERI, BEVERLEY

JUDITH

BSB 034-064 Account Number 309 520

Opening Balance

+ \$32,039.26

Total Credits

+ \$501.32

Total Debits

- \$0.00

Closing Balance

+ \$32,540.58

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 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$49999		· ·	
17 Mar 2020	0.05 %			

TRANSACTIONS

Plea	Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction					
DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE		
31/05/21	STATEMENT OPENING BALANCE			32,039.26		
14/06/21	Deposit Online 2449724 Tfr Westpac Cho Pay					
-	Back Error		500.00	32,539.26		
30/06/21	Interest Paid		1.32	32,540.58		
30/06/21	CLOSING BALANCE			32.540.58		

CONVENIENCE AT YOUR FINGERTIPS



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

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. 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/









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



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



Find branches and ATMs at westpac.com.au/locateus