





**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
01/07/21	Deposit Pw Taylor Real E West850 Rent		639.50	5,773.97
01/07/21	Withdrawal-Osko Payment 1624703 Garry Pickering Office Account Weston Street Conveyancing	446.94		5,327.03
12/07/21	Withdrawal Online 1459736 Tfr Westpac Cho Sydney Water	157.31		5,169.72
14/07/21	Withdrawal Online 7522149 Bpay lum Sp 805 Strata Levies	873.69		4,296.03
30/07/21	Interest Paid		0.03	4,296.06
18/08/21	Withdrawal Online 1985847 Tfr Westpac Cho Council Rates	293.81		4,002.25
31/08/21	Interest Paid		0.03	4,002.28
31/08/21	Deposit Online 2467261 Tfr 11. Home Of After Tax Super		28,000.00	32,002.28
31/08/21	Withdrawal Online 1781719 Tfr Westpac Cas To Smsf Trading	31,700.00		302.28
31/08/21	<b>CLOSING BALANCE</b>			<b>302.28</b>

**Westpac Deposits And Mortgages**

We've removed some fees. We've also updated some fee names. Details at [westpac.com.au/simplerfe](http://westpac.com.au/simplerfe)

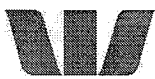
**ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021**

**For account: 2289/657148**

Total interest credited \$2.45

These details are provided for your records and taxation purposes





**TRANSACTIONS**

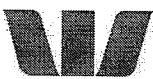
Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
15/10/21	Deposit Online 2764392 Tfr Westpac Bus Sushil Super		1,300.00	5,071.93
15/10/21	Withdrawal Online 1904385 Tfr Westpac Cho Sydney Water	157.31		4,914.62
15/10/21	Withdrawal Online 2669027 Bpay Tax Office Smsf Bas	613.00		4,301.62
19/10/21	Deposit Online 2084016 Tfr Westpac Cho After Tax Super		65,000.00	69,301.62
19/10/21	Withdrawal Online 1048797 Tfr Westpac Cas	69,300.00		1.62
20/10/21	Deposit Online 2655761 Tfr Westpac Cho After Tax Super		31,000.00	31,001.62
20/10/21	Withdrawal Online 1664693 Tfr Westpac Cas To Smsf Trading	31,000.00		1.62
29/10/21	Interest Paid		0.02	1.64
01/11/21	Deposit Online 2463277 Tfr Westpac Cho After Tax Super		50,000.00	50,001.64
01/11/21	Deposit Online 2786706 Tfr Westpac Cho After Tax Super		50,000.00	100,001.64
01/11/21	Withdrawal Online 1476856 Tfr Westpac Cas To Smsf Trading	50,000.00		50,001.64
01/11/21	Withdrawal Online 1798708 Tfr Westpac Cas To Trading Account	50,000.00		1.64
22/11/21	Deposit Online 2646279 Tfr Westpac Cas From Smsf Trading		90,000.00	90,001.64
30/11/21	Interest Paid		0.19	90,001.83
30/11/21	<b>CLOSING BALANCE</b>			<b>90,001.83</b>

**CONVENIENCE AT YOUR FINGERTIPS**

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



**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 9155 7700 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/)

**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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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





## 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 9155 7700 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/)

### **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.

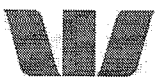
Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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





## Westpac DIY Super Working Account

Statement Period  
31 May 2022 - 31 August 2022

Account Name  
SULABH SYSTEMS PTY LTD ATF B & S  
GUPTA SUPERANNUATION FUND

Customer ID  
2938 0431      SULABH SYSTEMS PTY  
LTD

BSB  
032-289      Account Number  
657 148

Opening Balance	+ \$511,529.39
Total Credits	+ \$14,113.90
Total Debits	- \$5,319.00
Closing Balance	+ \$520,324.29

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

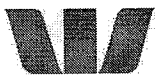
Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %
22 Jul 2022	0.25 %
18 Aug 2022	0.75 %

### 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
31/05/22	STATEMENT OPENING BALANCE			511,529.39
30/06/22	Interest Paid		8.40	511,537.79
04/07/22	Deposit Online 2474348 Tfr 51 Sulabh S Sushil Super		1,365.00	512,902.79
26/07/22	Withdrawal Online 6235005 Bpay B and S Sm Smsf Bas Q Iv	5,319.00		507,583.79
29/07/22	Interest Paid		30.66	507,614.45
02/08/22	Deposit Online 2460335 Tfr 51 Sulabh S Sushil Super		12,500.00	520,114.45



**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
31/08/22	Interest Paid		209.84	520,324.29
31/08/22	<b>CLOSING BALANCE</b>			<b>520,324.29</b>

**CONVENIENCE AT YOUR FINGERTIPS**

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

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

**For account: 2289/657148**

Total interest credited \$45.84

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 9155 7700 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.