

Electronic Statement



Statement Period  
14 January 2022 - 15 July 2022

Westpac Business One Flexi

Account Name  
MR TOM VINCENT PARKER & MRS  
KATHLEEN MARY JOYCE PARKER ATF  
T & K PARKER SUPERANNUATION  
FUND

Customer ID  
0228 5151 PARKER, TOM VINCENT  
0228 3842 PARKER, KATHLEEN MARY  
JOYCE

BSB Account Number  
034-070 136 064

Opening Balance	+ \$3,378.53
Total Credits	+ \$29,448.71
Total Debits	- \$31,439.77
Closing Balance	+ \$1,387.47

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

  

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

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
14/01/22	STATEMENT OPENING BALANCE			3,378.53
01/02/22	Transaction Fee	1.00		3,377.53
04/03/22	Deposit Dividend Gwa Group Ltd Mar22/00804603		140.00	3,517.53
04/03/22	Deposit Westpac Securiti S Whc 38029360-00		8,845.05	12,362.58
07/03/22	Deposit Westpac Securiti S Whc 38038075-00		9,845.05	22,207.63
11/03/22	Deposit Dividend Whc Dividend Mar22/00804836		400.00	22,607.63
14/03/22	Withdrawal Online 1895794 Tfr Westpac esa	22,000.00		607.63
30/03/22	Deposit Dividend Agl Payment Aui22/00846496		400.00	1,007.63



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/22	Deposit Dividend Ben March22 Div S00026220629		795.00	1,802.63
01/04/22	Transaction Fee	3.50		1,799.13
11/04/22	Deposit Dividend Adbri Limited Auf21/00807927		140.00	1,939.13
21/04/22	Withdrawal/Cheque 200032	550.00		1,389.13
02/05/22	Transaction Fee	1.50		1,387.63
19/05/22	Payment By Authority To Westpac Securiti B Gal 38546335-00	881.77		505.86
26/05/22	Deposit Dividend Boq Itm Div 001277063356		1,143.56	1,649.42
01/06/22	Transaction Fee	1.00		1,648.42
02/06/22	Deposit Westpac Securiti S Agl 38633231-00		4,345.05	5,993.47
24/06/22	Deposit Dividend WBC Dividend 001277732291		1,220.00	7,213.47
01/07/22	Deposit Dividend Anz Dividend A073/00579903		1,080.00	8,293.47
01/07/22	Transaction Fee	1.00		8,292.47
05/07/22	Deposit Dividend Nab Interim Div Dv231/01002095		1,095.00	9,387.47
05/07/22	Withdrawal Online 1607349 Tfr Westpac esa	8,000.00		1,387.47
15/07/22	<b>CLOSING BALANCE</b>			<b>1,387.47</b>

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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 034-070 13-6064

01 FEB 2022

	Volume	Unit Price	Fee
Total   Cheques Written	1	\$1.00	\$1.00
<b>Total</b>			<b>\$1.00</b>

01 MAR 2022

Total  
\$0.00



01 APR 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	6	\$0.50	\$3.00
\$3.50	Electronic Debits	1	\$0.50	\$0.50

02 MAY 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
\$1.50	Cheques Written	1	\$1.00	\$1.00

01 JUN 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
\$1.00	Electronic Debits	1	\$0.50	\$0.50

01 JUL 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	2	\$0.50	\$1.00
\$1.00				

## 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 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/)

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).

**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

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