



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 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

036-044 313 855

Opening Balance + \$4,636.84

Total Credits + \$7,651.28

Total Debits - \$2,392.50

Closing Balance + \$9,895.62

# 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
31/05/21	STATEMENT OPENING BALANCE		/	4,636.84
02/06/21	Deposit Online 2272728 Tfr Westpac Diy Tony			
	May Super		1,224.82	5,861.66
23/06/21	Deposit Online 2175441 Tfr Westpac Diy Tony			
	June Super		3,802.04	9,663.70
30/06/21	Interest Paid		0.05	9,663.75





# **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	
26/07/21	Withdrawal Online 1655641 Tfr Westpac Diy				
	Super Tax Tenup chare.	2,392.50		7,271.25	
30/07/21	Interest Paid		0.07	7,271.32	
30/08/21	Deposit Online 2238781 Tfr Westpac Diy Tony				
	July/Aug Supe		2,624.24	9,895.56	
31/08/21	Interest Paid		0.06	9,895.62	
31/08/21	CLOSING BALANCE			9,895.62	

# **CONVENIENCE AT YOUR FINGERTIPS**

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### MORE INFORMATION

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

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

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**Westpac Live** 



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**Telephone Banking** 



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



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Statement Period

31 August 2021 - 30 November 2021

# **Westpac DIY Super Savings Account**

Account Name

MRS JANELLE TANYA COSENTINO & MR ANTONIO BRUNO COSENTINO & MR JULIAN BRENT COSENTINO ATF 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 036-044 Account Number

313 855

**Opening Balance** 

+ \$9,895.62

**Total Credits** 

+ \$54,255.19

**Total Debits** 

- \$0.00

**Closing Balance** 

+ \$64,150.81

# 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 \$499999			
17 Mar 2020	0.05 %			

# **TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/21	STATEMENT OPENING BALANCE			9,895.62
24/09/21	Deposit Online 2560436 Tfr Westpac Diy Tony			
	Sup Term Dep		51,625.12	61,520.74
30/09/21	Interest Paid		0.57	61,521.31
25/10/21	Deposit Online 2304538 Tfr Westpac Diy Tony			
	Super Oct		2,624.24	64,145.55
29/10/21	Interest Paid		2.45	64,148.00



### **TRANSACTIONS**

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DATE TRANSACTION DESCRIPTION DEBIT CREDIT BALANCE
30/11/21 Interest Paid 2.81 64.150.81

30/11/21 CLOSING BALANCE 64,150.81

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### Complaints

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Online: www.afca.org.au Email: info@afca.org.au Phone 1800 931 678

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

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**Local Branch** 



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

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Statement Period

30 November 2021 - 28 February 2022

## **Westpac DIY Super Savings Account**

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**Customer ID** 

5666 0506 COSENTINO, JANELLE

**TANYA** 

6512 6281 COSENTINO, ANTONIO

**BRUNO** 

9286 1494 COSENTINO, ANTONY

2118 0940 COSENTINO, JULIAN

**BRENT** 

BSB Account Number 036-044 313 855

Opening Balance + \$64,150.81

Total Credits + \$1,319.99

Total Debits - \$5,000.00

Closing Balance + \$60,470.80

# INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

	The second second	The second second		
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**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/21	STATEMENT OPENING BALANCE			64,150.81
01/12/21	Deposit Online 2674641 Tfr Westpac Diy Ton	у		
	Super Nov		1,312.13	65,462.94
31/12/21	Interest Paid		2.77	65,465.71
31/01/22	Interest Paid		2.77	65,468.48
01/02/22	Withdrawal Online 1402472 Tfr Westpac Diy			
	Withdrawal 65 year + furfied to 1	Herk \$ 5,000.00		60,468.48



### **TRANSACTIONS**

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DATE TRANSACTION DESCRIPTION DEBIT CREDIT BALANCE

28/02/22 Interest Paid 2.32 60,470,80

28/02/22 CLOSING BALANCE 60,470.80

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at westpac.com.au/westpaclive

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

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### THANK YOU FOR BANKING WITH WESTPAC

+61 2 9155 7700 if overseas

#### Electronic Statement



Statement Period

28 February 2022 - 31 May 2022

# **Westpac DIY Super Savings Account**

Account Name

MRS JANELLE TANYA COSENTINO & MR ANTONIO BRUNO COSENTINO & MR JULIAN BRENT COSENTINO ATF 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 036-044 Account Number 313 855

Opening Balance

+ \$60,470.80

**Total Credits** 

+ \$6,162.58

**Total Debits** 

- \$16,017.50

Closing Balance

+ \$50,615.88

# 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			60,470.80
07/03/22	Deposit Online 2434704 Tfr Westpac Diy Tony			
	Sup Jan Feb		4,842.46	65,313.26
07/03/22	Withdrawal Online 1452660 Tfr Westpac Diy Ac			
	Withdrawal Online 1452660 Tfr Westpac Diy Ac Chart Acc Tenyo Share plment	797.50		64,515.76





### **TRANSACTIONS**

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DATE TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
16/03/22 Withdrawal Online 1025962 Tfr Westpac Diy			
Withdrawal 65 yrs After to working	Mc 10,000.00		54,515.76
31/03/22 Interest Paid	l	2.49	54,518.25
08/04/22 Deposit Online 2966517 Tfr Westpac Diy Tony			
Super Mch		1,312.13	55,830.38
14/04/22 Withdrawal Online 1296597 Tfr Westpac Diy			
Audit invoice Tonyo share	220.00		55,610.38
29/04/22 Interest Paid		2.19	55,612.57
17/05/22 Withdrawal Online 1373501 Tfr Westpac Diy 65			
yr Withdrawal Her to Working	√ <sup>A</sup> √C <sub>1</sub> 5,000.00		50,612.57
31/05/22 Interest Paid		3.31	50,615.88
31/05/22 CLOSING BALANCE			50,615.88

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Statement Period 31 May 2022 - 31 August 2022

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Customer ID

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**TANYA** 

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**BRUNO** 

9286 1494 COSENTINO, ANTONY

2118 0940 COSENTINO, JULIAN

**BRENT** 

BSB 036-044 Account Number

-044 313 855

Opening Balance + \$50,615.88

Total Credits + \$6,632.71

Total Debits - \$3,951.25

Closing Balance + \$53,297.34

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES					
Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999	
17 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**

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
31/05/22	STATEMENT OPENING BALANCE			50,615.88
21/06/22	Deposit Online 2211598 Tfr Westpac Diy Super			
	May & June		5,248.48	55,864.36
21/06/22	Withdrawal Online 1220656 Tfr Westpac Diy			
	Super Tax May Torry planent.	318.25		55,546.11
30/06/22	Interest Paid		4.28	55,550.39
11/07/22	Withdrawal Online 1623083 Tfr Westpac Diy			
	Tony Tax	3,633.00		51,917.39
29/07/22	Interest Paid		5.72	51,923.11
01/08/22	Deposit Online 2351265 Tfr Westpac Diy Tony			
	super July		1,352.72	53,275.83
01/08/22	Deposit Online 2369403 Tfr Westpac Diy Tony			
	June Int		0.01	53,275.84
31/08/22	Interest Paid		21.50	53,297.34
31/08/22	CLOSING BALANCE			53,297.34

### **CONVENIENCE AT YOUR FINGERTIPS**

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### ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022

For account: 6044/313855

Total interest credited \$26.09

These details are provided for your records and taxation purposes

# MORE INFORMATION

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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.

### 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.

### Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au Email: info@afca.org.au Phone 1800 931 678

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



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