



Statement Period
28 February 2022 - 31 August 2022

Westpac Business One Flexi

MR G C MILLERS
PO BOX 608
BULIMBA QLD 4171

Account Name
MR GLENN CHRISTOPHER MILLERS
GLENN MILLERS PRIVATE PENSION
FUND

Customer ID
9144 4797 MILLERS, GLENN
CHRISTOPHER

BSB Account Number
034-058 311 755

Opening Balance	+ \$76,639.54
Total Credits	+ \$44,184.37
Total Debits	- \$86,073.09
Closing Balance	+ \$34,750.82

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

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/22	STATEMENT OPENING BALANCE			76,639.54
01/03/22	Deposit Qhp Management T 47 Gorman St Darli		175.78	76,815.32
01/03/22	Transaction Fee	6.00		76,809.32
02/03/22	Deposit-Osko Payment Reversal 1076470 02 Mar 2022 Ac14 Account is unable to accept payment		200.00	77,009.32
02/03/22	Withdrawal-Osko Payment 1076470 Glenn Millers	200.00		76,809.32
04/03/22	Withdrawal Mobile 1499755 Pymt Glenn C Mi Gorman st	1,200.00		75,609.32
15/03/22	Payment By Authority To General Ins Home 1W5185762029822074	38.76		75,570.56



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
15/03/22	Payment By Authority To General Ins Home 1W5185762019822074	84.40		75,486.16
16/03/22	Deposit Qhp Management T 47 Gorman St Darli		635.66	76,121.82
16/03/22	Withdrawal Mobile 1842846 Tfr Westpac Cho Motley Fool	1,499.00		74,622.82
17/03/22	Deposit Superchoice P/L Pc110322-153167768		2,624.86	77,247.68
18/03/22	Withdrawal Online 1527294 Pymt Glenn Mill Gladstone unit	1,400.00		75,847.68
28/03/22	Payment By Authority To Clearviewlifeinv 514446274013955059	1,663.83		74,183.85
31/03/22	Deposit Real Estate Trad Rent Payment		1,298.80	75,482.65
01/04/22	Deposit Qhp Management T 47 Gorman St Darli		635.66	76,118.31
01/04/22	Transaction Fee	5.00		76,113.31
01/04/22	Withdrawal Mobile 1594862 Pymt Glenn C Mi Gorman st	1,200.00		74,913.31
01/04/22	Payment By Authority To Westpac Securiti B Fmg 38226687-00	9,824.95		65,088.36
19/04/22	Deposit Qhp Management T 47 Gorman St Darli		635.66	65,724.02
19/04/22	Withdrawal Online 1534551 Pymt Glenn Mill Gladstone unit	1,400.00		64,324.02
19/04/22	Payment By Authority To Allianz Aust 1Rd210123019122105	42.64		64,281.38
19/04/22	Payment By Authority To Allianz Aust 1Rd210121019122105	95.12		64,186.26
27/04/22	Payment By Authority To Clearviewlifeinv 514446274014014687	1,663.83		62,522.43
29/04/22	Deposit Real Estate Trad Rent Payment		1,097.00	63,619.43
29/04/22	Withdrawal Mobile 1819274 Pymt Glenn C Mi Gorman st	1,200.00		62,419.43
02/05/22	Deposit Qhp Management T 47 Gorman St Darli		635.66	63,055.09
02/05/22	Transaction Fee	5.00		63,050.09
03/05/22	Deposit Westpac Securiti S Nhf 38426353-00		1,730.05	64,780.14
03/05/22	Deposit Westpac Securiti S Siq 38426453-00		2,222.03	67,002.17
03/05/22	Deposit Westpac Securiti S Jin 38426308-00		2,591.25	69,593.42
03/05/22	Deposit Westpac Securiti S Cvn 38426934-00		9,400.76	78,994.18
06/05/22	Payment By Authority To Westpac Securiti B Cvn 38455659-00	18,309.36		60,684.82



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
16/05/22	Payment By Authority To Allianz Aust 1Rd210123012622136	42.64		60,642.18
16/05/22	Payment By Authority To Allianz Aust 1Rd210121012622136	95.12		60,547.06
18/05/22	Deposit Superchoice P/L Pc120522-109771757		2,142.07	62,689.13
18/05/22	Withdrawal Online 1595278 Pymt Glenn Mill Gladstone unit	2,575.70		60,113.43
31/05/22	Deposit Real Estate Trad Rent Payment		1,527.50	61,640.93
01/06/22	Deposit Qhp Management T 47 Gorman St Darli		240.25	61,881.18
01/06/22	Transaction Fee	5.50		61,875.68
03/06/22	Deposit Superchoice P/L Pc270522-112764346		2,133.57	64,009.25
13/06/22	Deposit Carindale QLD		1,495.84	65,505.09
15/06/22	Payment By Authority To Allianz Aust 1Rd210123015922166	42.64		65,462.45
15/06/22	Payment By Authority To Allianz Aust 1Rd210121015922166	95.12		65,367.33
16/06/22	Deposit Qhp Management T 47 Gorman St Darli		758.51	66,125.84
16/06/22	Withdrawal Mobile 6208135 Bpay Deft Payme	799.50		65,326.34
17/06/22	Payment By Authority To Westpac Securiti B Cvn 38742511-00	1,609.95		63,716.39
17/06/22	Payment By Authority To Westpac Securiti B Fmg 38742444-00	10,089.90		53,626.49
20/06/22	Withdrawal Online 1327525 Pymt Glenn Mill Gladstone unit	2,575.70		51,050.79
24/06/22	Deposit Superchoice P/L Pc200622-116814452		2,133.57	53,184.36
28/06/22	Payment By Authority To Clearviewlifeinv 514446274014132466	1,663.83		51,520.53
29/06/22	Payment By Authority To Clearviewlifeinv 514446274014135268	1,356.14		50,164.39
29/06/22	Payment By Authority To Westpac Securiti B Fmg 38829662-00	9,004.51		41,159.88
30/06/22	Deposit Real Estate Trad Rent Payment		1,239.40	42,399.28
01/07/22	Deposit Qhp Management T 47 Gorman St Darli		635.66	43,034.94
01/07/22	Transaction Fee	13.50		43,021.44
15/07/22	Payment By Authority To Allianz Aust 1Rd210123019522196	42.64		42,978.80
15/07/22	Payment By Authority To Allianz Aust 1Rd210121019522196	95.12		42,883.68



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
18/07/22	Deposit Qhp Management T 47 Gorman St Darli		350.16	43,233.84
18/07/22	Withdrawal Online 1503348 Pymt Glenn Mill Gladstone unit	2,575.70		40,658.14
26/07/22	Payment By Authority To Clearviewlifeinv 514446274014186283	1,356.14		39,302.00
29/07/22	Deposit Real Estate Trad Rent Payment		1,239.40	40,541.40
29/07/22	Deposit Superchoice P/L Pc250722-161778316		2,233.08	42,774.48
01/08/22	Deposit Qhp Management T 47 Gorman St Darli		717.56	43,492.04
01/08/22	Transaction Fee	4.00		43,488.04
12/08/22	Payment By Authority To Westpac Securiti B Bhp 39075424-00	7,805.95		35,682.09
15/08/22	Payment By Authority To Allianz Aust 1Rd210123013022227	42.64		35,639.45
15/08/22	Payment By Authority To Allianz Aust 1Rd210121013022227	95.12		35,544.33
18/08/22	Withdrawal Online 1418199 Pymt Glenn Mill Gladstone unit	2,575.70		32,968.63
26/08/22	Payment By Authority To Clearviewlifeinv 514446274014243371	1,672.44		31,296.19
29/08/22	Deposit Superchoice P/L Pc230822-176124869		2,215.23	33,511.42
31/08/22	Deposit Real Estate Trad Rent Payment		1,239.40	34,750.82
31/08/22	CLOSING BALANCE			34,750.82

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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 034-058 31-1755

01 MAR 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	5	\$0.50	\$2.50
\$6.00	Electronic Debits	7	\$0.50	\$3.50



01 APR 2022

Total
\$5.00

Electronic Credits
Electronic Debits

Volume	Unit Price	Fee
4	\$0.50	\$2.00
6	\$0.50	\$3.00

02 MAY 2022

Total
\$5.00

Electronic Credits
Electronic Debits

Volume	Unit Price	Fee
3	\$0.50	\$1.50
7	\$0.50	\$3.50

01 JUN 2022

Total
\$5.50

Electronic Credits
Electronic Debits

Volume	Unit Price	Fee
7	\$0.50	\$3.50
4	\$0.50	\$2.00

01 JUL 2022

Total
\$13.50

Electronic Credits
Electronic Debits
Cheques Collected
Branch Deposits

Volume	Unit Price	Fee
5	\$0.50	\$2.50
9	\$0.50	\$4.50
4	\$1.00	\$4.00
1	\$2.50	\$2.50

01 AUG 2022

Total
\$4.00

Electronic Credits
Electronic Debits

Volume	Unit Price	Fee
4	\$0.50	\$2.00
4	\$0.50	\$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 9155 7700 from overseas.

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

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

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



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

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

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

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

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

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

Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.

Complaints

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

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

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