



Statement Period  
30 June 2020 - 31 July 2020

**Westpac DIY Super Working Account**

MR J A SCUDERI  
PO BOX 3199  
BRACKEN RIDGE QLD 4017

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  
034-064 309 512

Opening Balance	+ \$31,213.37
Total Credits	+ \$1,113.27
Total Debits	- \$0.00
Closing Balance	+ \$32,326.64

**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 %			

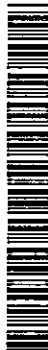
**TRANSACTIONS**

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/20	STATEMENT OPENING BALANCE			31,213.37
03/07/20	Deposit Dividend Nab Interim Div Dv211/01025644		1,110.00	32,323.37
09/07/20	Deposit Yellow Cabs QLD A37775 Pay-200709		3.00	32,326.37
31/07/20	Interest Paid		0.27	32,326.64
31/07/20	CLOSING BALANCE			32,326.64

**CONVENIENCE AT YOUR FINGERTIPS**

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



S007757 / M004474 / 214 / CN4CNCFPW



**TRANSACTION FEE SUMMARY**

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 30-9512  
Transaction fee(s) period 01 JUN 2020 to 30 JUN 2020

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

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

**For account: 4064/309512**  
Total interest credited \$3.55

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**



Find out about Online Banking  
at [westpac.com.au/westpaclive](http://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](http://westpac.com.au/locateus)


**THANK YOU FOR BANKING WITH WESTPAC**

S007757 / M004474 / 214 / CN4CNCPCPW



Statement Period  
31 July 2020 - 31 August 2020

**Westpac DIY Super Working Account**

  
MR J A SCUDERI  
PO BOX 3199  
BRACKEN RIDGE QLD 4017

036

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  
034-064 309 512

Opening Balance	+ \$32,326.64
Total Credits	+ \$69.65
Total Debits	- \$12,000.00
Closing Balance	+ \$20,396.29

**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
31/07/20	STATEMENT OPENING BALANCE			32,326.64
03/08/20	Deposit Yellow Cabs QLD A37775 Pay-200803		69.41	32,396.05
10/08/20	Withdrawal Online 1628170 Tfr Westpac Diy	5,000.00		27,396.05
28/08/20	Withdrawal Online 1615368 Tfr Westpac Diy	7,000.00		20,396.05
31/08/20	Interest Paid		0.24	20,396.29
31/08/20	CLOSING BALANCE			20,396.29

**CONVENIENCE AT YOUR FINGERTIPS**

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



**TRANSACTION FEE SUMMARY**

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 30-9512  
Transaction fee(s) period 01 JUL 2020 to 31 JUL 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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Westpac Live**

Find out about Online Banking  
at [westpac.com.au/westpaclive](http://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](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
31 August 2020 - 30 September 2020

**Westpac DIY Super Working Account**



MR J A SCUDERI  
PO BOX 3199  
BRACKEN RIDGE QLD 4017

036

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  
034-064 309 512

Opening Balance	+ \$20,396.29
Total Credits	+ \$3,411.71
Total Debits	- \$2,383.64
Closing Balance	+ \$21,424.36

**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
31/08/20	STATEMENT OPENING BALANCE			20,396.29
01/09/20	Deposit Yellow Cabs QLD A37775 Pay-200901		63.37	20,459.66
09/09/20	Withdrawal Online 8736462 Bpay Tax Office Activity Statement	183.64		20,276.02
14/09/20	Withdrawal-Osko Payment 1915117 Senrico Ptyltd Fees Jnb Super Accountant 206190	2,200.00		18,076.02
16/09/20	Deposit Qrida 437 Covid Taxi Lim		1,000.00	19,076.02
24/09/20	Deposit Dividend Resmed Dividend Sep20/00815143		151.86	19,227.88
24/09/20	Deposit Dividend Tls Fnl Div 001250678359		1,196.32	20,424.20
30/09/20	Interest Paid		0.16	20,424.36





## 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
30/09/20	Deposit Dividend Anz Dividend A069/00598743		1,000.00	21,424.36
30/09/20	<b>CLOSING BALANCE</b>			<b>21,424.36</b>

## CONVENIENCE AT YOUR FINGERTIPS

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

## TRANSACTION FEE SUMMARY

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 30-9512  
Transaction fee(s) period 01 AUG 2020 to 31 AUG 2020

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

S009256 / M004736 / 275 / CN4CNCPPW



**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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Westpac Live**



Find out about Online Banking at [westpac.com.au/westpaclive](http://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](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**

S009257 / M004736 / 275 / CN4CNCPCW







Statement Period  
30 September 2020 - 30 October 2020

**Westpac DIY Super Working Account**

MR J A SCUDERI  
PO BOX 3199  
BRACKEN RIDGE QLD 4017

036

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  
034-064 309 512

Opening Balance	+ \$21,424.36
Total Credits	+ \$1,641.82
Total Debits	- \$1,054.76
Closing Balance	+ \$22,011.42

**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
30/09/20	STATEMENT OPENING BALANCE			21,424.36
01/10/20	Deposit Dividend Amp Limited Spe20/01458504		700.00	22,124.36
02/10/20	Deposit Yellow Cabs QLD A37775 Pay-201002		61.65	22,186.01
13/10/20	Withdrawal-Osko Payment 1399173 A W Boys Smsf Audit	330.00		21,856.01
13/10/20	Withdrawal Online 8640814 Bpay Tax Office Super Tax	724.76		21,131.25
21/10/20	Deposit Dividend Sun Final Div 001250988660		400.00	21,531.25
30/10/20	Interest Paid		0.17	21,531.42

5001855 / M001099 / 305 / CN4CNCFW



### 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
30/10/20	Deposit Dividend G8 Education Div 001252898061		480.00	22,011.42
30/10/20	<b>CLOSING BALANCE</b>			<b>22,011.42</b>

### CONVENIENCE AT YOUR FINGERTIPS

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

### TRANSACTION FEE SUMMARY

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 30-9512  
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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Westpac Live**



Find out about Online Banking at [westpac.com.au/westpaclive](http://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](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
30 October 2020 - 30 November 2020

**Westpac DIY Super Working Account**

MR J A SCUDERI  
PO BOX 3199  
BRACKEN RIDGE QLD 4017

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  
034-064 309 512

Opening Balance	+ \$22,011.42
Total Credits	+ \$99.26
Total Debits	- \$0.00
Closing Balance	+ \$22,110.68

**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
30/10/20	STATEMENT OPENING BALANCE			22,011.42
03/11/20	Deposit Yellow Cabs QLD A37775 Pay-201103		99.08	22,110.50
30/11/20	Interest Paid		0.18	22,110.68
30/11/20	CLOSING BALANCE			22,110.68

**CONVENIENCE AT YOUR FINGERTIPS**

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





## TRANSACTION FEE SUMMARY

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 30-9512  
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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### Westpac Live



Find out about Online Banking at [westpac.com.au/westpaclive](http://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](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
30 November 2020 - 31 December 2020

**Westpac DIY Super Working Account**

MR J A SCUDERI  
PO BOX 3199  
BRACKEN RIDGE QLD 4017

036

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  
034-064 309 512

Opening Balance	+ \$22,110.68
Total Credits	+ \$4,653.58
Total Debits	- \$0.00
Closing Balance	+ \$26,764.26

**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 %	0.01 %	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
30/11/20	STATEMENT OPENING BALANCE			22,110.68
02/12/20	Deposit Yellow Cabs QLD A37775 Pay-201202		102.15	22,212.83
10/12/20	Deposit Dividend Nab Final Div Dv212/00521581		1,110.00	23,322.83
16/12/20	Deposit Dividend Anz Dividend A070/00596815		1,400.00	24,722.83
17/12/20	Deposit Dividend Resmed Dividend Dec20/00814976		151.00	24,873.83
17/12/20	Deposit Dividend Ast Dividend Mi03A/00805766		950.00	25,823.83
18/12/20	Deposit Dividend WBC Dividend 001254194467		940.23	26,764.06





## 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	Interest Paid		0.20	26,764.26
31/12/20	<b>CLOSING BALANCE</b>			<b>26,764.26</b>

## CONVENIENCE AT YOUR FINGERTIPS

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

## TRANSACTION FEE SUMMARY

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 30-9512  
Transaction fee(s) period 01 NOV 2020 to 30 NOV 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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Westpac Live**



Find out about Online Banking at [westpac.com.au/westpaclive](http://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](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**









Statement Period  
31 December 2020 - 29 January 2021

**Westpac DIY Super Working Account**

MR J A SCUDERI  
PO BOX 3199  
BRACKEN RIDGE QLD 4017

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  
034-064 309 512

Opening Balance	+ \$26,764.26
Total Credits	+ \$8,508.20
Total Debits	- \$8,564.00
Closing Balance	+ \$26,708.46

**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
31/12/20	STATEMENT OPENING BALANCE			26,764.26
14/01/21	Deposit Yellow Cabs QLD A37775 Pay-210114		107.99	26,872.25
18/01/21	Withdrawal Online 1159103 Bpay Tax Office Bas September Qtr	164.00		26,708.25
25/01/21	Deposit Online 2863875 Tfr Westpac Cho Bev,S Pension		8,400.00	35,108.25
25/01/21	Withdrawal Online 1821321 Tfr Westpac Cho Bev,S Pension	8,400.00		26,708.25
29/01/21	Interest Paid		0.21	26,708.46
29/01/21	CLOSING BALANCE			26,708.46



S007956 / M003890 / 030 / CN4CNCPPW



**CONVENIENCE AT YOUR FINGERTIPS**

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

**TRANSACTION FEE SUMMARY**

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 30-9512  
Transaction fee(s) period 01 DEC 2020 to 31 DEC 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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

#### Westpac Live



Find out about Online Banking at [westpac.com.au/westpaclive](http://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](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
29 January 2021 - 26 February 2021

**Westpac DIY Super Working Account**



MRS B J SCUDERI  
18 RODEO DR  
DAYBORO QLD 4521

036

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  
034-064 309 512

Opening Balance	+ \$26,708.46
Total Credits	+ \$100,108.19
Total Debits	- \$100,000.00
Closing Balance	+ \$26,816.65

**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
29/01/21	STATEMENT OPENING BALANCE			26,708.46
02/02/21	Deposit Yellow Cabs QLD A37775 Pay-210202		107.99	26,816.45
12/02/21	Interest Paid On Term Deposit 381215		3,178.46	29,994.91
12/02/21	Principal Paid On Term Deposit 381215		96,821.54	126,816.45
12/02/21	Withdrawal Cash Geebung Business Centre QLD	100,000.00		26,816.45
26/02/21	Interest Paid		0.20	26,816.65
26/02/21	CLOSING BALANCE			26,816.65

**CONVENIENCE AT YOUR FINGERTIPS**

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





**TRANSACTION FEE SUMMARY**

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 30-9512

Transaction fee(s) period 01 JAN 2021 to 31 JAN 2021

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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

**Westpac Live**

Find out about Online Banking  
at [westpac.com.au/westpaclive](http://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](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
26 February 2021 - 31 March 2021

**Westpac DIY Super Working Account**



MRS B J SCUDERI  
18 RODEO DR  
DAYBORO QLD 4521

036

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  
034-064 309 512

Opening Balance	+ \$26,816.65
Total Credits	+ \$1,445.36
Total Debits	- \$193.65
Closing Balance	+ \$28,068.36

**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
26/02/21	STATEMENT OPENING BALANCE			26,816.65
01/03/21	Transaction Fee	2.50		26,814.15
02/03/21	Deposit Yellow Cabs QLD A37775 Pay-210302		107.99	26,922.14
17/03/21	Withdrawal/Cheque 200008	191.15		26,730.99
18/03/21	Deposit Dividend Resmed Dividend Mar21/00814833		140.81	26,871.80
26/03/21	Deposit Dividend Tls Itm Div 001257727084		1,196.32	28,068.12
31/03/21	Interest Paid		0.24	28,068.36
31/03/21	CLOSING BALANCE			28,068.36

5000339 / N000176 / 091 / CN4CNCFPW





**CONVENIENCE AT YOUR FINGERTIPS**

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

**TRANSACTION FEE SUMMARY**

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 30-9512

Transaction fee(s) period 01 FEB 2021 to 28 FEB 2021

		<b>Charged</b>	<b>Unit Price</b>	<b>Fee</b>
Total	Branch staff assist wdl	1	\$2.50	\$2.50
<b>\$2.50</b>	<b>Total</b>	<b>1</b>		<b>\$2.50</b>



**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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

**Westpac Live**



Find out about Online Banking at [westpac.com.au/westpaclive](http://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](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**

S000340 / M000176 / 091 / CN4CRNCPW





Statement Period  
31 March 2021 - 30 April 2021

**Westpac DIY Super Working Account**

MR J A SCUDERI  
18 RODEO DR  
DAYBORO QLD 4521

036

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  
034-064 309 512

Opening Balance	+ \$28,068.36
Total Credits	+ \$1,189.87
Total Debits	- \$164.00
Closing Balance	+ \$29,094.23

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
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
31/03/21	STATEMENT OPENING BALANCE			28,068.36
01/04/21	Deposit Dividend Sun Interim Div 001255867839		1,040.00	29,108.36
01/04/21	Deposit Yellow Cabs QLD A37775 Pay-210401		149.64	29,258.00
19/04/21	Withdrawal Online 7249227 Bpay Tax Office March Qtr Bas	164.00		29,094.00
30/04/21	Interest Paid		0.23	29,094.23
30/04/21	CLOSING BALANCE			29,094.23

**CONVENIENCE AT YOUR FINGERTIPS**

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



S016212 / M008338 / 121 / CN4CNCPPW

CSF TB/ITB1C001 / 54132

**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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

**Westpac Live**

Find out about Online Banking  
at [westpac.com.au/westpaclive](http://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](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
30 April 2021 - 31 May 2021

**Westpac DIY Super Working Account**



MRS B J SCUDERI  
18 RODEO DR  
DAYBORO QLD 4521

036

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  
034-064 309 512

Opening Balance	+ \$29,094.23
Total Credits	+ \$100,243.06
Total Debits	- \$0.00
Closing Balance	+ \$129,337.29

**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
30/04/21	STATEMENT OPENING BALANCE			29,094.23
03/05/21	Deposit 2085226 13cabs Ct.xkmb Npp Ycq-37775 Ct.xkmb 01 May 2021		149.64	29,243.87
12/05/21	Interest Paid On Term Deposit 243956		92.66	29,336.53
12/05/21	Principal Paid On Term Deposit 243956		100,000.00	129,336.53
31/05/21	Interest Paid		0.76	129,337.29
31/05/21	CLOSING BALANCE			129,337.29

**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 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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

**Westpac Live**

Find out about Online Banking  
at [westpac.com.au/westpaclive](http://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](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
31 May 2021 - 30 June 2021

**Westpac DIY Super Working Account**

MR J A SCUDERI  
18 RODEO DR  
DAYBORO QLD 4521

036

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  
034-064 309 512

Opening Balance + \$129,337.29  
Total Credits + \$28,083.63  
Total Debits - \$60,055.99  
Closing Balance + \$97,364.93

**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
31/05/21	STATEMENT OPENING BALANCE			129,337.29
01/06/21	Deposit Yellow Cabs QLD A37775 Pay-210601		232.24	129,569.53
17/06/21	Deposit Dividend Resmed Dividend Jun21/00814955		141.29	129,710.82
23/06/21	Payment By Authority To Westpac Securiti B Vdhg 36129225-00	60,055.99		69,654.83
24/06/21	Deposit Dividend Ast Dividend Mi04A/00806028		950.00	70,604.83
25/06/21	Deposit Dividend WBC Dividend 001260795723		1,759.14	72,363.97





## 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
28/06/21	Deposit Online 2620682 Tfr Westpac Cho Joe Super		25,000.00	97,363.97
30/06/21	Interest Paid		0.96	97,364.93
30/06/21	<b>CLOSING BALANCE</b>			<b>97,364.93</b>

## 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 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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

**Westpac Live**

Find out about Online Banking  
at [westpac.com.au/westpaclive](http://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](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**