



Julian's

Statement Period  
31 May 2021 - 31 August 2021

**Westpac DIY Super Savings Account**

Account Name  
MRS JANELLE TANYA COSENTINO &  
MR ANTONIO BRUNO COSENTINO &  
MR ANTONY COSENTINO & MR JULIAN  
BRENT COSENTINO ATF THE  
COSENTINO SUPERANNUATION FUND

Customer ID  
5666 0506 COSENTINO, JANELLE  
TANYA  
6512 6281 COSENTINO, ANTONIO  
BRUNO  
9286 1494 COSENTINO, ANTONY  
2118 0940 COSENTINO, JULIAN  
BRENT

BSB Account Number  
036-044 313 871

Opening Balance	+ \$39.60
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$39.60

**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**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/21	STATEMENT OPENING BALANCE			39.60
31/08/21	CLOSING BALANCE			39.60

**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.

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### **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).

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Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](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



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at [westpac.com.au/westpaclive](http://westpac.com.au/westpaclive)

### Telephone Banking



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### Local Branch



Find branches and ATMs at  
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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
31 August 2021 - 30 November 2021

*Julian's*

## Westpac DIY Super Savings Account

Account Name  
MRS JANELLE TANYA COSENTINO &  
MR ANTONIO BRUNO COSENTINO &  
MR ANTONY COSENTINO & MR JULIAN  
BRENT COSENTINO ATF THE  
COSENTINO SUPERANNUATION FUND

Customer ID  
5666 0506 COSENTINO, JANELLE  
TANYA  
6512 6281 COSENTINO, ANTONIO  
BRUNO  
9286 1494 COSENTINO, ANTONY  
2118 0940 COSENTINO, JULIAN  
BRENT

BSB Account Number  
036-044 313 871

Opening Balance	+ \$39.60
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$39.60

## 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 %			

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/21	STATEMENT OPENING BALANCE			39.60
30/11/21	CLOSING BALANCE			39.60

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Phone 1800 931 678

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



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**THANK YOU FOR BANKING WITH WESTPAC**



*Julian's*

Statement Period  
30 November 2021 - 28 February 2022

**Westpac DIY Super Savings Account**

Account Name  
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MR ANTONIO BRUNO COSENTINO &  
MR ANTONY COSENTINO & MR JULIAN  
BRENT COSENTINO ATF THE  
COSENTINO SUPERANNUATION FUND

Customer ID  
5666 0506 COSENTINO, JANELLE  
TANYA  
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BRUNO  
9286 1494 COSENTINO, ANTONY  
2118 0940 COSENTINO, JULIAN  
BRENT

BSB Account Number  
036-044 313 871

Opening Balance	+ \$39.60
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$39.60

**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**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/21	STATEMENT OPENING BALANCE			39.60
28/02/22	CLOSING BALANCE			39.60

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Statement Period  
28 February 2022 - 31 May 2022

*Julian's*

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MR ANTONIO BRUNO COSENTINO &  
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2118 0940 COSENTINO, JULIAN  
BRENT

BSB Account Number  
036-044 313 871

Opening Balance	+ \$39.60
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$39.60

## 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 %
17 May 2022	0.10 %	0.10 %	0.10 %	0.10 %

  

Effective Date	Over \$499999
17 Mar 2020	0.05 %
17 May 2022	0.10 %

## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/22	STATEMENT OPENING BALANCE			39.60
31/05/22	CLOSING BALANCE			39.60



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*Julian's*

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31 May 2022 - 31 August 2022

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BRENT

BSB Account Number  
036-044 313 871

Opening Balance	+ \$39.60
Total Credits	+ \$0.01
Total Debits	- \$0.00
Closing Balance	+ \$39.61

**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 May 2022	0.10 %	0.10 %	0.10 %	0.10 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %

  

Effective Date	Over \$499999
17 May 2022	0.10 %
22 Jul 2022	0.25 %
18 Aug 2022	0.75 %

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/22	STATEMENT OPENING BALANCE			39.60
31/08/22	Interest Paid		0.01	39.61



## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/22	CLOSING BALANCE			39.61

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If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be



insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

**Understanding comprehensive credit reporting**

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).

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