



Statement Period

03 December 2021 - 31 December 2021

## Westpac DIY Super Working Account

Account Name

VI FAMILY SMSF PTY LTD ATF VI  
FAMILY SELF MANAGED SUPER FUND

Customer ID

2192 4355 VI FAMILY SMSF PTY LTD

BSB

035-082

Account Number

186 346

Opening Balance \$0.00

Total Credits + \$58,000.00

Total Debits - \$57,981.24

Closing Balance + \$18.76

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
03 Dec 2021	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
03 Dec 2021	0.02 %

## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
03/12/21	STATEMENT OPENING BALANCE			0.00
08/12/21	Deposit-Osko Payment 2318254 Vladimir Kilbin test from personal to business		57,000.00	57,000.00
08/12/21	Withdrawal-Osko Payment 1629086 Marino Lawyers (Fnq) Pty Ltd Deposit for property 7A Savaii Clos Deposit as per contract	57,000.00		0.00
17/12/21	Deposit-Osko Payment 2144475 Vladimir Kilbin test from personal to business test		1,000.00	1,000.00
20/12/21	Withdrawal-Osko Payment 1058658 Northern Building Inspection 7 Savaii Close, Palm Cove 4879 Invoice 00008552	590.00		410.00
29/12/21	Withdrawal-Osko Payment 1174035 Lead Legal Services Pty Ltd Lead Conveyancing B-Eg-Kil01-01223 28 Dec 2021	391.24		18.76
31/12/21	CLOSING BALANCE			18.76



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## Westpac DIY Super Working Account

Statement Period

31 December 2021 - 31 January 2022

Account Name

VI FAMILY SMSF PTY LTD ATF VI  
FAMILY SELF MANAGED SUPER FUND

Customer ID

2192 4355 VI FAMILY SMSF PTY LTD

BSB

035-082

Account Number

186 346

Opening Balance + \$18.76

Total Credits + \$542,970.23

Total Debits - \$536,926.61

Closing Balance + \$6,062.38

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

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
03 Dec 2021	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
03 Dec 2021	0.02 %

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/21	STATEMENT OPENING BALANCE			18.76
04/01/22	Deposit-Osko Payment 2353815 Vladimir Kilbin test transfer test transfer 03 Jan 2022		1,000.00	1,018.76
04/01/22	Deposit-Osko Payment 2386792 Vladimir Kilbin for savaii for savaii 03 Jan 2022		240,000.00	241,018.76
11/01/22	Deposit-Osko Payment 2764195 Vladimir Kilbin from personal to Vi Family Smsf to Vi Family Smsf		230,000.00	471,018.76
12/01/22	Deposit-Osko Payment 2007530 Vladimir Kilbin for Savaii for Savaii		70,000.00	541,018.76
12/01/22	Withdrawal Cash Blackwood SA	515,000.00		26,018.76
13/01/22	Withdrawal-Osko Payment 1791567 Lead Legal Services Pty Ltd B-Eg-Kil01-01223 B-Eg-Kil01-01223	21,926.61		4,092.15
17/01/22	Deposit Cairns,63-65 Lake Street QLD		1,969.61	6,061.76



## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/22	Interest Paid		0.62	6,062.38
31/01/22	<b>CLOSING BALANCE</b>			<b>6,062.38</b>

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Statement Period  
31 January 2022 - 28 February 2022

## Westpac DIY Super Working Account

Account Name  
VI FAMILY SMSF PTY LTD ATF VI  
FAMILY SELF MANAGED SUPER FUND

Customer ID  
2192 4355 VI FAMILY SMSF PTY LTD

BSB Account Number  
035-082 186 346

Opening Balance	+ \$6,062.38
Total Credits	+ \$0.03
Total Debits	- \$4,562.02
Closing Balance	+ \$1,500.39

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
03 Dec 2021	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
03 Dec 2021	0.02 %

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/01/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>6,062.38</b>
18/02/22	Withdrawal-Osko Payment 1230508 Kilbin and Atenova test from Vi Family test transfer	1.00		6,061.38
18/02/22	Withdrawal-Osko Payment 1265971 Kilbin and Atenova Aami Landlord Insurance - Savaii CI Aami Landlord Insurance	3,100.00		2,961.38
18/02/22	Withdrawal Online 0755021 Bpay Cairns Reg Half Yearly Rate	1,416.69		1,544.69
18/02/22	Withdrawal Online 8174789 Bpay Cairns Wat Water usage	44.33		1,500.36
28/02/22	Interest Paid		0.03	1,500.39
<b>28/02/22</b>	<b>CLOSING BALANCE</b>			<b>1,500.39</b>



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Statement Period  
28 February 2022 - 31 March 2022

## Westpac DIY Super Working Account

Account Name  
VI FAMILY SMSF PTY LTD ATF VI  
FAMILY SELF MANAGED SUPER FUND

Customer ID  
2192 4355 VI FAMILY SMSF PTY LTD

BSB Account Number  
035-082 186 346

Opening Balance	+ \$1,500.39
Total Credits	+ \$0.01
Total Debits	- \$0.00
Closing Balance	+ \$1,500.40

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

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
03 Dec 2021	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
03 Dec 2021	0.02 %

### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/22	STATEMENT OPENING BALANCE			1,500.39
31/03/22	Interest Paid		0.01	1,500.40
31/03/22	CLOSING BALANCE			1,500.40

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Statement Period  
31 March 2022 - 29 April 2022

## Westpac DIY Super Working Account

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VI FAMILY SMSF PTY LTD ATF VI  
FAMILY SELF MANAGED SUPER FUND

Customer ID  
2192 4355 VI FAMILY SMSF PTY LTD

BSB Account Number  
035-082 186 346

Opening Balance	+ \$1,500.40
Total Credits	+ \$0.01
Total Debits	- \$0.00
Closing Balance	+ \$1,500.41

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

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Effective Date	Over \$499999			
03 Dec 2021	0.02 %			

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31/03/22	STATEMENT OPENING BALANCE			1,500.40
29/04/22	Interest Paid		0.01	1,500.41
29/04/22	CLOSING BALANCE			1,500.41

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
29 April 2022 - 31 May 2022

## Westpac DIY Super Working Account

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VI FAMILY SMSF PTY LTD ATF VI  
FAMILY SELF MANAGED SUPER FUND

Customer ID  
2192 4355 VI FAMILY SMSF PTY LTD

BSB Account Number  
035-082 186 346

Opening Balance	+ \$1,500.41
Total Credits	+ \$0.01
Total Debits	- \$629.00
Closing Balance	+ \$871.42

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

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
03 Dec 2021	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
03 Dec 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
29/04/22	STATEMENT OPENING BALANCE			1,500.41
17/05/22	Withdrawal-Osko Payment 1845381 Washington Brown Depreciation Pty 119530 for 7A Savai'i Close Palm Co 119530	629.00		871.41
31/05/22	Interest Paid		0.01	871.42
31/05/22	CLOSING BALANCE			871.42

### CONVENIENCE AT YOUR FINGERTIPS

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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 9155 7700 from overseas.

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

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

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

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

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

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

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

### **Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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



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Find out about Online Banking  
at [westpac.com.au/westpaclive](https://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](https://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
31 May 2022 - 30 June 2022

## Westpac DIY Super Working Account

Account Name  
VI FAMILY SMSF PTY LTD ATF VI  
FAMILY SELF MANAGED SUPER FUND

Customer ID  
2192 4355 VI FAMILY SMSF PTY LTD

BSB Account Number  
035-082 186 346

Opening Balance	+ \$871.42
Total Credits	+ \$3,426.55
Total Debits	- \$114.40
Closing Balance	+ \$4,183.57

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

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
03 Dec 2021	0.01 %	0.01 %	0.01 %	0.01 %

  

Effective Date	Over \$499999
03 Dec 2021	0.02 %

### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/22	STATEMENT OPENING BALANCE			871.42
01/06/22	Deposit Belle Property C 7 Savaii CI Palm C		1,827.43	2,698.85
17/06/22	Withdrawal Online 7460981 Bpay Cairns Wat	114.40		2,584.45
30/06/22	Interest Paid		0.02	2,584.47
30/06/22	Deposit Belle Property C 7 Savaii CI Palm C		1,599.10	4,183.57
30/06/22	CLOSING BALANCE			4,183.57

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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](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

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**THANK YOU FOR BANKING WITH WESTPAC**