

Statement Period  
28 April 2023 - 31 October 2023

## Westpac eSaver

Account Name  
MR NICHOLAS DE MARCO & MRS OLGA  
DE MARCO ATF THE DE MARCO  
SUPERANNUATION FUNDCustomer ID  
0597 5481 DE MARCO, NICHOLAS  
0199 1231 DE MARCO, OLGABSB Account Number  
034-086 202 556

Opening Balance	+ \$92,896.42
Total Credits	+ \$52,203.36
Total Debits	- \$100,804.97
Closing Balance	+ \$44,294.81

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2023	1.10 %

## 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
28/04/23	STATEMENT OPENING BALANCE			92,896.42
09/05/23	Withdrawal Online 1057253 Tfr Westpac Cho to Chq 596986	401.48		92,494.94
09/05/23	Withdrawal Online 1436881 Tfr Westpac Cho to Chq 596986	6,277.57		86,217.37
10/05/23	Deposit Profile Build Gr Profile Build Grou		8,629.68	94,847.05
24/05/23	Withdrawal Online 1814116 Tfr Westpac Cho to Chq 596986	5,244.00		89,603.05
31/05/23	Interest Paid		92.31	89,695.36
14/06/23	Deposit Profile Build Gr Profile Build Grou		8,629.68	98,325.04
20/06/23	Withdrawal Online 1033002 Tfr Westpac Cho to Chq 596986	20,000.00		78,325.04
27/06/23	Withdrawal Online 1271105 Tfr Westpac Cho to Chq 596986	17,328.83		60,996.21
28/06/23	Deposit Profile Build Gr Profile Build Grou		8,629.68	69,625.89
30/06/23	Interest Paid		78.18	69,704.07



## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
25/07/23	Withdrawal Online 1217604 Tfr Westpac Cho to Chq 596986	1,954.65		67,749.42
31/07/23	Interest Paid		64.76	67,814.18
01/08/23	Withdrawal Online 1024952 Tfr Westpac Cho to Chq 596986	777.01		67,037.17
08/08/23	Withdrawal Online 1026449 Tfr Westpac Cho to Superchq 596986	5,000.00		62,037.17
09/08/23	Deposit Profile Build Gr Profile Build Grou		8,629.68	70,666.85
22/08/23	Withdrawal Online 1002400 Tfr Westpac Cho to Chq 596986	5,034.00		65,632.85
29/08/23	Withdrawal Online 1033113 Tfr Westpac Cho to Chq 596986	764.50		64,868.35
31/08/23	Interest Paid		63.49	64,931.84
05/09/23	Deposit Profile Build Gr Profile Build Grou		8,629.68	73,561.52
26/09/23	Withdrawal Online 1050308 Tfr Westpac Cho to Chq 596986	7,593.25		65,968.27
29/09/23	Interest Paid		62.30	66,030.57
03/10/23	Withdrawal Online 1139320 Tfr Westpac Cho to Chq 596986	1,954.65		64,075.92
04/10/23	Deposit Profile Build Gr Profile Build Grou		8,629.68	72,705.60
24/10/23	Withdrawal Online 1280356 Tfr Westpac Cho to Chq 596986	22,799.03		49,906.57
31/10/23	Interest Paid		64.24	49,970.81
31/10/23	Withdrawal Online 1227293 Tfr Westpac Cho to Chq 596986	5,676.00		44,294.81
31/10/23	<b>CLOSING BALANCE</b>			<b>44,294.81</b>

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

**ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2022 TO 30 JUNE 2023**

**For account: 4086/202556**

Total interest credited **\$791.51**

These details are provided for your records and taxation purposes



## 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 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](http://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](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 [westpac.com.au/concession](http://westpac.com.au/concession)

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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).

### **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](http://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](http://www.westpac.com.au/privacy/privacy-statement)

This statement applies to our Australian financial products and services.

### **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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#### **Telephone Banking**



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+61 2 9155 7700 if overseas**

#### **Local Branch**



**Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)**

**THANK YOU FOR BANKING WITH WESTPAC**