

Statement Period
10 June 2021 - 09 July 2021

Westpac Business One Flexi

Account Name
NORMAN VIVIAN PTY LTD
SUPERANNUATION FUND

Customer ID
0222 0616 NORMAN VIVIAN PTY LTD

BSB	Account Number
033-115	127 918

Opening Balance	+ \$2,639.84
Total Credits	+ \$5,410.00
Total Debits	- \$5,831.98
Closing Balance	+ \$2,217.86

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
10/06/21	STATEMENT OPENING BALANCE			2,639.84
14/06/21	Deposit Online 2453221 Tfr Westpac Bus Lm to Superfund		1,220.00	3,859.84
15/06/21	Withdrawal/Cheque 200542	1,785.00		2,074.84
23/06/21	Withdrawal Online 0415752 Bpay Anz Cards Gordon M Heathcote	391.48		1,683.36
24/06/21	Deposit Online 2432059 Tfr Westpac Bus Nv to Sf		1,485.00	3,168.36
28/06/21	Deposit Online 2484327 Tfr Westpac Bus Lm to Superfund		1,220.00	4,388.36
28/06/21	Withdrawal/Cheque 200543	1,785.00		2,603.36
29/06/21	Withdrawal Online 7538337 Bpay Tax Office Norman Vivianp/L	1,865.00		738.36
01/07/21	Transaction Fee	5.50		732.86



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
08/07/21	Deposit Online 2410068 Tfr Westpac Bus Nv to Sf		1,485.00	2,217.86
09/07/21	CLOSING BALANCE			2,217.86

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TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 033-115 12-7918

01 JUL 2021

		Volume	Unit Price	Fee
Total	Electronic Credits	5	\$0.50	\$2.50
\$5.50	Electronic Debits	2	\$0.50	\$1.00
	Cheques Written	2	\$1.00	\$2.00



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.

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.

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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

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/

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THANK YOU FOR BANKING WITH WESTPAC



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

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Westpac Business One Flexi

THE SECRETARY
NORMAN VIVIAN PTY LTD
PO BOX 193
NORTHBRIDGE NSW 1560

(033-115/3115)
ACCOUNT NO.
12-7918 ✓

*

BRAESIDE VIC

ACCOUNT NAME
NORMAN VIVIAN PTY LTD
SUPERANNUATION FUND

CUSTOMER NUMBER
02220616 NORMAN VIVIAN PTY LTD

ACCOUNT ENQUIRIES
Call Westpac Telephone Banking
8am - 8pm 7 days
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$2298.15	\$7100.40	\$6758.71	+ \$2639.84

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 10 MAY 2021 TO 10 JUN 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2021	STATEMENT OPENING BALANCE			2298.15
13MAY	DEPOSIT ONLINE 2686789 TFR Westpac Bus NV to SF		1485.00	3783.15
17MAY	DEPOSIT ONLINE 2541304 TFR Westpac Bus LM to SuperFund		1220.00	5003.15
17MAY	WITHDRAWAL/CHEQUE 200540	1785.00		3218.15
21MAY	WITHDRAWAL ONLINE 7010246 BPAY WESTPAC CA GORDON HEATHCOTE	518.50		2699.65
24MAY	WITHDRAWAL-OSKO PAYMENT 1926499 ACCURIUM P/L NORMAN VIVIAN P/L SUPER FUND 123193179 22 MAY 2021	132.00		2567.65

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Westpac Business One Flexi

033-115 12-7918

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 10 MAY 2021 TO 10 JUN 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
24MAY	WITHDRAWAL ONLINE			
	7906341 BPAY ANZ CARDS			
	GORDON M HEATHCOTE	2531.21		36.44
27MAY	DEPOSIT ONLINE 2608896			
	TFR Westpac Bus			
	NV to SF		1485.00	1521.44
31MAY	DEPOSIT ONLINE 2494287			
	TFR Westpac Bus			
	LM to SuperFund		1220.00	2741.44
31MAY	WITHDRAWAL/CHEQUE 200541	1785.00		956.44
01JUN	TRANSACTION FEE	7.00		949.44
10JUN	DEPOSIT ONLINE 2682762			
	TFR Westpac Bus			
	NV to SF		1485.00	2434.44
10JUN	DEPOSIT ATO			
	ATO005000014554453		205.40	2639.84
10JUN	CLOSING BALANCE			2639.84

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Westpac Business One Flexi

033-115 12-7918

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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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Westpac Business One Flexi

033-115 12-7918

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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/

OTHER INFORMATION ABOUT YOUR ACCOUNT

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Westpac Business One Flexi

033-115 12-7918

Transaction Fee Summary

Fee charged on 01 JUN 2021 to account 033-115 12-7918.
 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	5	\$0.50	\$2.50
Electronic Debits	3	\$0.50	\$1.50
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	3	\$1.00	\$3.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
Total	11		\$7.00

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 %

CONVENIENCE AT YOUR FINGERTIPS
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PLEASE CHECK ALL ENTRIES ON THIS STATEMENT AND PROMPTLY
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THANK YOU FOR BANKING WITH WESTPAC

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Westpac Banking Corporation ABN 33 007 457 141.

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Westpac Business One Flexi

THE SECRETARY
 NORMAN VIVIAN PTY LTD
 PO BOX 193
 NORTHBRIDGE NSW 1560

(033-115/3115)
 ACCOUNT NO.
 12-7918

*

BRAESIDE VIC

ACCOUNT NAME
 NORMAN VIVIAN PTY LTD
 SUPERANNUATION FUND

CUSTOMER NUMBER
 02220616 NORMAN VIVIAN PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$1453.46	\$5410.00	\$4565.31	+ \$2298.15

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 09 APR 2021 TO 10 MAY 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2021	STATEMENT OPENING BALANCE			1453.46
15APR	DEPOSIT ONLINE 2772308			
	TFR Westpac Bus			
	NV to SF		1485.00	2938.46
19APR	DEPOSIT ONLINE 2467005			
	TFR Westpac Bus			
	LM to SuperFund		1220.00	4158.46
19APR	WITHDRAWAL ONLINE			
	6081763 BPAY AMERICAN E			
	GORDON M HEATHCOTE	234.00		3924.46
19APR	WITHDRAWAL/CHEQUE 200538	1785.00		2139.46
27APR	WITHDRAWAL ONLINE			
	1000433 BPAY WESTPAC CA			
	GORDON HEATHCOTE	367.74		1771.72

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Westpac Business One Flexi

033-115 12-7918

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 09 APR 2021 TO 10 MAY 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
27APR	WITHDRAWAL ONLINE 7592856 BPAY ANZ CARDS GORDON M HEATHCOTE	387.07		1384.65
29APR	DEPOSIT ONLINE 2686588 TFR Westpac Bus NV to SF		1485.00	2869.65
03MAY	DEPOSIT ONLINE 2535098 TFR Westpac Bus LM to SuperFund		1220.00	4089.65
03MAY	TRANSACTION FEE	6.50		4083.15
03MAY	WITHDRAWAL/CHEQUE 200539	1785.00		2298.15
10MAY	CLOSING BALANCE			2298.15

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033-115 12-7918

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Westpac Business One Flexi

033-115 12-7918

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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/

OTHER INFORMATION ABOUT YOUR ACCOUNT

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Westpac Business One Flexi

033-115 12-7918

Transaction Fee Summary

Fee charged on 03 MAY 2021 to account 033-115 12-7918.
 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	5	\$0.50	\$2.50
Electronic Debits	4	\$0.50	\$2.00
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	2	\$1.00	\$2.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
Total	11		\$6.50

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 %

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Westpac Business One Flexi

THE SECRETARY
NORMAN VIVIAN PTY LTD
PO BOX 193
NORTHBRIDGE NSW 1560

(033-115/3115)
ACCOUNT NO.
12-7918

*

BRAESIDE VIC

ACCOUNT NAME
NORMAN VIVIAN PTY LTD
SUPERANNUATION FUND

CUSTOMER NUMBER
02220616 NORMAN VIVIAN PTY LTD

ACCOUNT ENQUIRIES
Call Westpac Telephone Banking
8am - 8pm 7 days
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$2017.91	\$5411.00	\$5975.45	+ \$1453.46

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 10 MAR 2021 TO 09 APR 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2021	STATEMENT OPENING BALANCE			2017.91
18MAR	DEPOSIT ONLINE 2401285 TFR Westpac Bus NV to SF		1485.00	3502.91
18MAR	WITHDRAWAL ONLINE 1962165 BPAY AMERICAN E GORDON M HEATHCOTE	334.45		3168.46
22MAR	DEPOSIT ONLINE 2534542 TFR Westpac Bus LM to SuperFund		1220.00	4388.46
22MAR	WITHDRAWAL/CHEQUE 200536	1785.00		2603.46
24MAR	WITHDRAWAL ONLINE 0757049 BPAY WESTPAC CA GORDON HEATHCOTE	200.00		2403.46
30MAR	DEPOSIT Business Banking FEE REFUND		1.00	2404.46

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Westpac Business One Flexi

033-115 12-7918

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 10 MAR 2021 TO 09 APR 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
01APR	DEPOSIT ONLINE 2488081 TFR Westpac Bus NV to SF		1485.00	3889.46
01APR	TRANSACTION FEE	6.00		3883.46
01APR	WITHDRAWAL ONLINE 7808146 BPAY TAX OFFICE QUARTERLY PAYG	1865.00		2018.46
01APR	WITHDRAWAL/CHEQUE 200537	1785.00		233.46
06APR	DEPOSIT ONLINE 2448310 TFR Westpac Bus LM to SuperFund		1220.00	1453.46
09APR	CLOSING BALANCE			1453.46

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Westpac Business One Flexi

033-115 12-7918

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Westpac Business One Flexi

033-115 12-7918

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OTHER INFORMATION ABOUT YOUR ACCOUNT

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Westpac Business One Flexi

033-115 12-7918

Transaction Fee Summary

Fee charged on 01 APR 2021 to account 033-115 12-7918.
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	5	\$0.50	\$2.50
Electronic Debits	3	\$0.50	\$1.50
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	2	\$1.00	\$2.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
Total	10		\$6.00

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 %

CONVENIENCE AT YOUR FINGERTIPS
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account balances and much more

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TRANSACTION.

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Westpac Banking Corporation ABN 33 007 457 141.

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Westpac Business One Flexi

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 NORMAN VIVIAN PTY LTD
 PO BOX 193
 NORTHBRIDGE NSW 1560

(033-115/3115)
 ACCOUNT NO.
 12-7918

*

BRAESIDE VIC

ACCOUNT NAME
 NORMAN VIVIAN PTY LTD
 SUPERANNUATION FUND

CUSTOMER NUMBER
 02220616 NORMAN VIVIAN PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$1681.91	\$5410.00	\$5074.00	+ \$2017.91

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 10 FEB 2021 TO 10 MAR 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2021	STATEMENT OPENING BALANCE			1681.91
17FEB	WITHDRAWAL/CHEQUE 200534	1285.00		396.91
18FEB	DEPOSIT ONLINE 2576332			
	TFR Westpac Bus			
	NV to SF		1485.00	1881.91
22FEB	DEPOSIT ONLINE 2452491			
	TFR Westpac Bus			
	LM to SuperFund		1220.00	3101.91
01MAR	TRANSACTION FEE	4.00		3097.91
02MAR	WITHDRAWAL ONLINE			
	3678462 BPAY ANZ CARDS			
	GORDON M HEATHCOTE	2000.00		1097.91
04MAR	DEPOSIT ONLINE 2667732			
	TFR Westpac Bus			
	NV to SF		1485.00	2582.91
05MAR	WITHDRAWAL/CHEQUE 200535	1785.00		797.91

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Westpac Business One Flexi

033-115 12-7918

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 10 FEB 2021 TO 10 MAR 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
08MAR	DEPOSIT ONLINE 2561056			
	TFR Westpac Bus			
	LM to SuperFund		1220.00	2017.91
10MAR	CLOSING BALANCE			2017.91

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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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Westpac Business One Flexi

033-115 12-7918

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/

OTHER INFORMATION ABOUT YOUR ACCOUNT

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Westpac Business One Flexi

033-115 12-7918

Transaction Fee Summary

Fee charged on 01 MAR 2021 to account 033-115 12-7918.
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	4	\$0.50	\$2.00
Electronic Debits	0	\$0.50	\$0.00
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	2	\$1.00	\$2.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
Total	6		\$4.00

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 %

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THANK YOU FOR BANKING WITH WESTPAC

STATEMENT NO. 235 PAGE 4 OF 4



Westpac Banking Corporation ABN 33 007 457 141.

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Westpac Business One Flexi

THE SECRETARY
 NORMAN VIVIAN PTY LTD
 PO BOX 193
 NORTHBRIDGE NSW 1560

(033-115/3115)
 ACCOUNT NO.
 12-7918

*

BRAESIDE VIC

ACCOUNT NAME
 NORMAN VIVIAN PTY LTD
 SUPERANNUATION FUND

CUSTOMER NUMBER
 02220616 NORMAN VIVIAN PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$1909.41	\$6630.00	\$6857.50	+ \$1681.91

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 08 JAN 2021 TO 10 FEB 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2021	STATEMENT OPENING BALANCE			1909.41
11JAN	DEPOSIT ONLINE 2562661 TFR Westpac Bus LM to SuperFund		1220.00	3129.41
11JAN	WITHDRAWAL/CHEQUE 200531	1785.00		1344.41
12JAN	WITHDRAWAL-OSKO PAYMENT 1861591 Dude Lawn & Garden care Pty Ltd GORDON HEATHCOTE GORDON HEATHCOTE INV- 2688	132.00		1212.41
21JAN	DEPOSIT ONLINE 2502892 TFR Westpac Bus NV to SF		1485.00	2697.41
25JAN	DEPOSIT ONLINE 2424988 TFR Westpac Bus LM to SuperFund		1220.00	3917.41

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Westpac Business One Flexi

033-115 12-7918

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 08 JAN 2021 TO 10 FEB 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
25JAN	WITHDRAWAL/CHEQUE 200532	1285.00		2632.41
28JAN	WITHDRAWAL ONLINE 9003857 BPAY ANZ CARDS GORDON M HEATHCOTE	500.00		2132.41
28JAN	WITHDRAWAL ONLINE 9099114 BPAY TAX OFFICE QUARTERLY PAYG	1865.00		267.41
01FEB	TRANSACTION FEE	5.50		261.91
04FEB	DEPOSIT ONLINE 2580328 TFR Westpac Bus NV to SF		1485.00	1746.91
05FEB	WITHDRAWAL/CHEQUE 200533	1285.00		461.91
08FEB	DEPOSIT ONLINE 2566511 TFR Westpac Bus LM to SuperFund		1220.00	1681.91
10FEB	CLOSING BALANCE			1681.91

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Westpac Business One Flexi

033-115 12-7918

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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Westpac Business One Flexi

033-115 12-7918

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/

OTHER INFORMATION ABOUT YOUR ACCOUNT

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Westpac Business One Flexi

033-115 12-7918

Transaction Fee Summary

Fee charged on 01 FEB 2021 to account 033-115 12-7918.
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	4	\$0.50	\$2.00
Electronic Debits	3	\$0.50	\$1.50
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	2	\$1.00	\$2.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
Total	9		\$5.50

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 %

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THANK YOU FOR BANKING WITH WESTPAC

STATEMENT NO. 234 PAGE 5 OF 5



Westpac Banking Corporation ABN 33 007 457 141.

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Westpac Business One Flexi

THE SECRETARY
 NORMAN VIVIAN PTY LTD
 PO BOX 193
 NORTHBRIDGE NSW 1560

(033-115/3115)
 ACCOUNT NO.
 12-7918

*

BRAESIDE VIC

ACCOUNT NAME
 NORMAN VIVIAN PTY LTD
 SUPERANNUATION FUND

CUSTOMER NUMBER
 02220616 NORMAN VIVIAN PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$3994.91	\$5410.00	\$7495.50	+ \$1909.41

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 10 DEC 2020 TO 08 JAN 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2020	STATEMENT OPENING BALANCE			3994.91
11DEC	WITHDRAWAL/CHEQUE 200529	1785.00		2209.91
14DEC	DEPOSIT ONLINE 2483496			
	TFR Westpac Bus			
	LM to SuperFund		1220.00	3429.91
24DEC	DEPOSIT ONLINE 2462974			
	TFR Westpac Bus			
	NV to SF		1485.00	4914.91
29DEC	DEPOSIT ONLINE 2510144			
	TFR Westpac Bus			
	LM to SuperFund		1220.00	6134.91
29DEC	WITHDRAWAL ONLINE			
	3220124 BPAY ANZ CARDS			
	GORDON M HEATHCOTE	3920.00		2214.91
30DEC	WITHDRAWAL/CHEQUE 200530	1785.00		429.91
2021				

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Westpac Business One Flexi

033-115 12-7918

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 10 DEC 2020 TO 08 JAN 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
04JAN	TRANSACTION FEE	5.50		424.41
07JAN	DEPOSIT ONLINE 2603797			
	TFR Westpac Bus			
	NV to SF		1485.00	1909.41
08JAN	CLOSING BALANCE			1909.41

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OTHER INFORMATION ABOUT YOUR ACCOUNT

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Westpac Business One Flexi

033-115 12-7918

Transaction Fee Summary

Fee charged on 04 JAN 2021 to account 033-115 12-7918.
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	4	\$0.50	\$2.00
Electronic Debits	1	\$0.50	\$0.50
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	3	\$1.00	\$3.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
Total	8		\$5.50

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 %

CONVENIENCE AT YOUR FINGERTIPS
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THANK YOU FOR BANKING WITH WESTPAC

STATEMENT NO. 233 PAGE 3 OF 3



Westpac Banking Corporation ABN 33 007 457 141.

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Westpac Business One Flexi

THE SECRETARY
 NORMAN VIVIAN PTY LTD
 PO BOX 193
 NORTHBRIDGE NSW 1560

(033-115/3115)
 ACCOUNT NO.
 12-7918

*

BRAESIDE VIC

ACCOUNT NAME
 NORMAN VIVIAN PTY LTD
 SUPERANNUATION FUND

CUSTOMER NUMBER
 02220616 NORMAN VIVIAN PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$1417.55	\$6895.00	\$4317.64	+ \$3994.91

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 10 NOV 2020 TO 10 DEC 2020

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2020	STATEMENT OPENING BALANCE			1417.55
12NOV	DEPOSIT ONLINE 2732728 TFR Westpac Bus NV to SF		1485.00	2902.55
13NOV	WITHDRAWAL/CHEQUE 200526	1285.00		1617.55
16NOV	DEPOSIT ONLINE 2709792 TFR Westpac Bus LM to SuperFund		1220.00	2837.55
26NOV	DEPOSIT ONLINE 2493047 TFR Westpac Bus NV to SF		1485.00	4322.55
27NOV	WITHDRAWAL/CHEQUE 200527	1785.00		2537.55
30NOV	DEPOSIT ONLINE 2492967 TFR Westpac Bus LM to SuperFund		1220.00	3757.55

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Westpac Business One Flexi

033-115 12-7918

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 10 NOV 2020 TO 10 DEC 2020

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
30NOV	WITHDRAWAL ONLINE			
	5082372 BPAY ANZ CARDS			
	GORDON M HEATHCOTE	941.64		2815.91
01DEC	TRANSACTION FEE	6.00		2809.91
04DEC	WITHDRAWAL/CHEQUE 200528	300.00		2509.91
10DEC	DEPOSIT ONLINE 2629188			
	TFR Westpac Bus			
	NV to SF		1485.00	3994.91
10DEC	CLOSING BALANCE			3994.91

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Westpac Business One Flexi

033-115 12-7918

OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fee charged on 01 DEC 2020 to account 033-115 12-7918.
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	5	\$0.50	\$2.50
Electronic Debits	1	\$0.50	\$0.50
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	3	\$1.00	\$3.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
Total	9		\$6.00

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 %

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Westpac Business One Flexi

033-115 12-7918

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STATEMENT NO. 232 PAGE 4 OF 4



Westpac Banking Corporation ABN 33 007 457 141.

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Westpac Business One Flexi

THE SECRETARY
 NORMAN VIVIAN PTY LTD
 PO BOX 193
 NORTHBRIDGE NSW 1560

(033-115/3115)
 ACCOUNT NO.
 12-7918

*

BRAESIDE VIC

ACCOUNT NAME
 NORMAN VIVIAN PTY LTD
 SUPERANNUATION FUND

CUSTOMER NUMBER
 02220616 NORMAN VIVIAN PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$1667.89	\$5410.01	\$5660.35	+ \$1417.55

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 09 OCT 2020 TO 10 NOV 2020

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2020	STATEMENT OPENING BALANCE			1667.89
15OCT	DEPOSIT ONLINE 2578464 TFR Westpac Bus NV to SF		1485.00	3152.89
19OCT	DEPOSIT ONLINE 2446636 TFR Westpac Bus LM to SuperFund		1220.00	4372.89
19OCT	WITHDRAWAL/CHEQUE 200524	1285.00		3087.89
21OCT	WITHDRAWAL ONLINE 9112867 BPAY AMERICAN E GORDON M HEATHCOTE	83.85		3004.04
26OCT	WITHDRAWAL ONLINE 0652435 BPAY ANZ CARDS GORDON M HEATHCOTE	2500.00		504.04

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Westpac Business One Flexi

033-115 12-7918

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 09 OCT 2020 TO 10 NOV 2020

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
29OCT	DEPOSIT ONLINE 2644063			
	TFR Westpac Bus			
	NV to SF		1485.00	1989.04
30OCT	INTEREST PAID		0.01	1989.05
02NOV	DEPOSIT ONLINE 2531348			
	TFR Westpac Bus			
	LM to SuperFund		1220.00	3209.05
02NOV	TRANSACTION FEE	6.50		3202.55
02NOV	WITHDRAWAL/CHEQUE 200525	1285.00		1917.55
03NOV	WITHDRAWAL-OSKO PAYMENT			
	1061466 ST. DUNSTAN			
	FAREWELL GIFT FOR REV.			
	ROBERTA	500.00		1417.55
10NOV	CLOSING BALANCE			1417.55

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Westpac Business One Flexi

033-115 12-7918

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OTHER INFORMATION ABOUT YOUR ACCOUNT

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Westpac Business One Flexi

033-115 12-7918

Transaction Fee Summary

Fee charged on 02 NOV 2020 to account 033-115 12-7918.
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	5	\$0.50	\$2.50
Electronic Debits	2	\$0.50	\$1.00
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	3	\$1.00	\$3.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
Total	10		\$6.50

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 %

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 %

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THANK YOU FOR BANKING WITH WESTPAC

STATEMENT NO. 231 PAGE 4 OF 4



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

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Westpac Business One Flexi

THE SECRETARY
NORMAN VIVIAN PTY LTD
PO BOX 193
NORTHBIDGE NSW 1560

(033-115/3115)
ACCOUNT NO.
12-7918

*

BRAESIDE VIC

ACCOUNT NAME
NORMAN VIVIAN PTY LTD
SUPERANNUATION FUND

CUSTOMER NUMBER
02220616 NORMAN VIVIAN PTY LTD

ACCOUNT ENQUIRIES
Call Westpac Telephone Banking
8am - 8pm 7 days
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$2339.50	\$5410.02	\$6081.63	+ \$1667.89

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 10 SEP 2020 TO 09 OCT 2020

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2020	STATEMENT OPENING BALANCE			2339.50
17SEP	DEPOSIT ONLINE 2599952 TFR Westpac Bus NV to SF		1485.00	3824.50
18SEP	WITHDRAWAL/CHEQUE 200521	1285.00		2539.50
21SEP	DEPOSIT ONLINE 2532462 TFR Westpac Bus LM to SuperFund		1220.00	3759.50
28SEP	WITHDRAWAL ONLINE 0443099 BPAY WESTPAC CA GORDON HEATHCOTE	200.00		3559.50
28SEP	WITHDRAWAL ONLINE 1391727 BPAY TAX OFFICE NORMAN VIVIAN P/L	1865.00		1694.50

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Westpac Business One Flexi

033-115 12-7918

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 10 SEP 2020 TO 09 OCT 2020

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
28SEP	WITHDRAWAL ONLINE			
	4737247 BPAY ANZ CARDS			
	GORDON M HEATHCOTE	1341.13		353.37
30SEP	INTEREST PAID		0.02	353.39
01OCT	DEPOSIT ONLINE 2163210			
	TFR Westpac Bus			
	NV to SF		1485.00	1838.39
01OCT	TRANSACTION FEE	5.50		1832.89
01OCT	WITHDRAWAL/CHEQUE 200522	100.00		1732.89
05OCT	DEPOSIT ONLINE 2416408			
	TFR Westpac Bus			
	LM to SuperFund		1220.00	2952.89
06OCT	WITHDRAWAL/CHEQUE 200523	1285.00		1667.89
09OCT	CLOSING BALANCE			1667.89

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Westpac Business One Flexi

033-115 12-7918

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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

OTHER INFORMATION ABOUT YOUR ACCOUNT

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Westpac Business One Flexi

033-115 12-7918

Transaction Fee Summary

Fee charged on 01 OCT 2020 to account 033-115 12-7918.
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	4	\$0.50	\$2.00
Electronic Debits	3	\$0.50	\$1.50
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	2	\$1.00	\$2.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
Total	9		\$5.50

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 %

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 %

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Westpac Business One Flexi

THE SECRETARY
NORMAN VIVIAN PTY LTD
PO BOX 193
NORTHBRIDGE NSW 1560

(033-115/3115)
ACCOUNT NO.
12-7918

*

BRAESIDE VIC

ACCOUNT NAME
NORMAN VIVIAN PTY LTD
SUPERANNUATION FUND

CUSTOMER NUMBER
02220616 NORMAN VIVIAN PTY LTD

ACCOUNT ENQUIRIES
Call Westpac Telephone Banking
8am - 8pm 7 days
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$1808.49	\$5410.01	\$4879.00	+ \$2339.50

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 10 AUG 2020 TO 10 SEP 2020

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2020	STATEMENT OPENING BALANCE			1808.49
12AUG	WITHDRAWAL/CHEQUE 200518	200.00		1608.49
20AUG	DEPOSIT ONLINE 2651625 TFR Westpac Bus NV to SF		1485.00	3093.49
24AUG	DEPOSIT ONLINE 2572745 TFR Westpac Bus LM to SuperFund		1220.00	4313.49
24AUG	WITHDRAWAL/CHEQUE 200519	1285.00		3028.49
25AUG	WITHDRAWAL ONLINE 6545995 BPAY WESTPAC CA GORDON HEATHCOTE	100.00		2928.49
25AUG	WITHDRAWAL ONLINE 9011839 BPAY ANZ CARDS GORDON M HEATHCOTE	2000.00		928.49
31AUG	INTEREST PAID		0.01	928.50

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Westpac Business One Flexi

033-115 12-7918

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 10 AUG 2020 TO 10 SEP 2020

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
01SEP	TRANSACTION FEE	9.00		919.50
03SEP	DEPOSIT ONLINE 2637948 TFR Westpac Bus NV to SF		1485.00	2404.50
07SEP	DEPOSIT ONLINE 2529582 TFR Westpac Bus LM to SuperFund		1220.00	3624.50
07SEP	WITHDRAWAL/CHEQUE 200520	1285.00		2339.50
10SEP	CLOSING BALANCE			2339.50

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Westpac Business One Flexi

033-115 12-7918

OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fee charged on 01 SEP 2020 to account 033-115 12-7918.
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	4	\$0.50	\$2.00
Electronic Debits	3	\$0.50	\$1.50
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	3	\$1.00	\$3.00
Branch Deposits	1	\$2.50	\$2.50
Branch Withdrawals	0	\$2.50	\$0.00
Total	11		\$9.00

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 %

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 %

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Westpac Business One Flexi

THE SECRETARY
 NORMAN VIVIAN PTY LTD
 PO BOX 193
 NORTHBRIDGE NSW 1560

(033-115/3115)
 ACCOUNT NO.
 12-7918

*

BRAESIDE VIC

ACCOUNT NAME
 NORMAN VIVIAN PTY LTD
 SUPERANNUATION FUND

CUSTOMER NUMBER
 02220616 NORMAN VIVIAN PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$3485.48	\$7130.01	\$8807.00	+ \$1808.49

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 10 JUL 2020 TO 10 AUG 2020

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2020	STATEMENT OPENING BALANCE			3485.48
13JUL	DEPOSIT ONLINE 2574221 TFR Westpac Bus LM to SuperFund		1220.00	4705.48
13JUL	WITHDRAWAL/CHEQUE 200515	1785.00		2920.48
15JUL	WITHDRAWAL ONLINE 1852041 BPAY TAX OFFICE GORDON M HEATHCOTE	449.00		2471.48
15JUL	WITHDRAWAL ONLINE 5062772 BPAY TAX OFFICE QUARTERLY PAYG	1958.00		513.48
20JUL	WITHDRAWAL-OSKO PAYMENT 1259202 ANDREW HEATHCOTE ONE50S PLATES	238.00		275.48

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Westpac Business One Flexi

033-115 12-7918

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 10 JUL 2020 TO 10 AUG 2020

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
23JUL	DEPOSIT ONLINE 2523966 TFR Westpac Bus NV to SF		1485.00	1760.48
27JUL	DEPOSIT ONLINE 2529599 TFR Westpac Bus LM to SuperFund		1220.00	2980.48
27JUL	WITHDRAWAL/CHEQUE 200516 1409316 KL&GM HEATHCOTE	1085.00		1895.48
28JUL	WITHDRAWAL-OSKO PAYMENT 1409316 KL&GM HEATHCOTE	450.00		1445.48
28JUL	WITHDRAWAL ONLINE 3606092 BPAY ANZ CARDS GORDON M HEATHCOTE	1000.00		445.48
28JUL	WITHDRAWAL ONLINE 9237258 BPAY ANZ CARDS KERRIE HEATHCOTE	250.00		195.48
31JUL	INTEREST PAID		0.01	195.49
03AUG	TRANSACTION FEE	7.00		188.49
04AUG	DEPOSIT NORTHBRIDGE NSW		500.00	688.49
06AUG	DEPOSIT ONLINE 2465644 TFR Westpac Bus NV to SF		1485.00	2173.49
06AUG	WITHDRAWAL-OSKO PAYMENT 1296497 ST. DUNSTAN FINAL PAYMENT AS DISCUSSED GORDON HEATHCOTE	500.00		1673.49
07AUG	WITHDRAWAL/CHEQUE 200517 1085.00	1085.00		588.49
10AUG	DEPOSIT ONLINE 2537361 TFR Westpac Bus LM to SuperFund		1220.00	1808.49
10AUG	CLOSING BALANCE			1808.49

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Westpac Business One Flexi

033-115 12-7918

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fee charged on 03 AUG 2020 to account 033-115 12-7918. 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	4	\$0.50	\$2.00
Electronic Debits	6	\$0.50	\$3.00
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	2	\$1.00	\$2.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
Total	12		\$7.00

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Westpac Business One Flexi

033-115 12-7918

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

EFFECTIVE DATE	\$0 TO \$1999	OVER \$1999 TO \$9999	OVER \$9999 TO \$19999	OVER \$19999 TO \$49999
	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
	0.01 %	0.01 %	0.01 %	0.02 %
17 MAR 2020	0.01 %	0.01 %	0.01 %	0.02 %

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Westpac Banking Corporation ABN 33 007 457 141.

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Westpac Business One Flexi

THE SECRETARY
 NORMAN VIVIAN PTY LTD
 PO BOX 193
 NORTHBRIDGE NSW 1560

(033-115/3115)
 ACCOUNT NO.
 12-7918

*

BRAESIDE VIC

ACCOUNT NAME
 NORMAN VIVIAN PTY LTD
 SUPERANNUATION FUND

CUSTOMER NUMBER
 02220616 NORMAN VIVIAN PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$166.98	\$6895.00	\$3576.50	+ \$3485.48

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 10 JUN 2020 TO 10 JUL 2020

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2020	STATEMENT OPENING BALANCE			166.98
11JUN	DEPOSIT ONLINE 2444014 TFR Westpac Bus NV to SF		1485.00	1651.98
15JUN	DEPOSIT ONLINE 2577968 TFR Westpac Bus LM to SuperFund		1220.00	2871.98
15JUN	WITHDRAWAL-OSKO PAYMENT 1398190 KL&GM HEATHCOTE BALANCE GORDONS WAGES	700.00		2171.98
15JUN	WITHDRAWAL/CHEQUE 200513	1085.00		1086.98
25JUN	DEPOSIT ONLINE 2682136 TFR Westpac Bus NV to SF		1485.00	2571.98
25JUN	WITHDRAWAL/CHEQUE 200514	1785.00		786.98

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Westpac Business One Flexi

033-115 12-7918

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 10 JUN 2020 TO 10 JUL 2020

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
29JUN	DEPOSIT ONLINE 2546847			
	TFR Westpac Bus			
	LM to SuperFund		1220.00	2006.98
01JUL	TRANSACTION FEE	6.50		2000.48
09JUL	DEPOSIT ONLINE 2788005			
	TFR Westpac Bus			
	NV to SF		1485.00	3485.48
10JUL	CLOSING BALANCE			3485.48

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OTHER INFORMATION ABOUT YOUR ACCOUNT

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Westpac Business One Flexi

033-115 12-7918

Transaction Fee Summary

Fee charged on 01 JUL 2020 to account 033-115 12-7918.
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	5	\$0.50	\$2.50
Electronic Debits	2	\$0.50	\$1.00
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	3	\$1.00	\$3.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
Total	10		\$6.50

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 %
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 %

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STATEMENT NO. 227 PAGE 3 OF 3

For the purpose of this study, the authors have used a combination of qualitative and quantitative methods. The data was collected from a sample of 100 participants, who were selected through a purposive sampling method. The data was then analyzed using a combination of content analysis and statistical analysis. The results of the study indicate that there is a significant relationship between the variables studied. The findings suggest that the variables studied are interrelated and that the relationship between them is significant. The study also found that the variables studied are interrelated and that the relationship between them is significant. The study also found that the variables studied are interrelated and that the relationship between them is significant.