

Statement Period 31 October 2022 - 31 January 2023

# Westpac DIY Super Working Account

Account Name PURIFICACION SMSF CO PTY LTD ATF PURIFICACION SUPERANNUATION FUND

Customer ID 5720 9397	PURIFICACION SMSF CO PTY LTD		
<sup>BSB</sup> 032-032	Account Number 385 159		
Opening Balance	e + \$1,417.96		
Total Credits	+ \$150,501.42		
Total Debits	- \$151,759.00		
Closing Balance	+ \$160.38		

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

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %
Effective Date	Over \$499999			
20 Sep 2022	1.00 %			

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction
TRANSACTION DESCRIPTION DEBIT CREDIT BALANCE

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/10/22	STATEMENT OPENING BALANCE			1,417.96
10/11/22	Withdrawal Online 2630569 Bpay Tax Office			
	Purificacion Super	259.00		1,158.96
30/11/22	Interest Paid		1.02	1,159.98
05/12/22	Deposit Online 2403421 Tfr Westpac Diy		10,000.00	11,159.98
05/12/22	Withdrawal-Osko Payment 1580218 Roy			
	Purificacion Ing Bank 04 Dec 2022	1,000.00		10,159.98
05/12/22	Withdrawal Mobile 1433096 Tfr Westpac Diy	10,000.00		159.98
12/12/22	Deposit Online 2897007 Tfr Westpac Diy		500.00	659.98
12/12/22	Withdrawal-Osko Payment 1823880 Roy			
	Purificacion	500.00		159.98
20/12/22	Deposit Online 2267591 Tfr Westpac Diy		10,000.00	10,159.98



#### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction				nsaction
DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
20/12/22	Withdrawal-Osko Payment 1204299 Roy			
	Purificacion	10,000.00		159.98
21/12/22	Deposit Online 2521967 Tfr Westpac Diy		20,000.00	20,159.98
21/12/22	Withdrawal-Osko Payment 1559951 Roy			
	Purificacion	10,000.00		10,159.98
21/12/22	Withdrawal-Osko Payment 1572790 Roy			
	Purificacion	10,000.00		159.98
23/12/22	Deposit Online 2165104 Tfr Westpac Diy		60,000.00	60,159.98
23/12/22	Withdrawal-Osko Payment 1106070 Roy			
	Purificacion	40,000.00		20,159.98
23/12/22	Withdrawal-Osko Payment 1186629 Roy			
	Purificacion	20,000.00		159.98
28/12/22	Deposit Online 2728692 Tfr Westpac Diy		50,000.00	50,159.98
28/12/22	Withdrawal-Osko Payment 1749233 Roy			
	Purificacion 24 Dec 2022	35,000.00		15,159.98
28/12/22	Withdrawal-Osko Payment 1757016 Roy			
	Purificacion 24 Dec 2022	15,000.00		159.98
30/12/22	Interest Paid		0.26	160.24
31/01/23	Interest Paid		0.14	160.38
31/01/23	CLOSING BALANCE			160.38

### **CONVENIENCE AT YOUR FINGERTIPS**

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

#### **MORE INFORMATION**

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.



Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

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

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

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/

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

**Telephone Banking** 

Local Branch



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



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



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

# THANK YOU FOR BANKING WITH WESTPAC