



Statement Period
30 April 2021 - 29 October 2021

Westpac Business One Flexi


MR J M MACINTOSH
PO BOX 256
JINDABYNE NSW 2627

Account Name
MR JUSTIN MACKENZIE MACINTOSH &
MRS DELIA STACY MACINTOSH ATF
MACINTOSH SUPERANNUATION FUND

Customer ID
0196 1862 MACINTOSH, JUSTIN
MACKENZIE
0196 1803 MACINTOSH, DELIA STACY

BSB Account Number
032-324 165 027

Opening Balance	+ \$57.32
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$57.32

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/21	STATEMENT OPENING BALANCE			57.32
29/10/21	CLOSING BALANCE			57.32

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MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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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).

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

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Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

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



Statement Period
31 March 2021 - 30 April 2021

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 019
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MRS DELIA STACY MACINTOSH ATF
MACINTOSH SUPERANNUATION FUND

Customer ID
0196 1862 MACINTOSH, JUSTIN
MACKENZIE
0196 1803 MACINTOSH, DELIA STACY

BSB Account Number
032-324 165 027

Opening Balance	+ \$57.82
Total Credits	+ \$0.00
Total Debits	- \$0.50
Closing Balance	+ \$57.32

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

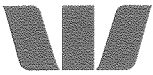
TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/21	STATEMENT OPENING BALANCE			57.82
01/04/21	Transaction Fee	0.50		57.32
30/04/21	CLOSING BALANCE			57.32

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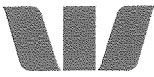
Telephone Banking

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Local Branch

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 November 2020 - 31 March 2021

Westpac Business One Flexi

 019
MR J M MACINTOSH
PO BOX 256
JINDABYNE NSW 2627

Account Name
MR JUSTIN MACKENZIE MACINTOSH &
MRS DELIA STACY MACINTOSH ATF
MACINTOSH SUPERANNUATION FUND

Customer ID
0196 1862 MACINTOSH, JUSTIN
MACKENZIE
0196 1803 MACINTOSH, DELIA STACY

BSB Account Number
032-324 165 027

Opening Balance	+ \$56.82
Total Credits	+ \$1.00
Total Debits	- \$0.00
Closing Balance	+ \$57.82

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/20	STATEMENT OPENING BALANCE			56.82
30/03/21	Deposit Business Banking Fee Refund		1.00	57.82
31/03/21	CLOSING BALANCE			57.82

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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
29 May 2020 - 30 November 2020

Westpac Business One Flexi



MR J M MACINTOSH
PO BOX 256
JINDABYNE NSW 2627

019

Account Name
MR JUSTIN MACKENZIE MACINTOSH &
MRS DELIA STACY MACINTOSH ATF
MACINTOSH SUPERANNUATION FUND

Customer ID
0196 1862 MACINTOSH, JUSTIN
MACKENZIE
0196 1803 MACINTOSH, DELIA STACY

BSB Account Number
032-324 165 027

Opening Balance	+ \$56.82
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$56.82

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.02 %
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			56.82
30/11/20	CLOSING BALANCE			56.82

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S013343 / M007960 / 336 / CN2CNCPCW

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 November 2019 - 29 May 2020

Westpac Business One Flexi



MR J M MACINTOSH
PO BOX 256
JINDABYNE NSW 2627

019

Account Name
MR JUSTIN MACKENZIE MACINTOSH &
MRS DELIA STACY MACINTOSH ATF
MACINTOSH SUPERANNUATION FUND

Customer ID
0196 1862 MACINTOSH, JUSTIN
MACKENZIE
0196 1803 MACINTOSH, DELIA STACY

BSB Account Number
032-324 165 027

Opening Balance	+ \$56.82
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$56.82

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
24 Oct 2019	0.01 %	0.01 %	0.01 %	0.01 %
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
24 Oct 2019	0.01 %	0.01 %	0.05 %	0.05 %
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/11/19	STATEMENT OPENING BALANCE			56.82
29/05/20	CLOSING BALANCE			56.82

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S001503 / M000929 / 151 / CN2CNCPPW

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29 May 2020

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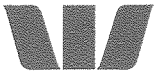
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Local Branch

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
28 June 2019 - 29 November 2019

Westpac Business One Flexi



MR J M MACINTOSH
PO BOX 256
JINDABYNE NSW 2627

019

Account Name
**MR JUSTIN MACKENZIE MACINTOSH &
MRS DELIA STACY MACINTOSH ATF
MACINTOSH SUPERANNUATION FUND**

Customer ID
**0196 1862 MACINTOSH, JUSTIN
MACKENZIE
0196 1803 MACINTOSH, DELIA STACY**

BSB Account Number
032-324 165 027

Opening Balance	+ \$56.82
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$56.82

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
18 May 2018	0.01 %	0.01 %	0.01 %	0.01 %
24 Oct 2019	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
18 May 2018	0.05 %	0.10 %	0.10 %	0.10 %
24 Oct 2019	0.01 %	0.01 %	0.05 %	0.05 %

TRANSACTIONS

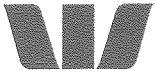
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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/06/19	STATEMENT OPENING BALANCE			56.82
29/11/19	CLOSING BALANCE			56.82

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S011284 / M006752 / 334 / CN2CPCPW



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S011285 / M006752 / 334 / CN2CNCPW



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Total Credits	+ \$0.00
Total Debits	- \$0.50
Closing Balance	+ \$56.82

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Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
18 May 2018	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
18 May 2018	0.05 %	0.10 %	0.10 %	0.10 %

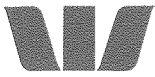
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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/19	STATEMENT OPENING BALANCE			57.32
03/06/19	Transaction Fee	0.50		56.82
28/06/19	CLOSING BALANCE			56.82

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30 November 2018 - 31 May 2019

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019

Account Name
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MRS DELIA STACY MACINTOSH ATF
MACINTOSH SUPERANNUATION FUND

Customer ID
0196 1862 MACINTOSH, JUSTIN
MACKENZIE
0196 1803 MACINTOSH, DELIA STACY

BSB Account Number
032-324 165 027

Opening Balance	+ \$55.04
Total Credits	+ \$2.28
Total Debits	- \$0.00
Closing Balance	+ \$57.32

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
18 May 2018	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
18 May 2018	0.05 %	0.10 %	0.10 %	0.10 %

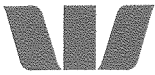
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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/18	STATEMENT OPENING BALANCE			55.04
29/05/19	Deposit Business Banking Interest Adj		2.28	57.32
31/05/19	CLOSING BALANCE			57.32

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MORE INFORMATION

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Statement Period
31 May 2018 - 30 November 2018

Westpac Business One Flexi

 019
MR J M MACINTOSH
PO BOX 256
JINDABYNE NSW 2627

Account Name
MR JUSTIN MACKENZIE MACINTOSH &
MRS DELIA STACY MACINTOSH ATF
MACINTOSH SUPERANNUATION FUND

Customer ID
0196 1862 MACINTOSH, JUSTIN
MACKENZIE
0196 1803 MACINTOSH, DELIA STACY

BSB Account Number
032-324 165 027

Opening Balance	+ \$55.04
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$55.04

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
18 May 2018	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
18 May 2018	0.05 %	0.10 %	0.10 %	0.10 %

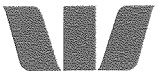
TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/18	STATEMENT OPENING BALANCE			55.04
30/11/18	CLOSING BALANCE			55.04

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5011874 / M007528 / 335 / CN2CNCPW



Statement Period
30 November 2017 - 31 May 2018

Westpac Business One Flexi



MR J M MACINTOSH
PO BOX 256
JINDABYNE NSW 2627

019

Account Name
MR JUSTIN MACKENZIE MACINTOSH &
MRS DELIA STACY MACINTOSH ATF
MACINTOSH SUPERANNUATION FUND

Customer ID
0196 1862 MACINTOSH, JUSTIN
MACKENZIE
0196 1803 MACINTOSH, DELIA STACY

BSB Account Number
032-324 165 027

Opening Balance	+ \$55.04
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$55.04

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
17 Oct 2017	0.01 %	0.01 %	0.01 %	0.01 %
23 Feb 2018	0.01 %	0.01 %	0.01 %	0.01 %
18 May 2018	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
17 Oct 2017	0.10 %	0.30 %	0.40 %	0.40 %
23 Feb 2018	0.10 %	0.20 %	0.20 %	0.20 %
18 May 2018	0.05 %	0.10 %	0.10 %	0.10 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/17	STATEMENT OPENING BALANCE			55.04
31/05/18	CLOSING BALANCE			55.04

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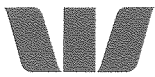
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Statement Period
31 May 2017 - 30 November 2017

Westpac Business Flexi



MR J M MACINTOSH
PO BOX 256
JINDABYNE NSW 2627

019

Account Name
MR JUSTIN MACKENZIE MACINTOSH &
MRS DELIA STACY MACINTOSH ATF
MACINTOSH SUPERANNUATION FUND

Customer ID
0196 1862 MACINTOSH, JUSTIN
MACKENZIE
0196 1803 MACINTOSH, DELIA STACY

BSB Account Number
032-324 165 027

Opening Balance	+ \$55.04
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$55.04

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
23 Aug 2016	0.00 %	0.00 %	0.00 %	0.01 %
20 Jul 2017	0.01 %	0.01 %	0.01 %	0.01 %
17 Oct 2017	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
23 Aug 2016	0.10 %	0.40 %	0.60 %	0.60 %
20 Jul 2017	0.10 %	0.40 %	0.60 %	0.60 %
17 Oct 2017	0.10 %	0.30 %	0.40 %	0.40 %

TRANSACTIONS

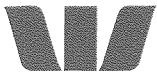
Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/17	STATEMENT OPENING BALANCE			55.04
30/11/17	CLOSING BALANCE			55.04

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Statement Period
30 November 2016 - 31 May 2017

Westpac Business Flexi

 019
MR J M MACINTOSH
PO BOX 256
JINDABYNE NSW 2627

Account Name
MR JUSTIN MACKENZIE MACINTOSH &
MRS DELIA STACY MACINTOSH ATF
MACINTOSH SUPERANNUATION FUND

Customer ID
0196 1862 MacIntosh, Justin MacKenzie
0196 1803 MacIntosh, Delia Stacy

BSB Account Number
032-324 165 027

Opening Balance	+ \$55.04
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$55.04

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
23 Aug 2016	0.00 %	0.00 %	0.00 %	0.01 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
23 Aug 2016	0.10 %	0.40 %	0.60 %	0.60 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/16	STATEMENT OPENING BALANCE			55.04
31/05/17	CLOSING BALANCE			55.04

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MR J M MACINTOSH
PO BOX 256
JINDABYNE NSW 2627

Branch Name and Address

Warringah Mall
Shop 235 Warringah Mall
Brookvale NSW 2100

BSB Account Number

032-324 16-5027

Account name

**MR JUSTIN MACKENZIE MACINTOSH & MRS DELIA STACY MACINTOSH
ATF MACINTOSH SUPERANNUATION FUND**

Customer Number

**01961862 MACINTOSH, JUSTIN MACKENZIE
01961803 MACINTOSH, DELIA STACY**

Account Summary

Opening Balance	+ \$55.04
Total credits	+ \$0.00
Total debits	- \$0.00
Closing Balance	+ \$55.04

Account enquiries

Call Westpac Telephone Banking
132 032 within Australia
+61 2 9293 9270 if calling from overseas

Details of your account

From Last Statement Dated 31 May 2016 to 30 Nov 2016

Date	Description of transaction	Debit	Credit	Balance
30 Nov	CLOSING BALANCE			55.04

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Statement No. 111 Page 1 of 4

Westpac Business Flexi

Account name

MR JUSTIN MACKENZIE MACINTOSH & MRS DELIA STACY MACINTOSH

032-324 16-5027

Fee charged on 01 AUG 2016 to account 032-324 16-5027.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Volume	Unit Price	Fee
Electronic Credits	0	\$0.50	\$0.00
Electronic Debits	0	\$0.50	\$0.00
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	0	\$1.00	\$0.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
Total	0		\$0.00

Fee charged on 01 SEP 2016 to account 032-324 16-5027.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Volume	Unit Price	Fee
Electronic Credits	0	\$0.50	\$0.00
Electronic Debits	0	\$0.50	\$0.00
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	0	\$1.00	\$0.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
Total	0		\$0.00

Fee charged on 03 OCT 2016 to account 032-324 16-5027.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Volume	Unit Price	Fee
Electronic Credits	0	\$0.50	\$0.00
Electronic Debits	0	\$0.50	\$0.00
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	0	\$1.00	\$0.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
Total	0		\$0.00



S010851 / M006154 / 336 / CN2CNCNPW