

Customer Number 1842233
 BSB Number 313-140
 Statement Number 14
 Statement Date 30 April 2022
 Shares NIL
 Page 1 of 2



003304 046-5043

Michael W Russ & Carol A Russ ATF The Russ Retirement Fund
 3 The Parade
 MARION SA 5043

Call 132 888
 Visit bankaust.com.au

Account summary

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
12392791	Commercial Saver	0.00	0.00	0.00	0.00
138376420	Term Deposit 3 years	250,000.00	271,296.91	21,296.91	0.00

1314

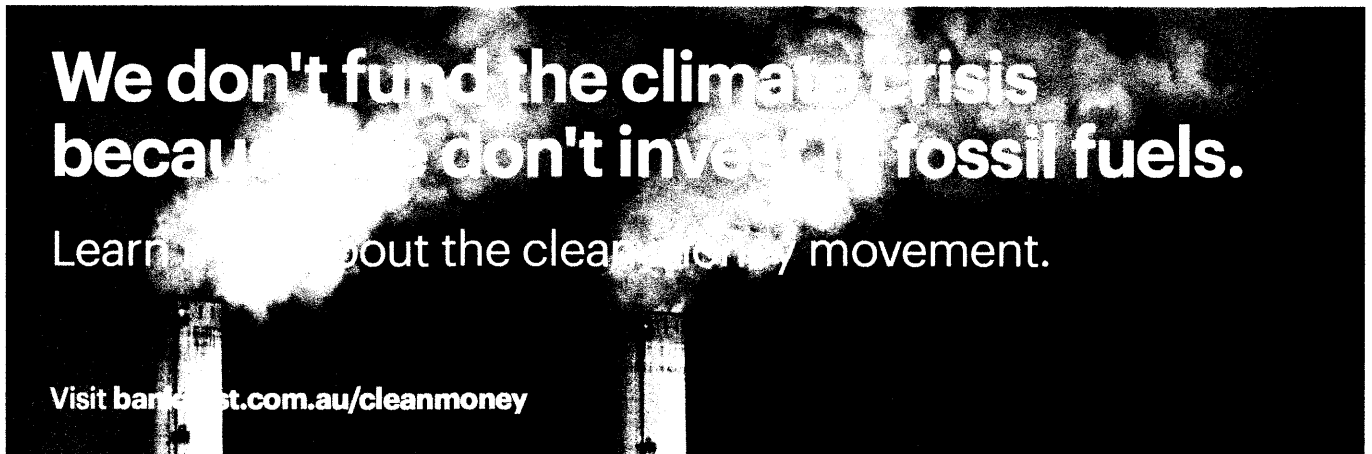
Account transactions

Account: 12392791 Commercial Saver TFN Quoted

Account Name: Michael W Russ & Carol A Russ ATF The Ru

Effective	Posted	Description	Debit	Credit	Balance
	1 Apr	Opening Balance			0.00
13 Apr	13 Apr	Opening Deposit			0.00
	30 Apr	Closing Balance			0.00

3304NNNN1842233



Bank Australia is a member of the Australian Prudential Regulation Authority (APRA) and is regulated under the Prudential Supervision Act 2013. Bank Australia is also a member of the Australian Financial Complaints Authority (AFCA) and is regulated under the Australian Consumer Credit Act 2008. Bank Australia is a member of the Australian Securities and Investments Commission (ASIC) and is regulated under the Corporations Act 2001. Bank Australia is a member of the Australian Taxation Office (ATO) and is regulated under the Taxation Administration Act 1953. Bank Australia is a member of the Australian Competition and Consumer Commission (ACCC) and is regulated under the Competition and Consumer Act 2010. Bank Australia is a member of the Australian Privacy Commissioner (APC) and is regulated under the Privacy Act 1988. Bank Australia is a member of the Australian Information Commissioner (AIC) and is regulated under the Information Privacy Act 2000. Bank Australia is a member of the Australian Consumer Data Standards (ACDS) and is regulated under the Consumer Data Standards Act 2020. Bank Australia is a member of the Australian Consumer Data Standards (ACDS) and is regulated under the Consumer Data Standards Act 2020. Bank Australia is a member of the Australian Consumer Data Standards (ACDS) and is regulated under the Consumer Data Standards Act 2020.

Statement of Account

Customer Number 1842233

Statement Number 14

Page 2 of 2

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Account: 138376420 Term Deposit 3 years TFN Quoted

Interest Calculated at 2.85% P.A. Matures 18 April 2022

Account Name: Michael W Russ & Carol A Russ ATF The Ru

Effective	Posted	Description	Debit	Credit	Balance
	1 Apr	Opening Balance			250,000.00
13 Apr	13 Apr	Interest Credit		21,296.91	271,296.91
13 Apr	13 Apr	Closing Withdrawal/Redemption - Transfer	271,296.91		0.00
	30 Apr	Closing Balance			0.00

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Statement of Account

Customer Number	1842233
BSB Number	313 140
Statement Number	16
Statement Date	30 June 2022
Shares	NIL
Page	1 of 1



005555 046 - 5043

Michael W Russ & Carol A Russ ATF The Russ Retirement Fund
3 The Parade
MARION SA 5043

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Payment Summary for Withholding Tax 1/7/21 - 30/6/22

To be retained by Payee for taxation purposes. Authorised by L O'Brien.

Account Number	Account	Interest Earned	Resident Withholding Tax	Non-resident Withholding Tax
12392791	Commercial Saver	0.00	0.00	0.00
138376420	Term Deposit 3 years	21,296.91	0.00	0.00

Account summary

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
12392791	Commercial Saver	0.00	0.00	0.00	0.00

Account transactions

Account: 12392791 Commercial Saver TFN Quoted

Account Name: Michael W Russ & Carol A Russ ATF The Ru

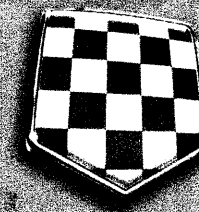
Effective	Posted	Description	Debit	Credit	Balance
	1 Jun	Opening Balance			0.00
	30 Jun	Closing Balance			0.00

Most don't read this until it's too late

Anyone can be tricked by a scammer. If you think you're involved in a scam, please contact us right away. We're here to help.

Learn how to protect yourself at bankaust.com.au/scams





001243 046 - 5043

MW AND CA RUSS ATF THE RUSS
RETIREMENT FUND
3 THE PARADE
MARION SA 5043

Credit Union BSB Number	805 005
Member Number	5257340
Statement	6 (Page 1 of 1)
Statement Ends	31 December 2021
Shares	\$10.00



Scams are very active, be careful. Learn how to protect yourself and NEVER:

- Share personal or account information, passwords, **One Time Passwords** or your **PIN** with **ANYONE**.
- Click on **unsolicited SMSes** about missed calls, voicemails, or deliveries from unrecognised numbers / contacts.
- Make payments requested as a **refund** for a 'previous overpayment' or to somehow receive a larger payment.
- Complete transactions based on unsolicited instructions via phone, email, SMS, or social media, **NO MATTER WHO THE SENDER IS**.
- Pay a private seller for any goods '**sight unseen**', with cars and pets being the highest risk

NOTIFY US IMMEDIATELY if you experience any of these issues or are concerned about the security of your accounts.
1300 131 844 | After hours: 1300 131 844 press '2' | Email: pcu@policecu.com.au | Visit: your local branch.

ACCOUNT SUMMARY

Account Number	Account Description	Closing Balance
100234045	5257340 I57 - MT BARKER TERM DEPOSIT	240,000.00

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
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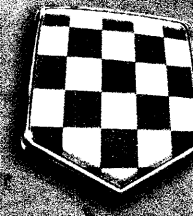
Account Number - 100234045

Account Description - 5257340 I57 - MT BARKER TERM DEPOSIT - TFN Quoted

MW AND CA RUSS ATF THE RUSS RETIREMENT F

30 Jun	Opening Balance	240,000.00
	Closing Balance	240,000.00

Information on our financial products, incl. details of benefits, fees and charges, and our dispute resolution process to deal with complaints is available on request in branch, calling us on 1300 131 844, or by visiting www.policecu.com.au. Police Credit Union reminds you to check your statement for unauthorised transactions and report them immediately, and to keep your card secure always, particularly when travelling overseas. If required, emergency replacement cards are available for a fee of up to \$250.



002433 046 - 5043

MW AND CA RUSS ATF THE RUSS
RETIREMENT FUND
3 THE PARADE
MARION SA 5043

Credit Union BSB Number	805 005
Member Number	5257340
Statement	7 (Page 1 of 2)
Statement Ends	30 June 2022
Shares	\$10.00



Scams are very active, and scammers are seeking remote access to your devices.

BEWARE: Calls, SMSes, and voicemails that claim you have a fraudulent transaction, a problem with a delivery, or a computer-related issue.
DO NOT follow ANY links in SMSes. **DO NOT** call back in response to any automated voicemail.
DO NOT provide ANY account access or information to a caller, **NO MATTER WHO THEY CLAIM TO BE**. Even if they claim to be police or from Police Credit Union
NEVER provide an SMS one-time password to **ANYONE**.
HANG UP if **ANYONE** asks you to install remote access software (e.g. AnyDesk) on any device.

NOTIFY US IMMEDIATELY if you experience any of these issues or are concerned about the security of your accounts.
 1300 131 844 | After hours: 1300 131 844 press '2' | Email: pcu@policecu.com.au | Visit: your local branch.

ACCOUNT SUMMARY

<u>Account Number</u>	<u>Account Description</u>	<u>Closing Balance</u>
100234045	5257340 I57 - MT BARKER TERM DEPOSIT	240,000.00

<u>Posting Date</u>	<u>Effective Date</u>	<u>Transaction Details</u>	<u>Debit</u>	<u>Credit</u>	<u>Balance</u>
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INTEREST SUMMARY

<u>Account</u>	<u>Year To Date Interest</u>	<u>General Withholding Tax</u>	<u>Overseas Withholding Tax</u>
157	6,840.00	0.00	0.00

Account Number - 100234045

Account Description - 5257340 I57 - MT BARKER TERM DEPOSIT - TFN Quoted

MW AND CA RUSS ATF THE RUSS RETIREMENT F

31 Dec	Opening Balance		240,000.00
23 May	INTEREST #74342 2.85%	6,840.00	246,840.00
23 May	TFR TO 065116 10211168	6,840.00	240,000.00
	To-THE RUSS RETIREMENT FUND Ref-PCU		
	Closing Balance		240,000.00

Interest

Year ending 30 JUN 2023

Account		Interest Earned	Interest Charged	Withholding Tax	
Interest Bearing Accounts					
5257340S1	MW AND CA RUSS ATF THE RUSS RETIREMENT FUND	\$0.00	\$0.00	\$0.00	Signatory
5257340I57	MW AND CA RUSS ATF THE RUSS RETIREMENT FUND	\$0.00	\$0.00	\$0.00	Signatory
Totals		\$0.00	\$0.00	\$0.00	

Year ending 30 JUN 2022

Account		Interest Earned	Interest Charged	Withholding Tax	
Interest Bearing Accounts					
5257340S1	MW AND CA RUSS ATF THE RUSS RETIREMENT FUND	\$0.00	\$0.00	\$0.00	Signatory
5257340I57	MW AND CA RUSS ATF THE RUSS RETIREMENT FUND	\$6,840.00	\$0.00	\$0.00	Signatory
Totals		\$6,840.00	\$0.00	\$0.00	

Legend Signatory : An account on which you are a signatory only.

2021/22 Interest / Tax Summary

Account Details	Account Titles	Debit Interest (Paid by you) (\$)	Credit Interest (Earned by you) (\$)	Resident Withholding Tax (\$)	Non-Resident Withholding Tax (\$)
monEsaver Internet Account SAV 03743797	Michael Warrick Russ & Carol Aline Russ	0.00	0.31	0.00	0.00
INV - Negotiated Term INV 123087396	Michael Warrick Russ & Carol Aline Russ	0.00	7,000.00	0.00	0.00
Sub Total		0.00	7,000.31	0.00	0.00
Grand Total		0.00	7,000.31	0.00	0.00

Accounts that are jointly owned will appear on the Statement issued to each owner of the account. For income tax purposes, only your portion of the interest should be treated as income. You should seek your own tax advice if you are not sure what to declare as income for tax purposes. Please note: tax withheld and interest earned on accounts that have been closed during the year are included in the year to date summary.

To be retained by payee for taxation purposes. Wayne Matters - Authorised Officer





001029 046 - 5043

MICHAEL WARRICK RUSS & CAROL ALINE RUSS ATF THE RUSS
 RETIREMENT FUND
 3 THE PARADE
 MARION SA 5043

Your Statement 6 (Page 1 of 9)
 Statement Period 01 Jul 21 - 31 Dec 21
 Member Number 22691691

monEsaver Internet Account

Account Number: 03743797
 Account Holder/s: Michael Warrick Russ & Carol Aline Russ

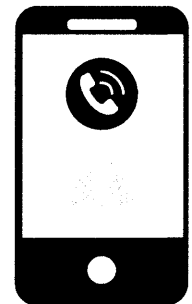
Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jul 21		Opening Balance				\$0.26
31 Dec 21		Closing Balance				\$0.26

Protect yourself from like the Flubot.

The Flubot is malware installed on your phone if you click on a malicious link in an SMS. Once installed, scammers can access your passwords to steal your personal information and money.

Do not click on links or return calls from unfamiliar text messages about missed calls, voicemails or delivery. Delete the message immediately.

Learn more at beyondbank.com.au/flubot



INV - Negotiated Term

Account Number: 123087396
 Account Holder/s: Michael Warrick Russ & Carol Aline Russ
 Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jul 21		Opening Balance				\$250,000.00
31 Dec 21		Closing Balance				\$250,000.00



Your Statement 7 (Page 1 of 3)

Statement Period 01 Jan 22 - 30 Jun 22

Member Number 22691691



001084 046 - 5043
 MICHAEL WARRICK RUSS & CAROL ALINE RUSS ATF THE RUSS
 RETIREMENT FUND
 3 THE PARADE
 MARION SA 5043

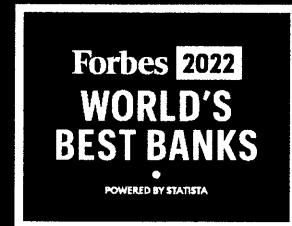
monEsaver Internet Account

Account Number: 03743797
 Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jan 22		Opening Balance				\$0.26
30 May 22	31 May 22	Interest Credit By Transfer			\$7,000.00	\$7,000.26
31 May 22		Interest Credit			\$0.04	\$7,000.30
08 Jun 22		Osko Payment To The Russ Retirement Fund Ta CBA Account 1021116 Ref#779830021		\$7,000.00		\$0.30
30 Jun 22		Interest Credit			\$0.27	\$0.57
30 Jun 22		Closing Balance				\$0.57

You are banking with
 Australia's best.

Thank you for voting for us.



INV - Negotiated Term

Account Number: 123087396
 Account Holder/s: Michael Warrick Russ & Carol Aline Russ
 Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jan 22		Opening Balance				\$250,000.00
30 May 22	31 May 22	Interest Payment By Transfer (\$7,000.00)				
30 Jun 22		Closing Balance				\$250,000.00



Credit Union SA Ltd
 ABN 36 087 651 232
 AFSL/Australian Credit
 Licence: 241066
 BSB: 805 007

Credit Union SA Centre
 Level 3, 400 King William St
 Adelaide SA 5000
 GPO Box 699
 Adelaide SA 5001

Phone: (08) 8202 7777
 Country SA: 1800 018 227
 Fax: (08) 8202 7727


creditunionsa.com.au

For interest Year to Date (YTD) on closed accounts, please refer to your end of financial year statement or eStatement.

Interest Details for The Russ Retirement Fund - MW & CA Russ ATF, 8026682

Date: 29/03/2023

Previous financial year 2021/22
 1 Jul 2021 - 30 Jun 2022

Account	Earned	Paid	Tax
 60 month Term Deposit Annual 147092482	\$7,677.19	-	-
Total	\$7,677.19	-	-



Credit Union SA Ltd
 ABN 36 087 651 232
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 Licence: 241066
 BSB: 805 007

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 Adelaide SA 5000
 GPO Box 699 Adelaide SA 5001

Phone: (08) 8202 7777
 Country SA: 1800 018 227
 Fax: (08) 8202 7727
 creditunionsa.com.au



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The Russ Retirement Fund - MW & CA Russ ATF
 3 The Parade
 MARION SA 5043

31 DEC 2021

MEMBER 8026682

STATEMENT NO. 6

Page 1 of 2

Paper statement changes

Effective 30 November 2021

To help cover the increased costs of postage and production we will be charging members a fee of **\$2.00** to receive paper statements.

Avoid this fee by switching to eStatements. Find out more at: creditunionsa.com.au/changes-to-our-service-fees

Statement of Accounts

Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
147092482	60 month Term Deposit Annual	264,730.68	264,730.68

Account Details

Account 147092482 (60 month Term Deposit Annual) Maturity Date 15 MAY 2024
 The Russ Retirement Fund - MW & CA Russ

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01JUL2021		OPENING BALANCE			264,730.68
31DEC2021		CURRENT BALANCE			264,730.68

Please check all entries promptly and advise us of any discrepancies. Retain this statement for future reference.

For further information on our products or on resolving problems or disputes please contact us.

You hold one member share in the Credit Union in relation to the membership to which this statement relates. You jointly hold that share if the membership is joint.

If you request to withdraw part or all of your term investment funds prior to the maturity date fees may apply. For further information please contact us.



Credit Union SA Ltd
 ABN 36 087 651 232
 AFSL/Australian Credit
 Licence: 241066
 BSB: 805 007

Credit Union SA Centre
 400 King William Street
 Adelaide SA 5000
 GPO Box 699 Adelaide SA 5001

Phone: (08) 8202 7777
 Country SA: 1800 018 227
 Fax: (08) 8202 7727
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30 JUN 2022



000000 046 - 5043

The Russ Retirement Fund - MW & CA Russ ATF
 3 The Parade
 MARION SA 5043

MEMBER 8026682

STATEMENT NO. 7

Page 1 of 3

Statement of Accounts

Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
147092482	60 month Term Deposit Annual	264,730.68	272,407.87

Account Details

Account 147092482 (60 month Term Deposit Annual) Maturity Date 15 MAY 2024 The Russ Retirement Fund - MW & CA Russ

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01JAN2022		OPENING BALANCE			264,730.68
14MAY 2022	15MAY 2022	Interest Credit		7,677.19	272,407.87
30JUN2022		CURRENT BALANCE			272,407.87

Please check all entries promptly and advise us of any discrepancies.
 Retain this statement for future reference.

For further information on our products or on resolving problems or disputes please contact us.

You hold one member share in the Credit Union in relation to the membership to which this statement relates. You jointly hold that share if the membership is joint.

This statement mailing contains specific member information which we are obliged by law to supply to each member by separate mail.

If you request to withdraw part or all of your term investment funds prior to the maturity date fees may apply. For further information please contact us.

TRRF 5 yr TD exp17/07/25

06 5116 50124173

Available	Balance
N/A	+ \$273,264.93

Date	Transaction details	Amount	Total
✘ 17 Jul 2021	Credit Interest	+ \$2,839.47	+ \$273,264.93
17 Jul 2020	Credit Interest	+ \$6,999.90	+ \$270,425.46

There are no more transactions to display.



046

THE TRUSTEES
THE RUSS RETIREMENT FUND
3 THE PARADE
MARION SA 5043

Date printed	30 June 2022
Term Deposit number	06 5116 50124173
Investment balance	\$273,264.93
Investment term	60 months
At an interest rate of	1.05% p.a.
Invested on	17 July 2020
To mature on	17 July 2025
Interest option	Compound Annually

Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2022. Please keep a record of this information for taxation purposes.

Account name	MICHAEL WARRICK RUSS AND CAROL ALINE RUSS AS TRUSTEES FOR THE THE RUSS RETIREMENT FUND
Investment balance at start of the reporting period 1 July 2021	\$270,425.46
Total interest paid for the financial year ending 30 June 2022	\$2,839.47

Things you should know

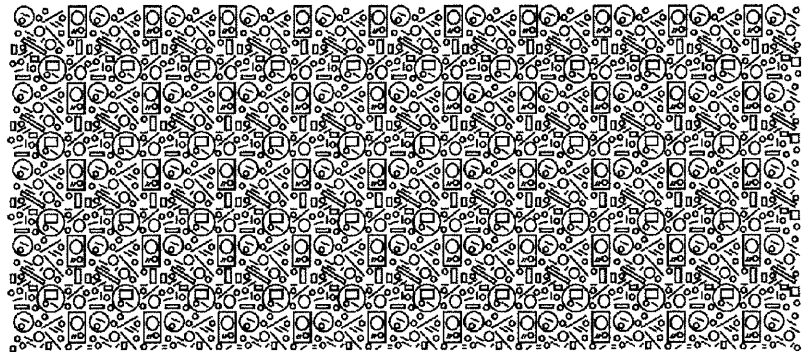
If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

**We are required to provide an account statement for this Term Deposit.
The account statement covering the previous financial year is on the following page.**





Account statement for the financial year ending 30 June 2022

Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.

The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$270,425.46
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$6,999.90			
17 Jul	Credit Interest		\$2,839.47	\$273,264.93 CR
30 Jun	CLOSING BALANCE			\$273,264.93

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it. You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am – 5pm, AEST



Term Deposit Account Statement
Statement Period 01/02/2021 - 31/07/2021

01/08/2021



046

CAROL ALINE RUSS & MICHAEL W RUSS
3 THE PARADE
MARION SA 5043

Deposit Name:
MRS CAROL ALINE RUSS & MR MICHAEL W RUSS

Statement of your Term Deposit(s) with a term of more than 6 months.

Term Deposit Account No. 035-621 276149					
Account designator: ATF THE RUSS RETIREMENT FUND					
Deposit date	25/05/2021	Maturity date ¹	24/05/2022	Term	11 Months 29 Days
Opening balance	Interest frequency	Interest rate	Gross interest ²	Withholding tax ³	Closing balance ⁴
\$450,000.00	At Maturity	0.54 %	\$0.00	\$0.00	\$450,000.00

Things you should know.

1. The date shown is the date the term deposit matures unless it is withdrawn early.
2. Gross interest is the interest paid, excluding any withholding tax deductions, on your term deposit during this statement period. Any adjustments to interest due to an early withdrawal will be reflected in the amount shown. The net interest paid to you is the Gross interest less any withholding tax deductions on your term deposit during the statement period.
3. Withholding tax may be deducted if your Tax File Number (TFN) or Australian Business Number (ABN) has not been supplied or if you are classified as non-resident.
4. The Closing balance is the balance of your account on the last day of this statement period.

Westpac Banking Corporation

ABN 53 007 457 141

Duplicate Statement

Term Deposit Repayment Advice

CAROL ALINE RUSS & MICHAEL W RUSS
3 THE PARADE
MARION SA 5043

Branch Name and Address
VICTOR HARBOR
27 OCEAN STREET
VICTOR HARBOR SA 5211

24 May 2022

BSB and Account number
035-621 27-6149

Deposit name
MRS CAROL ALINE RUSS & MR MICHAEL W RUSS
ATF THE RUSS RETIREMENT FUND

Customer ID
CUST ID CAROL ALINE RUSS
CUST ID MICHAEL W RUSS

We confirm repayment of your Term Deposit:

Principal	\$450,000.00	Interest Frequency	At Maturity
Repayment Date	25 May 2021	Gross Interest	+ \$2,423.34
Maturity Date	24 May 2022	Early Termination Fee	+ \$0.00
Repayment Date	24 May 2022	Withholding Tax	- \$0.00
Interest Rate	0.54% pa		

Other information:

The principal of \$450,000.00 and the interest of \$2,423.34 from this deposit was paid to account 035621 262943 at the WESTPAC VICTOR HARBOR BRANCH.

Your notice continues on the next page...



[Back](#)

Interest and tax summary

This summary may not display all accounts held by you. See [Things you should know](#) for details.

2022/2023 (Current)

2021/2022

2020/2021

Account	Interest received	Interest paid	Withholding tax	ABN/Tax file number ⓘ
MW and CA Russ Retired Account 735-621 589302 Joint account	\$54.87	n/a	\$0.00	Provided
Carol eSaver Account 035-621 261393	\$5.08	n/a	\$0.00	Provided
* TRRF DIY SuperWorkingAcc262935 035-621 262935 Joint account	\$0.12	n/a	\$0.00	Provided
* TRRF eSaver 262943 035-621 262943 Joint account	\$157.48	n/a	\$0.00	Provided
Total	\$217.55	\$0.00	\$0.00	

Things you should know

1. Interest and tax summary is available for eligible accounts accessible to you in Online Banking. This summary may not include all your accounts within the Westpac Group. Third-party accounts are accounts you have been authorised to view by the Account holders. The information displayed relates to the Account holders' account. Amounts are displayed for the financial year indicated from 1 July to 30 June (inclusive).
2. Accounts not eligible for this summary include, but are not limited to: credit cards, passbook accounts, closed joint accounts, some loan products and accounts held with other financial institutions. You should refer to statements issued for these or other ineligible products for details.
3. Some accounts may display a zero balance if the amounts and totals are not accessible or available in Online Banking.
4. If interest has been prepaid on an account, it will not be shown in the heading "Interest paid". For such an account, you should refer to statements issued for the relevant financial year, to calculate your total interest paid.

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Interest & tax summary

Here's a summary of the interest earned and charged on your accounts.

This financial year (22-23)

Last financial year (21-22)

Previous financial years, go to statements

Personal accounts			Download
Accounts	Interest earned	Interest charged	TFN withholding tax
Carol NetBank Saver 06 5116 1019 0459	+ \$1.10	-	- TFN provided
* TheRussRetirementDIYInvAc 06 5116 1021 1168	+ \$11.00	-	\$0.00 Add TFN
MW&CARussEBAYaccount 06 5126 1027 3718 (Joint)	-	-	- TFN provided
MW&CARussStreamlineAcct 06 5132 1000 9613 (Joint)	-	-	- TFN provided
* TRRF 5 yr TD exp17/07/25 06 5116 50124173	+ \$2,839.47	-	\$0.00 Add TFN
Total	+ \$2,851.57	\$0.00	\$0.00

It's your responsibility to report correct information for your tax return. Speak to an accountant if you need advice.

- Accounts not linked to NetBank and/or stopped accounts and some closed accounts are not included
- For joint accounts, the amount shown is the total interest earned or paid on that account
- For joint accounts, both parties need to add a TFN, exemption or ABN as interest may be withheld
- Some accrued interest from this financial year may not yet have been credited or debited to your account
- We don't include interest charged on an overdraft or overdrawn account in this table
- Foreign currency accounts and some loan accounts such as Viridian Line of Credit, Equity Unlock Loan for Seniors, Commonwealth Portfolio Loan (CPL) Business, CPL Premium, CALIA+ or Business Line of Credit accounts aren't included.