

Statement Period
31 March 2023 - 02 October 2023

Westpac Choice

Account Name
MRS OLGA DE MARCO & MR NICHOLAS
DE MARCO ATF THE DE MARCO
SUPER FUNDCustomer ID
0199 1231 DE MARCO, OLGA
0597 5481 DE MARCO, NICHOLASBSB
734-086
Account Number
596 986

Opening Balance	+ \$76.15
Total Credits	+ \$70,375.29
Total Debits	- \$70,375.29
Closing Balance	+ \$76.15

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/23	STATEMENT OPENING BALANCE			76.15
09/05/23	Deposit Online 2057254 Tfr Westpac esa from Super 202556		401.48	477.63
09/05/23	Deposit Online 2436882 Tfr Westpac esa from Super 202556		6,277.57	6,755.20
09/05/23	Withdrawal Online 3310367 Bpay QLD Urban Inv #10226113100	401.48		6,353.72
15/05/23	Withdrawal Online 1188226 Bpay Tax Office 2022 ltr	6,277.57		76.15
24/05/23	Deposit Online 2814116 Tfr Westpac esa from Super 202556		5,244.00	5,320.15
24/05/23	Withdrawal Online 3344270 Bpay Tax Office Bas March 2023	5,244.00		76.15
20/06/23	Deposit Online 2033002 Tfr Westpac esa from Super		20,000.00	20,076.15
20/06/23	Withdrawal-Osko Payment 1066008 Olga De Marco to Olga	20,000.00		76.15
27/06/23	Deposit Online 2271106 Tfr Westpac esa to Chq 596986		17,328.83	17,404.98
27/06/23	Withdrawal Online 7337063 Bpay Asteron Li Asteron Premium	17,328.83		76.15
25/07/23	Deposit Online 2217605 Tfr Westpac esa from Super 202556		1,954.65	2,030.80



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
25/07/23	Withdrawal Online 8319716 Bpay Bcc Rates 500010439671006	1,954.65		76.15
01/08/23	Deposit Online 2024953 Tfr Westpac esa from Super 202556		777.01	853.16
01/08/23	Withdrawal-Osko Payment 1056575 Audem Group Pty Ltd Inv #408912	616.00		237.16
01/08/23	Withdrawal Online 6856870 Bpay QLD Urban Bill 10226113102	161.01		76.15
08/08/23	Deposit Online 2026450 Tfr Westpac esa from Super 20556		5,000.00	5,076.15
08/08/23	Withdrawal-Osko Payment 1045751 Willane Investments Pty Ltd Inv #68202 69 Bristol Road	5,000.00		76.15
22/08/23	Deposit Online 2002401 Tfr Westpac esa from Super 202556		5,034.00	5,110.15
22/08/23	Withdrawal Online 3880787 Bpay Tax Office Bas June23Qtr	5,034.00		76.15
29/08/23	Deposit Online 2033114 Tfr Westpac esa from Super 202556		764.50	840.65
29/08/23	Withdrawal-Osko Payment 1041444 Dinnic Carpentry & Joinery 69 Bristol Road, Kedron	764.50		76.15
26/09/23	Deposit Online 2050309 Tfr Westpac esa from Super 202556		7,593.25	7,669.40
26/09/23	Withdrawal Online 3722330 Bpay Ajg & Co I Inv #100293199	7,593.25		76.15
02/10/23	CLOSING BALANCE			76.15

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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 hold a Commonwealth Concession or Health Care Card (Concession card).

The Westpac Choice - Concession (Basic) account is a transaction account designed for eligible Health Care or Pensioner Concession card holders and offers no monthly Account-Keeping Fee, no Overdraw Preference feature (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn), no Overdrawn Fee, and no Dishonour fees.

To be eligible for this account, you must hold one of the following concession cards issued by the Australian Government: Pensioner Concession Card, Health Care Card or Commonwealth Seniors Health Card. All account holders must hold a valid Concession card.

If you would like more information or would like to apply for the Westpac Choice - Concession (Basic) account, please visit westpac.com.au/concession, 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 westpac.com.au/concession

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.

We've updated our Privacy Statement and Notices

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions, the full Privacy Statement, and supplementary privacy notices can be found at: www.westpac.com.au/privacy/privacy-statement

This statement applies to our Australian financial products and services.

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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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