



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
036-044 313 863

Opening Balance	+ \$738.06
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$738.06

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			738.06
31/08/21	CLOSING BALANCE			738.06

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.

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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).

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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 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



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Telephone Banking



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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



Janelle's

Statement Period
31 August 2021 - 30 November 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

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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			738.06
30/11/21	CLOSING BALANCE			738.06

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Phone 1800 931 678

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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 November 2021 - 28 February 2022

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
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BRUNO
9286 1494 COSENTINO, ANTONY
2118 0940 COSENTINO, JULIAN
BRENT

BSB Account Number
036-044 313 863

Opening Balance	+ \$738.06
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$738.06

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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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
30/11/21	STATEMENT OPENING BALANCE			738.06
28/02/22	CLOSING BALANCE			738.06

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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



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28 February 2022 - 31 May 2022

Janelle's

Westpac DIY Super Savings Account

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MR ANTONIO BRUNO COSENTINO &
MR ANTONY COSENTINO & MR JULIAN
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2118 0940 COSENTINO, JULIAN
BRENT

BSB Account Number
036-044 313 863

Opening Balance	+ \$738.06
Total Credits	+ \$0.03
Total Debits	- \$0.00
Closing Balance	+ \$738.09

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	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			738.06
31/05/22	Interest Paid		0.03	738.09
31/05/22	CLOSING BALANCE			738.09



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BRUNO
9286 1494 COSENTINO, ANTONY
2118 0940 COSENTINO, JULIAN
BRENTBSB Account Number
036-044 313 863

Opening Balance	+ \$738.09
Total Credits	+ \$0.42
Total Debits	- \$0.00
Closing Balance	+ \$738.51

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 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			738.09
30/06/22	Interest Paid		0.06	738.15



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/07/22	Interest Paid		0.07	738.22
31/08/22	Interest Paid		0.29	738.51
31/08/22	CLOSING BALANCE			738.51

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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.

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