

Pugliese Family Superannuation Fund

Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
INVESTMENTS			
OTHER ASSETS			
Term Deposits	6	653,224	650,000
Cash at Bank	7	7,495	21,573
		660,719	671,573
TOTAL ASSETS		660,719	671,573
LIABILITIES			
Provisions for Tax - Fund	8	78	-
		78	-
TOTAL LIABILITIES		78	-
NET ASSETS AVAILABLE TO PAY BENEFITS		660,641	671,573
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	9	660,641	671,573
		660,641	671,573

This Statement is to be read in conjunction with the notes to the Financial Statements

Pugliese Family Superannuation Fund

Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
REVENUE			
Other Revenue			
Term Deposits	2	3,224	9,669
Cash at Bank	3	7	3
		3,231	9,672
Total Revenue		3,231	9,672
EXPENSES			
General Expense			
Fund Administration Expenses	4	518	264
		518	264
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		2,713	9,408
Tax Expense			
Fund Tax Expenses	5	78	-
		78	-
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		2,635	9,408

This Statement is to be read in conjunction with the notes to the Financial Statements

Pugliese Family Superannuation Fund

Member Account Balances

For the year ended 30 June 2022

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Pugliese, Anna (75)									
Accumulation									
Accum (00001)	-	646,855.75	-	(518,000.00)	-	-	-	507.99	129,363.74
Pension									
ABP (00003) - 100.00%	21,584.29	-	-	-	-	-	539.88	84.60	21,129.01
ABP (00004) - 100.00%	3,132.81	-	-	-	-	-	79.99	12.28	3,065.10
ABP (00006) - 59.89%	643,913.47	-	-	-	-	-	643,913.47	-	-
ABP (00007) - 57.53%	2,942.28	-	-	-	-	-	2,942.28	-	-
ABP (00008) - 59.88%	-	-	-	518,000.00	-	-	12,947.13	2,030.19	507,083.06
	671,572.85	-	-	518,000.00	-	-	660,422.75	2,127.07	531,277.17
	671,572.85	646,855.75	-	-	-	-	660,422.75	2,635.06	660,640.91
Reserve	-	-	-	-	-	-	-	-	-
TOTALS	671,572.85	646,855.75	-	-	-	-	660,422.75	2,635.06	660,640.91

CALCULATED FUND EARNING RATE: 0.3942 %
 APPLIED FUND EARNING RATE: 0.3942 %

Pugliese Family Superannuation Fund

Trial Balance

As at 30 June 2022

Account Number	Account Description	Units	2022		2021	
			Debit \$	Credit \$	Debit \$	Credit \$
106	Pension Member Balance					
106 0003	Pugliese, Anna Maria (00001) ACCOUNT RETIREMENT PENSION			21,584.29		21,855.70
106 0004	Pugliese, Anna Maria (00001) ACCOUNT RETIREMENT PENSION			3,132.81		3,172.37
106 0006	Pugliese, Anna Maria (00001) ACCOUNT RETIREMENT PENSION			643,913.47		651,903.89
106 0007	Pugliese, Anna Maria (00001) ACCOUNT RETIREMENT PENSION			2,942.28		61,102.51
201	Term Deposits					
201 0015	Term Deposits Account 15		653,224.18		650,000.00	
290	Cash at Bank					
290 0003	Cash at Bank		2,061.57		139.77	
290 0004	Cash at Bank -NAB Term Deposit 135662546		5,002.20		21,001.67	
290 0005	Cash at Bank - Other (Fund)		336.47		336.47	
290 0006	Cash at Bank - Other (Fund)		94.94		94.94	
450	Provisions for Tax - Fund					
450 0009	Provision for Income Tax (Fund)			78.45		-
601	Term Deposits					
601 0014	Term Deposits Account 14			-		9,668.68
601 0015	Term Deposits Account 15			3,224.18		-
690	Cash at Bank					
690 0001	Cash at Bank - Bank Interest			-		0.51
690 0003	Cash at Bank - Other (Fund)			0.13		0.20
690 0004	Cash at Bank - Other (Fund)			7.20		2.07
705	Member Rollovers Received					
705 00001	Pugliese, Anna Maria			646,855.75		-
801	Fund Administration Expenses					
801 0017	Bank Charges (Admin)			-		5.00
801 0019	Subscriptions and Registrations (Admin)		518.00			259.00
860	Fund Tax Expenses					
860 0004	Income Tax Expense		78.45			-
906	Pension Member Payments					
906 00003	Pugliese, Anna Maria (00001) ACCOUNT RETIREMENT PENSION		539.88		550.00	
906 00004	Pugliese, Anna Maria (00001) ACCOUNT RETIREMENT PENSION		79.99		80.00	
906 00006	Pugliese, Anna Maria (00001) ACCOUNT RETIREMENT PENSION		643,913.47		16,300.00	
906 00007	Pugliese, Anna Maria (00001) ACCOUNT RETIREMENT PENSION		2,942.28		58,939.08	
906 00008	Pugliese, Anna Maria (00001) ACCOUNT RETIREMENT PENSION		(505,052.87)		-	

Pugliese Family Superannuation Fund

Trial Balance

As at 30 June 2022

Account Number	Account Description	Units	2022		2021		
			Debit \$	Credit \$	Debit \$	Credit \$	
925	Accumulation Member Payments						
925 00001	Pugliese, Anna Maria		518,000.00			-	
			1,321,738.56	1,321,738.56	747,705.93	747,705.93	

Tax Reconciliation

For the year ended 30 June 2022

INCOME		
Gross Interest Income		3,231.00
Gross Dividend Income		
Imputation Credits	-	
Franked Amounts	-	
Unfranked Amounts	-	-
Gross Rental Income		-
Gross Foreign Income		-
Gross Trust Distributions		-
Gross Assessable Contributions		
Employer Contributions/Untaxed Transfers	-	
Member Contributions	-	-
Gross Capital Gain		
Net Capital Gain	-	
Pension Capital Gain Revenue	-	-
Non-arm's length income		-
Net Other Income		-
Gross Income		3,231.00
Less Exempt Current Pension Income	2,608.00	
ECPI Calculation Method = Unsegregated Mandatory (using a Pension Exempt Factor of 0.80722000)		
Total Income		623.00
LESS DEDUCTIONS		
Other Deduction	100.00	
Total Deductions		100.00
TAXABLE INCOME		523.00
Gross Income Tax Expense (15% of Standard Component) (45% of Non-arm's length income)	78.45	
Less Foreign Tax Offset	-	
Less Other Tax Credit	-	
Tax Assessed		78.45
Less Imputed Tax Credit	-	
Less Amount Already paid (for the year)	-	-
TAX DUE OR REFUNDABLE		78.45
Supervisory Levy		259.00
AMOUNT DUE OR REFUNDABLE		337.45

Pugliese Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Note 1: Summary of Significant Accounting Policies

The financial statements are special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

The financial statements have also been prepared on a cash basis unless otherwise stated and are based on historical costs, except for investments, which have been measured at market values.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

a. Measurement of Investments

The fund initially recognises:

- i. an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered the date on which control of the future economic benefits attributable to the asset passes to the fund; and
- ii. a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the fund have been measured at their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market values have been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
- iii. fixed interest securities by reference to the redemption price at the end of the reporting period; and
- iv. investment properties at trustees' assessment of their realisable value.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the reporting date. The trustees have determined that the gross values of the fund's financial liabilities are equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and are subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised at the market value of the consideration received or receivable.

Interest revenue

Pugliese Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from trusts are recognised as at the date the unit value is quoted ex-distributions and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable.

Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and are determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if the investment was acquired during the period).

d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

f. Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

g. Income Tax

The income tax expense (revenue) for the year comprises current income tax expense (revenue) and deferred income tax expense (revenue).

Current income tax expense charged to the profit or loss is the tax payable (refundable) on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (refunded from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

Except for business combinations, no deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Pugliese Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

h. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

i. Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

j. Events Subsequent to Balance Date

The superannuation fund is an Accumulation fund and consequently any reduction or increment in market value of the fund is a reduction in member benefits. Any significant movement in the market value of investments after balance date has not been brought to account. Investments are in principle held for the long term and it is not appropriate to bring any subsequent reduction or increment in market values to account as at year end. Net movement in market values subsequent to balance date will be recognised in the next financial year.

In March 2020, the WHO classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. As such, it is uncertain as to the impact this will have on the superannuation fund.

Pugliese Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
Note 2: Term Deposits		
Term Deposits Account 14	-	9,669
Term Deposits Account 15	3,224	-
	3,224	9,669
Note 3: Cash at Bank		
Cash at Bank - Bank Interest	-	1
Cash at Bank - Other (Fund)	7	2
	7	3
Note 4: Fund Administration Expenses		
Bank Charges (Admin)	-	5
Subscriptions and Registrations (Admin)	518	259
	518	264
Note 5: Fund Tax Expenses		
Income Tax Expense	78	-
	78	-
Note 6: Term Deposits		
Term Deposits Account 15	653,224 <i>F914</i>	650,000
	653,224	650,000
Note 7: Cash at Bank		
Cash at Bank	2,062 <i>F27</i>	140
Cash at Bank - Other (Fund)	336 <i>F41</i>	336
Cash at Bank - Other (Fund)	95 <i>F35</i>	95
Cash at Bank -NAB Term Deposit 135662546	5,002 <i>F83</i>	21,002
	7,495	21,573
Note 8: Provisions for Tax - Fund		
Provision for Income Tax (Fund)	78	-
	78	-

Pugliese Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

	2022	2021
	\$	\$
Note 9A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	671,573	738,034
Add: Increase (Decrease) in Members' Benefits	2,635	9,407
Less: Benefit Paid	13,567	75,869
Liability for Members' Benefits End	660,641	671,573

Note 9B: Members' Other Details

Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	-	-
Total Vested Benefits	660,641	671,573

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Net Capital Gain/Loss Summary

For the year ended 30 June 2022

CAPITAL GAINS SUMMARY

Assessable Current year CG revenue - discount method	-
Assessable Current year CG revenue - indexation method	-
Assessable Current year CG revenue - other method	-
PLUS indexed capital gain	-
PLUS discount capital gain	-
PLUS non-indexed/-discounted-gain	-
LESS capital loss from last year	-
LESS current year capital loss	-
LESS discounting where applicable	-
Net capital gain	-

Notes to the Tax Reconciliation

Other Deductions

For the year ended 30 June 2022

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Apportionment	Apportionment Factor	Tagged to Member	Deduction
TOTALS										
-										

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Notes to the Tax Reconciliation

Revenue Summary

For the year ended 30 June 2022

Account	Description	Date	Revenue Amount	TFN Credit	TFN Closely Held Trusts	ABN Credit	Notes
Assessable Revenue Accounts							
601 0015	Term Deposits Account 15	30/06/2022	3,224.18	-	-	-	
690 0003	Cash at Bank - Other (Fund)	30/06/2022	0.13	-	-	-	
690 0004	Cash at Bank - Other (Fund)	30/06/2022	7.20	-	-	-	
	Total Assessable Revenue		3,231.51	-	-	-	
Non-assessable Revenue Accounts							
	Total Non-assessable Revenue		-	-	-	-	
	Total Revenue		3,231.51	-	-	-	

Notes:

FMS - Forestry Managed Investment Scheme (FMS) Income, NZL - Australian franking credits from a New Zealand company, ABN - Payment where ABN not quoted, PARTNERSHIP - Distribution from partnership

Notes to the Tax Reconciliation

Non-Trust Income - Assessable Amounts

For the year ended 30 June 2022

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
601 0015	Term Deposits Account 15	30/06/2022	-	-	-	-	-	-	3,224.18	-	3,224.18
690 0003	Cash at Bank - Other (Fund)	30/06/2022	-	-	-	-	-	-	0.13	-	0.13
690 0004	Cash at Bank - Other (Fund)	30/06/2022	-	-	-	-	-	-	7.20	-	7.20
TOTALS			-	-	-	-	-	-	3,231.51	-	3,231.51

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Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2022

EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using a Pension Exempt Factor of 0.80722000.

Gross Income which may be exempted:

Gross Income	3,231.00
LESS Gross Taxable Contributions	-
LESS Non-arm's length income	-
	<hr/>
	3,231.00

Exempt Current Pension Income

Gross Income which may be exempted	3,231.00
x Pension Exempt Factor	<hr/>
	0.807220000
	<hr/>
	2,608.13

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2022

APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

Fund Income:

Gross Income	3,231.00
PLUS Non-assessable Contributions	-
PLUS Rollins	-
	<u>3,231.00</u>

Reduced Fund Income:

Fund Income	3,231.00
LESS Exempt Current Pension Income	<u>2,608.13</u>
	622.87

Apportionment Factor:

<u>Reduced Fund Income</u>	<u>622.87</u>
Fund Income	3,231.00
	<u>0.1927800000</u>

APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

Assessable Investment Income:

Gross Income	3,231.00
LESS Gross Taxable Contributions	-
LESS Exempt Current Pension Income	<u>2,608.13</u>
	622.87

Total Investment Income:

Gross Income	3,231.00
LESS Gross Taxable Contributions	-
	<u>3,231.00</u>

Apportionment Factor:

<u>Assessable Investment Income</u>	<u>622.87</u>
Total Investment Income	3,231.00
	<u>0.1927800000</u>

Pugliese Family Superannuation Fund

Investment Summary

As at 30 June 2022

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank	-	-	-	-	2,061.57	2,061.57	-	-	0.31
Cash at Bank - Other (Fund)	-	-	-	-	336.47	336.47	-	-	0.05
Cash at Bank - Other (Fund)	-	-	-	-	94.94	94.94	-	-	0.01
Cash at Bank -NAB Term Deposit 135662	-	-	-	-	5,002.20	5,002.20	-	-	0.76
			7,495.18		7,495.18				1.13
Fixed Interest Securities									
Term Deposits Account 15	-	-	-	-	653,224.18	653,224.18	-	-	98.87
			653,224.18		653,224.18				98.87
Total Investments			660,719.36		660,719.36				100.00

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.



Australian Government
Australian Taxation Office

Agent J I CONSULTING PTY LTD
Client THE TRUSTEE FOR PUGLIESE
FAMILY SUPERANNUATION FUND
ABN 66 040 258 903
TFN 923 517 462

Income tax 551

Date generated	20/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

5 results found - from **01 July 2021** to **20 September 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28 Apr 2022	27 Apr 2022	Payment received		\$259.00	\$0.00
19 Apr 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$259.00		\$259.00 DR
6 Jul 2021	6 Jul 2021	General interest charge			\$0.00
6 Jul 2021	5 Jul 2021	Payment received		\$259.00	\$0.00
1 Jul 2021	1 Apr 2021	General interest charge			\$259.00 DR



Australian Government
Australian Taxation Office

Agent J I CONSULTING PTY LTD
Client THE TRUSTEE FOR PUGLIESE
FAMILY SUPERANNUATION FUND
ABN 66 040 258 903
TFN 923 517 462

Activity statement 001

Date generated	20/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **01 July 2021** to **20 September 2022** sorted by **processed date** ordered **newest to oldest**



MRS ANNA PUGLIESE & CATHERINE B
MORO
7 WINCANTON CT
NOBLE PARK NORTH VIC 3174

MULGRAVE
SHP 39 WAVERLEY GARDENS SHP CTR
MULGRAVE VIC 3170

28 April 2022

Your account confirmation.

Term Deposit account number: 033-390 42-5370

Term Deposit name: MRS ANNA PUGLIESE & MRS CATERINA B MORO

Customer ID: 6477 3776 ANNA PUGLIESE

Customer ID: 6475 4400 CATERINA B MORO

Dear MRS ANNA PUGLIESE & CATHERINE B,

Thank you for opening your Term Deposit with us.

Your current Term Deposit details	
Principal amount	\$653,224.18
Open date	28 April 2022
Maturity date	28 October 2022
Interest rate	0.54% p.a.
Interest payment frequency	At Maturity
Term	6 months

What happens next?

Unless you advise us otherwise, at maturity, the principal of \$653,224.18 and the interest from this deposit will be reinvested for 6 month(s) at the standard interest rate applicable on the day of maturity.

You will, however, have 6 business days (called the Variation Period) beginning on the maturity date to tell us what you'd like to do.

If you do let your Term Deposit automatically roll over, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

Note: you'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

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

Managing your Term Deposit online is easier than ever.

Just sign in to get started – no need to call or visit a branch.



Have complete control.

No need to wait until maturity, you can check or change maturity instructions online during the life of your Term Deposit.



Manage it all on the go.

View and control all your account details wherever you are, whenever you need.



Bank confidently.

Rest assured with Westpac's Online Banking Security guarantee.

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Thanks for choosing Westpac.

The Westpac Term Deposit Team

Important notice.

A tax file number/s or exemption/s or Australian Business Number/s is not held for all parties to this deposit. Please contact Westpac if you wish to quote a tax file number/s or exemption/s or Australian Business Number/s for this deposit.

Collection of tax file numbers, ABNs or exemptions is authorised by law. Quotation is not compulsory, but tax may be taken out of interest if you do not quote your number or exemption. For more information about the use of tax file numbers, contact the Australian Taxation Office.

Term Deposit Repayment Advice

MRS ANNA PUGLIESE & CATHERINE B
MORO
7 WINCANTON CT
NOBLE PARK NORTH VIC 3174

Branch Name and Address
**MULGRAVE
SHP 39 WAVERLEY GARDENS SHP CTR
MULGRAVE VIC 3170**

28 April 2022

BSB and Account number
033-390 41-9245

Deposit name
**MRS ANNA PUGLIESE & MRS CATERINA B MORO
ATF PUGLIESE FAMILY SUPERANNUATION FUND**

Customer ID
**6477 3776 ANNA PUGLIESE
6475 4400 CATERINA B MORO**

We confirm repayment of your Term Deposit as of 28 April 2022:

Amount	\$650,000.00	Interest Frequency	At Maturity
Renewal/Lodgement Date	24 May 2021	Gross Interest	+ \$3,224.18
Maturity Date	24 April 2022	Early Termination Fee	+ \$0.00
Repayment Date	27 April 2022	Withholding Tax	- \$0.00
Interest Rate	0.54% pa		

After maturity this deposit was placed on an 'On Demand' interest rate.

Other information:

The principal of \$650,000.00 and the interest of \$3,224.18 from this deposit was paid by bank cheque/cash.

Your notice continues on the next page ...

Term Deposit Repayment Advice

Things you should know.

For further information, including how we handle or resolve any problem you may have, please refer to the Westpac Term Deposits & Farm Management Deposits Terms and Conditions which apply to your account. Current interest rate information is accessible on our website or by contacting us.

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

We're here to help.

Please visit westpac.com.au or call us on 132 032 in case you have any questions. If you are calling from overseas, we can be reached on +61 2 9155 7700 (call charges may apply).

The Westpac Term Deposits Team

IMPORTANT NOTICE

Please advise Westpac if you do not wish the tax file number or exemption already quoted, to be applied to this deposit.

Collection of tax file numbers, ABNs or exemptions is authorised by law. Quotation is not compulsory but tax may be withheld from interest if you do not quote your number or exemption. For more information about tax file numbers, contact the Australian Taxation Office.

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

THANK YOU FOR BANKING WITH WESTPAC



MRS ANNA PUGLIESE & CATHERINE B
MORO
7 WINCANTON CT
NOBLE PARK NORTH VIC 3174

MULGRAVE
SHP 39 WAVERLEY GARDENS SHP CTR
MULGRAVE VIC 3170

20 April 2022

Your account maturity notification.

Term Deposit account number: 033-390 41-9245

Customer ID: 6477 3776 ANNA PUGLIESE
Customer ID: 6475 4400 CATERINA B MORO

Dear MRS ANNA PUGLIESE & MRS CATERINA B MORO,
ATF PUGLIESE FAMILY SUPERANNUATION FUND

Thank you for choosing Westpac for your Term Deposit.

Currently we are not holding any renewal instructions for this Term Deposit.

Your current Term Deposit details			
Principal amount	\$650,000.00	Term	11 Months
Open date	24 May 2021	Gross interest	+ \$3,221.51
Maturity date	24 April 2022	Withholding tax	- \$0.00
Interest rate	0.54% p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$3,221.51
Variation Period start date	26 April 2022	Variation Period end date	03 May 2022

What happens next?

Sign in to Online Banking, visit your nearest Westpac branch or call us on 132 032 (+61 2 9155 7700 if overseas) and provide your maturity instructions.

You will have 6 business days (called the Variation Period) to withdraw or transfer the funds of your Term Deposit without incurring a fee or a reduction in your interest return. Your Variation Period starts on 26/04/2022 and ends on 03/05/2022. During this time you can make changes to your new Term Deposit once.

If we don't hear from you by 03/05/2022, you have given consent for us to automatically reinvest your principal and any unpaid interest into a new Term Deposit, for the same term and interest payment frequency. **Your new interest rate will be 0.25% p.a.** or the applicable interest rate on the maturity date (whichever is higher).

If you do let your Term Deposit automatically roll over, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

If you wish to withdraw or transfer your funds after the Variation Period, we have the discretion to delay the withdrawal or transfer until the end of the 31 days' notice period (except in cases of hardship), but not beyond the maturity date of the new Term Deposit.

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.

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Managing your Term Deposit online is easier than ever.

Just sign in to get started – no need to call or visit a branch.



Have complete control.

No need to wait until maturity, you can check or change maturity instructions online during the life of your Term Deposit.



Manage it all on the go.

View and control all your account details wherever you are, whenever you need.



Easily compare rates.

You can access and compare interest rates in seconds.

Find out more at westpac.com.au/renew.

Not yet registered for Online Banking?

It only takes a few minutes. Ask us in branch today or call **1300 655 505** or register online. Read the Online Banking Terms and Conditions available at westpac.com.au before deciding.

Is a Term Deposit the account that best suits your needs?

Term Deposits have been designed for people who wish to deposit a specific amount and be paid a fixed rate of interest over a fixed period of time of their choice, and who do not need immediate access to their funds during that time.

If you have different needs, please talk to us about other options you can take at maturity, including, varying your Term Deposit, withdrawing funds or changing to another product. Help is available by logging into Online Banking, calling us or visiting a branch, which can be found at westpac.com.au/locateus.

We're here to help.



If you have any further questions you can call us on **132 032 (+61 2 9155 7700 if overseas)**. Otherwise drop into your nearest branch to talk to us today.

Thanks for choosing Westpac.

The Westpac Term Deposit Team

Important notice.

Please advise Westpac if you do not wish the tax file number/exemption or Australian Business Number already quoted, to be applied to this deposit.

Collection of tax file numbers, ABNs or exemptions is authorised by law. Quotation is not compulsory, but tax may be taken out of interest if you do not quote your number or exemption. For more information about tax file numbers, contact the Australian Taxation Office.

Help when
it matters | 

Things you should know. You'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

Westpac Term Deposits & Farm Management Deposits Terms and Conditions apply, and is available from westpac.com.au, by visiting a branch, or by calling us on 132 032 (+61 2 9155 7700 if overseas). Current interest rate information is also available.



Term Deposit Statement of Interest Paid

03 July 2022

**MRS ANNA PUGLIESE & CATHERINE B
MORO
7 WINCANTON CT
NOBLE PARK NORTH VIC 3174**

Term Deposit(s) held in the name of:
MRS ANNA PUGLIESE & MRS CATERINA B MORO

We are pleased to provide this statement showing the interest we have paid to you on your Term Deposit(s) between 1 July 2021 and 30 June 2022.

All Term Deposits held in the above name with us during the year are listed, including those which matured during the year and have been repaid to you.

Withholding Taxes may have been deducted from the interest earned. If part/all of the tax has been refunded it is marked with an asterisk (*).

If tax has not been refunded you may be able to claim it through your tax return. Any enquiries should be directed to your Tax Advisor or the Australian Taxation Office.

Term Deposit account number	Interest	Withholding tax deducted from interest	Amount paid to you	Deposit was repaid on (if applicable)
	\$	\$	\$	
Designator: Atf Pugliese Family Superannuation Fund				
033390 419245	3,224.18	0.00	3,224.18	27 April 22
TOTAL	3,224.18	0.00	3,224.18	

Your statement continues on the next page....

Page 1 of 2



Term Deposit Statement of Interest Paid

MRS ANNA PUGLIESE & MRS CATERINA B MORO

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Phone 1800 931 678

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

We trust the information on this statement may be of use to you in preparing your income tax return.

Thank you for banking with us in 2021/22. We look forward to assisting you meet your savings and investment needs in the new financial year.

Page 2 of 2

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

Thank you for banking with Westpac



Bank of Melbourne
Statement of Account
DIY SUPER SAVER

Customer Enquiries 13 82 66
 8am-8pm (EST) Mon-Sat
BSB Number 193-879
Account Number 489305108
Statement Period 16/06/2022 to 15/07/2022
Statement No. 17(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
5.001.79	+	0.41	-	0.00	=	5.002.20

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 JUN	OPENING BALANCE			5.001.79
30 JUN	CREDIT INTEREST		0.41	5.002.20
15 JUL	CLOSING BALANCE			5.002.20

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$7.22	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.100%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.100%
On the portion of the balance over	\$5,000,000.00		:	0.100%

Information

Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.

If your card is lost or stolen, please call us immediately on 1800 772 266.

This statement should be retained for taxation purposes.

When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 601 266 and say "existing account".

To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 489305108
Statement Period 16/06/2022 to 15/07/2022
Statement No. 17(page 2 of 2)

Summary of Transaction Fees 01/06/2022 TO 30/06/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

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.

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Bank of Melbourne
Statement of Account
DIY SUPER SAVER

Customer Enquiries 13 82 66
 8am-8pm (EST) Mon-Sat
BSB Number 193-879
Account Number 489305108
Statement Period 16/05/2022 to 15/06/2022
Statement No. 16(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
5.001.43	+	0.36	-	0.00	=	5.001.79

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 MAY	OPENING BALANCE			5.001.43
31 MAY	CREDIT INTEREST		0.36	5.001.79
15 JUN	CLOSING BALANCE			5.001.79

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$6.81	\$0.00
Previous Year	\$2.07	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.100%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.100%
On the portion of the balance over	\$5,000,000.00		:	0.100%

Information

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Account Number 489305108
Statement Period 16/05/2022 to 15/06/2022
Statement No. 16(page 2 of 2)

Summary of Transaction Fees 01/05/2022 TO 31/05/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00
TOTALS	1	1	0		0.00

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Bank of Melbourne
Statement of Account
DIY SUPER SAVER

Customer Enquiries 13 82 66
 8am-8pm (EST) Mon-Sat
BSB Number 193-879
Account Number 489305108
Statement Period 16/04/2022 to 15/05/2022
Statement No. 15(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
10,001.02	+	0.41	-	5,000.00	=	5,001.43

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 APR	OPENING BALANCE			10,001.02
30 APR	CREDIT INTEREST		0.41	10,001.43
09 MAY	INTERNET WITHDRAWAL 09MAY 12:14 from DIYSUPSAVERPALLOC22	5,000.00		5,001.43
15 MAY	CLOSING BALANCE			5,001.43

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$6.45	\$0.00
Previous Year	\$2.07	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.050%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.050%
On the portion of the balance over	\$5,000,000.00		:	0.050%

Information

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Account Number 489305108
Statement Period 16/04/2022 to 15/05/2022
Statement No. 15(page 2 of 2)

Summary of Transaction Fees 01/04/2022 TO 30/04/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

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Bank of Melbourne
Statement of Account
DIY SUPER SAVER

Customer Enquiries 13 82 66
 8am-8pm (EST) Mon-Sat
BSB Number 193-879
Account Number 489305108
Statement Period 16/03/2022 to 15/04/2022
Statement No. 14(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
10,000.60	+	0.42	-	0.00	=	10,001.02

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 MAR	OPENING BALANCE			10,000.60
31 MAR	CREDIT INTEREST		0.42	10,001.02
15 APR	CLOSING BALANCE			10,001.02

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$6.04	\$0.00
Previous Year	\$2.07	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.050%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.050%
On the portion of the balance over	\$5,000,000.00		:	0.050%

Information

Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.

If your card is lost or stolen, please call us immediately on 1800 772 266.

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When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 601 266 and say "existing account".

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Account Number 489305108
Statement Period 16/03/2022 to 15/04/2022
Statement No. 14(page 2 of 2)

Summary of Transaction Fees 01/03/2022 TO 31/03/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

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Bank of Melbourne
Statement of Account
DIY SUPER SAVER

Customer Enquiries 13 82 66
 8am-8pm (EST) Mon-Sat
BSB Number 193-879
Account Number 489305108
Statement Period 16/02/2022 to 15/03/2022
Statement No. 13(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
17,005.02	+	0.60	-	7,005.02	=	10,000.60

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 FEB	OPENING BALANCE			17,005.02
24 FEB	INTERNET WITHDRAWAL 24FEB 18:11 PENSALLOC-FEB2022	7,005.02		10,000.00
28 FEB	CREDIT INTEREST		0.60	10,000.60
15 MAR	CLOSING BALANCE			10,000.60

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$5.62	\$0.00
Previous Year	\$2.07	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.050%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.050%
On the portion of the balance over	\$5,000,000.00		:	0.050%

Information

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Account Number 489305108
Statement Period 16/02/2022 to 15/03/2022
Statement No. 13(page 2 of 2)

Summary of Transaction Fees 01/02/2022 TO 28/02/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00
TOTALS	1	1	0		0.00

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Bank of Melbourne
Statement of Account
DIY SUPER SAVER

Customer Enquiries 13 82 66
 8am-8pm (EST) Mon-Sat
BSB Number 193-879
Account Number 489305108
Statement Period 16/01/2022 to 15/02/2022
Statement No. 12(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
17,004.30	+	0.72	-	0.00	=	17,005.02

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 JAN	OPENING BALANCE			17,004.30
31 JAN	CREDIT INTEREST		0.72	17,005.02
15 FEB	CLOSING BALANCE			17,005.02

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$5.02	\$0.00
Previous Year	\$2.07	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.050%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.050%
On the portion of the balance over	\$5,000,000.00		:	0.050%

Information

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Account Number 489305108
Statement Period 16/01/2022 to 15/02/2022
Statement No. 12(page 2 of 2)

Summary of Transaction Fees 01/01/2022 TO 31/01/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

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Bank of Melbourne
Statement of Account
DIY SUPER SAVER

Customer Enquiries 13 82 66
 8am-8pm (EST) Mon-Sat
BSB Number 193-879
Account Number 489305108
Statement Period 16/12/2021 to 15/01/2022
Statement No. 11(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
17,003.58	+	0.72	-	0.00	=	17,004.30

Transaction Details

Date	Transaction Description	Debit	Credit	Balance S
16 DEC	OPENING BALANCE			17,003.58
31 DEC	CREDIT INTEREST		0.72	17,004.30
15 JAN	CLOSING BALANCE			17,004.30

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$4.30	\$0.00
Previous Year	\$2.07	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.050%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.050%
On the portion of the balance over	\$5,000,000.00		:	0.050%

Information

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Account Number 489305108
Statement Period 16/12/2021 to 15/01/2022
Statement No. 11(page 2 of 2)

Summary of Transaction Fees 01/12/2021 TO 31/12/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

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Bank of Melbourne
Statement of Account
DIY SUPER SAVER

Customer Enquiries 13 82 66
 8am-8pm (EST) Mon-Sat
BSB Number 193-879
Account Number 489305108
Statement Period 16/11/2021 to 15/12/2021
Statement No. 10(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
17,002.89	+	0.69	-	0.00	=	17,003.58

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 NOV	OPENING BALANCE			17,002.89
30 NOV	CREDIT INTEREST		0.69	17,003.58
15 DEC	CLOSING BALANCE			17,003.58

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$3.58	\$0.00
Previous Year	\$2.07	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.050%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.050%
On the portion of the balance over	\$5,000,000.00		:	0.050%

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Account Number 489305108
Statement Period 16/11/2021 to 15/12/2021
Statement No. 10(page 2 of 2)

Summary of Transaction Fees 01/11/2021 TO 30/11/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

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Bank of Melbourne
Statement of Account
DIY SUPER SAVER

Customer Enquiries 13 82 66
 8am-8pm (EST) Mon-Sat
BSB Number 193-879
Account Number 489305108
Statement Period 16/10/2021 to 15/11/2021
Statement No. 9(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
17,002.17	+	0.72	-	0.00	=	17,002.89

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 OCT	OPENING BALANCE			17,002.17
30 OCT	CREDIT INTEREST		0.72	17,002.89
15 NOV	CLOSING BALANCE			17,002.89

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$2.89	\$0.00
Previous Year	\$2.07	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.050%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.050%
On the portion of the balance over	\$5,000,000.00		:	0.050%

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Account Number 489305108
Statement Period 16/10/2021 to 15/11/2021
Statement No. 9(page 2 of 2)

Summary of Transaction Fees 01/10/2021 TO 31/10/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

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Statement of Account
DIY SUPER SAVER

Customer Enquiries 13 82 66
 8am-8pm (EST) Mon-Sat
BSB Number 193-879
Account Number 489305108
Statement Period 16/09/2021 to 15/10/2021
Statement No. 8(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
17,001.48	+	0.69	-	0.00	=	17,002.17

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 SEP	OPENING BALANCE			17,001.48
30 SEP	CREDIT INTEREST		0.69	17,002.17
15 OCT	CLOSING BALANCE			17,002.17

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$2.17	\$0.00
Previous Year	\$2.07	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	: 0.050%
Balances from	\$250,000.00 to	\$5,000,000.00	: 0.050%
On the portion of the balance over	\$5,000,000.00		: 0.050%

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Account Number 489305108
Statement Period 16/09/2021 to 15/10/2021
Statement No. 8(page 2 of 2)

Summary of Transaction Fees 01/09/2021 TO 30/09/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

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Bank of Melbourne
Statement of Account
DIY SUPER SAVER

Customer Enquiries 13 82 66
 8am-8pm (EST) Mon-Sat
BSB Number 193-879
Account Number 489305108
Statement Period 16/08/2021 to 15/09/2021
Statement No. 7(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
17,000.76	+	0.72	-	0.00	=	17,001.48

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 AUG	OPENING BALANCE			17,000.76
31 AUG	CREDIT INTEREST		0.72	17,001.48
15 SEP	CLOSING BALANCE			17,001.48

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$1.48	\$0.00
Previous Year	\$2.07	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.050%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.050%
On the portion of the balance over	\$5,000,000.00		:	0.050%

Information

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Account Number 489305108
 Statement Period 16/08/2021 to 15/09/2021
 Statement No. 7(page 2 of 2)

Summary of Transaction Fees 01/08/2021 TO 31/08/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

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Bank of Melbourne
Statement of Account
DIY SUPER SAVER

Customer Enquiries 13 82 66
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BSB Number 193-879
Account Number 489305108
Statement Period 16/07/2021 to 15/08/2021
Statement No. 6(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
17,000.00	+	0.76	-	0.00	=	17,000.76

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 JUL	OPENING BALANCE			17,000.00
31 JUL	CREDIT INTEREST		0.76	17,000.76
15 AUG	CLOSING BALANCE			17,000.76

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.76	\$0.00
Previous Year	\$2.07	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.050%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.050%
On the portion of the balance over	\$5,000,000.00		:	0.050%

Information

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Account Number 489305108
 Statement Period 16/07/2021 to 15/08/2021
 Statement No. 6(page 2 of 2)

Summary of Transaction Fees 01/07/2021 TO 31/07/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	2	2	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00
TOTALS	2	2	0		0.00

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 bankofmelbourne.com.au/dispute



Bank of Melbourne
Statement of Account
DIY SUPER SAVER

Customer Enquiries 13 82 66
 8am-8pm (EST) Mon-Sat
BSB Number 193-879
Account Number 489305108
Statement Period 16/06/2021 to 15/07/2021
Statement No. 5(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
50,000.00	+	1.67	-	33,001.67	=	17,000.00

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 JUN	OPENING BALANCE			50,000.00
16 JUN	INTERNET WITHDRAWAL 16JUN 08:07 PENSALLOC-JUNE2021	9,000.00		41,000.00
22 JUN	INTERNET WITHDRAWAL 22JUN 12:20 Trf from DIYSuper Accoun	10,000.00		31,000.00
26 JUN	INTERNET WITHDRAWAL 26JUN 11:20 PENSALLOC-JUNE2021	10,000.00		21,000.00
30 JUN	CREDIT INTEREST		1.67	21,001.67
03 JUL	INTERNET WITHDRAWAL 03JUL 19:11 trf from DIYSSAVER	1,001.67		20,000.00
10 JUL	INTERNET WITHDRAWAL 10JUL 13:31 TO 0000489305095	3,000.00		17,000.00
15 JUL	CLOSING BALANCE			17,000.00

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$2.07	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.050%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.050%
On the portion of the balance over	\$5,000,000.00		:	0.050%

Account Number 489305108
Statement Period 16/06/2021 to 15/07/2021
Statement No. 5(page 2 of 2)

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 772 266.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 601 266 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Summary of Transaction Fees 01/06/2021 TO 30/06/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	4	4	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	4	4	0		0.00
FEE REBATE					0.00
TOTALS	4	4	0		0.00

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Bank of Melbourne
Statement of Account
DIY SUPER SAVER

Customer Enquiries 13 82 66
 8am-8pm (EST) Mon-Sat
BSB Number 193-879
Account Number 489305108
Statement Period 11/05/2021 to 15/06/2021
Statement No. 4(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
0.00	+	59,669.08	-	9,669.08	=	50,000.00

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
11 MAY	OPENING BALANCE			0.00
27 MAY	CHEQUE DEPOSIT		59,668.68	59,668.68
31 MAY	CREDIT INTEREST		0.40	59,669.08
01 JUN	INTERNET WITHDRAWAL 01JUN 09:59 PENSALLOC-JUNE2021	9,669.08		50,000.00
15 JUN	CLOSING BALANCE			50,000.00

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.40	\$0.00
Previous Year	\$0.00	\$0.00

Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.050%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.050%
On the portion of the balance over	\$5,000,000.00		:	0.050%

Information

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\$128920

557

Account Number 489305108
Statement Period 11/05/2021 to 15/06/2021
Statement No. 4(page 2 of 2)

Summary of Transaction Fees 01/05/2021 TO 31/05/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	2.50	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	0.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

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FS6



Electronic Statement

Statement Period
31 May 2022 - 31 August 2022

Westpac DIY Super Savings Account

Account Name
MRS ANNA PUGLIESE & MRS
CATERINA B MORO ATF PUGLIESE
FAMILY SUPERANNUATION FUND

Customer ID
6477 3776 PUGLIESE, ANNA
6475 4400 MORO, CATERINA B

BSB Account Number
033-390 419 659

Opening Balance	+ \$94.94
Total Credits	+ \$0.03
Total Debits	- \$0.00
Closing Balance	+ \$94.97

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

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			94.94
31/08/22	Interest Paid		0.03	94.97
31/08/22	CLOSING BALANCE			94.97

CONVENIENCE AT YOUR FINGERTIPS

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

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MORE INFORMATION

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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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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/, 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 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/

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

Westpac Live



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

Telephone Banking



Call us on 132 032
+61 2 9155 7700 if overseas

Local Branch



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

THANK YOU FOR BANKING WITH WESTPAC



Electronic Statement

Statement Period
28 February 2022 - 31 May 2022

Westpac DIY Super Savings Account

Account Name
MRS ANNA PUGLIESE & MRS
CATERINA B MORO ATF PUGLIESE
FAMILY SUPERANNUATION FUND

Customer ID
6477 3776 PUGLIESE, ANNA
6475 4400 MORO, CATERINA B

BSB Account Number
033-390 419 659

Opening Balance	+ \$94.94
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$94.94

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
18 Jun 2021	0.01 %	0.05 %	0.05 %	0.05 %
17 May 2022	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
18 Jun 2021	0.05 %
17 May 2022	0.10 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/22	STATEMENT OPENING BALANCE			94.94
31/05/22	CLOSING BALANCE			94.94

CONVENIENCE AT YOUR FINGERTIPS

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



MORE INFORMATION

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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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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/, 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 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/

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



Electronic Statement

Westpac DIY Super Savings Account

Westpac Live



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at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



Electronic Statement

Statement Period
30 November 2021 - 28 February 2022

Westpac DIY Super Savings Account

Account Name
MRS ANNA PUGLIESE & MRS
CATERINA B MORO ATF PUGLIESE
FAMILY SUPERANNUATION FUND

Customer ID
6477 3776 PUGLIESE, ANNA
6475 4400 MORO, CATERINA B

BSB Account Number
033-390 419 659

Opening Balance	+ \$94.94
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$94.94

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
18 Jun 2021	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
18 Jun 2021	0.05 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/21	STATEMENT OPENING BALANCE			94.94
28/02/22	CLOSING BALANCE			94.94

CONVENIENCE AT YOUR FINGERTIPS

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

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MORE INFORMATION

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Email: info@afca.org.au

Phone 1800 931 678

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



Electronic Statement

Westpac DIY Super Savings Account

Westpac Live



Find out about Online Banking
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Telephone Banking



Call us on 132 032
+61 2 9155 7700 if overseas

Local Branch



Find branches and ATMs at
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THANK YOU FOR BANKING WITH WESTPAC

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Electronic Statement

Statement Period
31 August 2021 - 30 November 2021

Westpac DIY Super Savings Account

Account Name
MRS ANNA PUGLIESE & MRS
CATERINA B MORO ATF PUGLIESE
FAMILY SUPERANNUATION FUND

Customer ID
6477 3776 PUGLIESE, ANNA
6475 4400 MORO, CATERINA B

BSB Account Number
033-390 419 659

Opening Balance	+ \$94.94
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$94.94

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
18 Jun 2021	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
18 Jun 2021	0.05 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/21	STATEMENT OPENING BALANCE			94.94
30/11/21	CLOSING BALANCE			94.94

CONVENIENCE AT YOUR FINGERTIPS

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



MORE INFORMATION

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Phone 1800 931 678

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



Electronic Statement

Westpac DIY Super Savings Account

Westpac Live



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at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



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

THANK YOU FOR BANKING WITH WESTPAC

FLY



Electronic Statement

Statement Period
18 June 2021 - 31 August 2021

Westpac DIY Super Savings Account

Account Name
MRS ANNA PUGLIESE & MRS
CATERINA B MORO ATF PUGLIESE
FAMILY SUPERANNUATION FUND

Customer ID
6477 3776 PUGLIESE, ANNA
6475 4400 MORO, CATERINA B

BSB Account Number
033-390 419 659

Opening Balance	\$0.00
Total Credits	+ \$94.94
Total Debits	- \$0.00
Closing Balance	+ \$94.94

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
18 Jun 2021	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
18 Jun 2021	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
18/06/21	STATEMENT OPENING BALANCE			0.00
22/06/21	Deposit Online 2166756 Tfr Westpac Bus Trf To Diysupsavin		94.94	94.94
31/08/21	CLOSING BALANCE			94.94

CONVENIENCE AT YOUR FINGERTIPS

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Fl3



Electronic Statement

Statement Period
18 June 2021 - 31 August 2021

Westpac DIY Super Working Account

Account Name
MRS ANNA PUGLIESE & MRS
CATERINA B MORO ATF PUGLIESE
FAMILY SUPERANNUATION FUND

Customer ID
6477 3776 PUGLIESE, ANNA
6475 4400 MORO, CATERINA B

BSB Account Number
033-390 419 640

Opening Balance	\$0.00
Total Credits	+ \$336.47
Total Debits	- \$0.00
Closing Balance	+ \$336.47

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
18 Jun 2021	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
18 Jun 2021	0.02 %			

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
18/06/21	STATEMENT OPENING BALANCE			0.00
22/06/21	Deposit Online 2199134 Tfr Westpac Bus Trffrom Bcresv		336.47	336.47
31/08/21	CLOSING BALANCE			336.47

CONVENIENCE AT YOUR FINGERTIPS

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Electronic Statement

Statement Period
31 May 2022 - 31 August 2022

Westpac DIY Super Working Account

Account Name
MRS ANNA PUGLIESE & MRS
CATERINA B MORO ATF PUGLIESE
FAMILY SUPERANNUATION FUND

Customer ID
6477 3776 PUGLIESE, ANNA
6475 4400 MORO, CATERINA B

BSB Account Number
033-390 419 640

Opening Balance	+ \$336.47
Total Credits	+ \$0.14
Total Debits	- \$0.00
Closing Balance	+ \$336.61

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
18 Jun 2021	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
18 Jun 2021	0.02 %
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			336.47
29/07/22	Interest Paid		0.01	336.48
31/08/22	Interest Paid		0.13	336.61
31/08/22	CLOSING BALANCE			336.61

CONVENIENCE AT YOUR FINGERTIPS

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MORE INFORMATION

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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

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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

Westpac Live



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at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9155 7700 if overseas

Local Branch



Find branches and ATMs at
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THANK YOU FOR BANKING WITH WESTPAC



Electronic Statement

Statement Period
28 February 2022 - 31 May 2022

Westpac DIY Super Working Account

Account Name
MRS ANNA PUGLIESE & MRS
CATERINA B MORO ATF PUGLIESE
FAMILY SUPERANNUATION FUND

Customer ID
6477 3776 PUGLIESE, ANNA
6475 4400 MORO, CATERINA B

BSB Account Number
033-390 419 640

Opening Balance	+ \$336.47
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$336.47

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
18 Jun 2021	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
18 Jun 2021	0.02 %			

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/22	STATEMENT OPENING BALANCE			336.47
31/05/22	CLOSING BALANCE			336.47

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MORE INFORMATION

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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

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Email: info@afca.org.au

Phone 1800 931 678

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



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Telephone Banking



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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



Electronic Statement

Statement Period
30 November 2021 - 28 February 2022

Westpac DIY Super Working Account

Account Name
MRS ANNA PUGLIESE & MRS
CATERINA B MORO ATF PUGLIESE
FAMILY SUPERANNUATION FUND

Customer ID
6477 3776 PUGLIESE, ANNA
6475 4400 MORO, CATERINA B

BSB Account Number
033-390 419 640

Opening Balance	+ \$336.47
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$336.47

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
18 Jun 2021	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
18 Jun 2021	0.02 %			

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/21	STATEMENT OPENING BALANCE			336.47
28/02/22	CLOSING BALANCE			336.47

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Email: info@afca.org.au

Phone 1800 931 678

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



Electronic Statement

Westpac DIY Super Working Account

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Telephone Banking



Call us on 132 032
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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



Electronic Statement

Statement Period
31 August 2021 - 30 November 2021

Westpac DIY Super Working Account

Account Name
MRS ANNA PUGLIESE & MRS
CATERINA B MORO ATF PUGLIESE
FAMILY SUPERANNUATION FUND

Customer ID
6477 3776 PUGLIESE, ANNA
6475 4400 MORO, CATERINA B

BSB Account Number
033-390 419 640

Opening Balance	+ \$336.47
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$336.47

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
18 Jun 2021	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
18 Jun 2021	0.02 %			

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/21	STATEMENT OPENING BALANCE			336.47
30/11/21	CLOSING BALANCE			336.47

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Electronic Statement

Westpac DIY Super Working Account

Westpac Live



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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



Electronic Statement

Statement Period
18 June 2021 - 31 August 2021

Westpac DIY Super Working Account

Account Name
MRS ANNA PUGLIESE & MRS
CATERINA B MORO ATF PUGLIESE
FAMILY SUPERANNUATION FUND

Customer ID
6477 3776 PUGLIESE, ANNA
6475 4400 MORO, CATERINA B

BSB Account Number
033-390 419 640

Opening Balance	\$0.00
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Total Debits	- \$0.00
Closing Balance	+ \$336.47

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
18 Jun 2021	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
18 Jun 2021	0.02 %			

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
18/06/21	STATEMENT OPENING BALANCE			0.00
22/06/21	Deposit Online 2199134 Tfr Westpac Bus Trffrom Bcresv		336.47	336.47
31/08/21	CLOSING BALANCE			336.47

CONVENIENCE AT YOUR FINGERTIPS

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MORE INFORMATION

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Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



Bank of Melbourne
Statement of Account
INVESTMENT CASH ACCOUNT

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 489305095
Statement Period 16/06/2022 to 15/07/2022
Statement No. 29(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
2,061.56	+	0.01	-	0.00	=	2,061.57

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 JUN	OPENING BALANCE			2,061.56
30 JUN	CREDIT INTEREST		0.01	2,061.57
15 JUL	CLOSING BALANCE			2,061.57

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.13	\$0.00

Information

Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
 If your card is lost or stolen, please call us immediately on 1800 772 266.

This statement should be retained for taxation purposes.

When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 601 266 and say "existing account".

To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 489305095
Statement Period 16/06/2022 to 15/07/2022
Statement No. 29(page 2 of 2)

Summary of Transaction Fees 01/06/2022 TO 30/06/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

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Bank of Melbourne
Statement of Account
INVESTMENT CASH ACCOUNT

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 489305095
Statement Period 16/05/2022 to 15/06/2022
Statement No. 28(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
2,061.55	+	0.01	-	0.00	=	2,061.56

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 MAY	OPENING BALANCE			2,061.55
31 MAY	CREDIT INTEREST		0.01	2,061.56
15 JUN	CLOSING BALANCE			2,061.56

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.12	\$0.00
Previous Year	\$0.20	\$0.00

Information

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Account Number 489305095
Statement Period 16/05/2022 to 15/06/2022
Statement No. 28(page 2 of 2)

Summary of Transaction Fees 01/05/2022 TO 31/05/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

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Bank of Melbourne
Statement of Account
INVESTMENT CASH ACCOUNT

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 489305095
Statement Period 16/04/2022 to 15/05/2022
Statement No. 27(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
2,320.54	+	0.01	-	259.00	=	2,061.55

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 APR	OPENING BALANCE			2,320.54
27 APR	TFR WDL BPAY INTERNET27APR 16:55 TO TAX OFFICE PAYMENTS 551009235174622621	259.00		2,061.54
30 APR	CREDIT INTEREST		0.01	2,061.55
15 MAY	CLOSING BALANCE			2,061.55

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.11	\$0.00
Previous Year	\$0.20	\$0.00

Information

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Account Number 489305095
Statement Period 16/04/2022 to 15/05/2022
Statement No. 27(page 2 of 2)

Summary of Transaction Fees 01/04/2022 TO 30/04/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00
TOTALS	1	1	0		0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

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Bank of Melbourne
Statement of Account
INVESTMENT CASH ACCOUNT

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 489305095
Statement Period 16/03/2022 to 15/04/2022
Statement No. 26(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
2,320.53	+	0.01	-	0.00	=	2,320.54

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 MAR	OPENING BALANCE			2,320.53
31 MAR	CREDIT INTEREST		0.01	2,320.54
15 APR	CLOSING BALANCE			2,320.54

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.10	\$0.00
Previous Year	\$0.20	\$0.00

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Account Number 489305095
Statement Period 16/03/2022 to 15/04/2022
Statement No. 26(page 2 of 2)

Summary of Transaction Fees 01/03/2022 TO 31/03/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL

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Bank of Melbourne
Statement of Account
INVESTMENT CASH ACCOUNT

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 489305095
Statement Period 16/02/2022 to 15/03/2022
Statement No. 25(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
2.320.52	+	0.01	-	0.00	=	2.320.53

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 FEB	OPENING BALANCE			2.320.52
28 FEB	CREDIT INTEREST		0.01	2.320.53
15 MAR	CLOSING BALANCE			2.320.53

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.09	\$0.00
Previous Year	\$0.20	\$0.00

Information

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Account Number 489305095
Statement Period 16/02/2022 to 15/03/2022
Statement No. 25(page 2 of 2)

Summary of Transaction Fees 01/02/2022 TO 28/02/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

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Bank of Melbourne
Statement of Account
INVESTMENT CASH ACCOUNT

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 489305095
Statement Period 16/01/2022 to 15/02/2022
Statement No. 24(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
2,320.51	+	0.01	-	0.00	=	2,320.52

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 JAN	OPENING BALANCE			2,320.51
31 JAN	CREDIT INTEREST		0.01	2,320.52
15 FEB	CLOSING BALANCE			2,320.52

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.08	\$0.00
Previous Year	\$0.20	\$0.00

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Account Number 489305095
Statement Period 16/01/2022 to 15/02/2022
Statement No. 24(page 2 of 2)

Summary of Transaction Fees 01/01/2022 TO 31/01/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL

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Bank of Melbourne
Statement of Account
INVESTMENT CASH ACCOUNT

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 489305095
Statement Period 16/12/2021 to 15/01/2022
Statement No. 23(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
2,320.50	+	0.01	-	0.00	=	2,320.51

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 DEC	OPENING BALANCE			2,320.50
31 DEC	CREDIT INTEREST		0.01	2,320.51
15 JAN	CLOSING BALANCE			2,320.51

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.07	\$0.00
Previous Year	\$0.20	\$0.00

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Account Number 489305095
Statement Period 16/12/2021 to 15/01/2022
Statement No. 23(page 2 of 2)

Summary of Transaction Fees 01/12/2021 TO 31/12/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL

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Statement of Account
INVESTMENT CASH ACCOUNT

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 (24 hours, seven days)
BSB Number 193-879
Account Number 489305095
Statement Period 16/11/2021 to 15/12/2021
Statement No. 22(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
2,320.49	+	0.01	-	0.00	=	2,320.50

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 NOV	OPENING BALANCE			2,320.49
30 NOV	CREDIT INTEREST		0.01	2,320.50
15 DEC	CLOSING BALANCE			2,320.50

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.06	\$0.00
Previous Year	\$0.20	\$0.00

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Account Number 489305095
Statement Period 16/11/2021 to 15/12/2021
Statement No. 22(page 2 of 2)

Summary of Transaction Fees 01/11/2021 TO 30/11/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL

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Bank of Melbourne
Statement of Account
INVESTMENT CASH ACCOUNT

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 489305095
Statement Period 16/10/2021 to 15/11/2021
Statement No. 21(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
2,320.48	+	0.01	-	0.00	=	2,320.49

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 OCT	OPENING BALANCE			2,320.48
30 OCT	CREDIT INTEREST		0.01	2,320.49
15 NOV	CLOSING BALANCE			2,320.49

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.05	\$0.00
Previous Year	\$0.20	\$0.00

Information

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Account Number 489305095
Statement Period 16/10/2021 to 15/11/2021
Statement No. 21(page 2 of 2)

Summary of Transaction Fees 01/10/2021 TO 31/10/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

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To help you learn how you can protect your card against unauthorised transactions, you can find more information at bankofmelbourne.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 22 66 for Personal Banking or 13 82 66 for Business Banking. Alternatively, you can write to us at Bank of Melbourne Customer Solutions, Level 5, 150 Collins Street, Melbourne VIC 3000. 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



Bank of Melbourne
Statement of Account
INVESTMENT CASH ACCOUNT

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 489305095
Statement Period 16/09/2021 to 15/10/2021
Statement No. 20(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
2,320.47	+	0.01	-	0.00	=	2,320.48

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 SEP	OPENING BALANCE			2,320.47
30 SEP	CREDIT INTEREST		0.01	2,320.48
15 OCT	CLOSING BALANCE			2,320.48

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.04	\$0.00
Previous Year	\$0.20	\$0.00

Information

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Account Number 489305095
 Statement Period 16/09/2021 to 15/10/2021
 Statement No. 20(page 2 of 2)

Summary of Transaction Fees 01/09/2021 TO 30/09/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL

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Bank of Melbourne
Statement of Account
INVESTMENT CASH ACCOUNT

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 489305095
Statement Period 16/08/2021 to 15/09/2021
Statement No. 19(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
2,320.46	+	0.01	-	0.00	=	2,320.47

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 AUG	OPENING BALANCE			2,320.46
31 AUG	CREDIT INTEREST		0.01	2,320.47
15 SEP	CLOSING BALANCE			2,320.47

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.03	\$0.00
Previous Year	\$0.20	\$0.00

Information

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Account Number 489305095
 Statement Period 16/08/2021 to 15/09/2021
 Statement No. 19(page 2 of 2)

Summary of Transaction Fees 01/08/2021 TO 31/08/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL

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Bank of Melbourne
Statement of Account
INVESTMENT CASH ACCOUNT

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 489305095
Statement Period 16/07/2021 to 15/08/2021
Statement No. 18(page 1 of 2)

PUGLIESE FAMILY
 SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
3.882.44	+	0.02	-	1,562.00	=	2,320.46

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 JUL	OPENING BALANCE			3.882.44
21 JUL	INTERNET WITHDRAWAL 21JUL 05:49 PAYMENT TO ACCOUNTANT FO	1,562.00		2,320.44
31 JUL	CREDIT INTEREST		0.02	2,320.46
15 AUG	CLOSING BALANCE			2,320.46

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.02	\$0.00
Previous Year	\$0.20	\$0.00

Information

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Account Number 489305095
Statement Period 16/07/2021 to 15/08/2021
Statement No. 18(page 2 of 2)

Summary of Transaction Fees 01/07/2021 TO 31/07/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	2	2	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00
TOTALS	2	2	0		0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL

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Bank of Melbourne
Statement of Account
INVESTMENT CASH ACCOUNT

\$16790

Customer Enquiries 13 22 66
(24 hours, seven days)
BSB Number 193-879
Account Number 489305095
Statement Period 16/02/2021 to 15/07/2021
Statement No. 17(page 1 of 3)

PUGLIESE FAMILY
SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
139.77	+	4,001.67	-	259.00	=	3,882.44

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 FEB	OPENING BALANCE			139.77
03 JUL	INTERNET DEPOSIT 03JUL 19:11 trf from DIYSSAVER		1,001.67	1,141.44
03 JUL	TFR WDL BPAY INTERNET03JUL 19:14 TO TAX OFFICE PAYMENTS 551009235174622621	259.00		882.44
10 JUL	INTERNET DEPOSIT 10JUL 13:31 FROM 0000489305108		3,000.00	3,882.44
15 JUL	CLOSING BALANCE			3,882.44

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.20	\$0.00

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Account Number 489305095
Statement Period 16/02/2021 to 15/07/2021
Statement No. 17(page 2 of 3)

Summary of Transaction Fees 01/02/2021 TO 28/02/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	2.50	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@ Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	4.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees 01/03/2021 TO 31/03/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/04/2021 TO 30/04/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/05/2021 TO 31/05/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/06/2021 TO 30/06/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL



Bank of Melbourne

Account Number 489305095
Statement Period 16/02/2021 to 15/07/2021
Statement No. 17(page 3 of 3)

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

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Pugliese Family Superannuation Fund Capital Gains Analysis (2017)

For the year ended 30 June 2017

Account Number	Account Description	Investment Code	Date Acquired	Units	Highest Price	Highest Market Value	Highest Price Date	Purchase/Sale	Adjusted Cost	Gain/Loss
TOTALS										
						0.00			0.00	0.00

The Capital Gains Tax Relief measures allow an unsegregated super fund with members affected by the transfer balance cap or TRIS pension integrity measures, to apply CGT relief to all eligible assets as at 30 June 2017.