



Statement Period  
31 December 2020 - 31 March 2021

## Westpac Business One Flexi

Account Name  
RAMSGATE NOMINEES PTY LTD ATF  
THE RAMSGATE SUPERANNUATION  
FUND

Customer ID  
2960 8121 RAMSGATE NOMINEES  
PTY LTD

BSB Account Number  
034-150 139 847

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$149.23    |
| Total Credits   | + \$10,312.61 |
| Total Debits    | - \$10,383.70 |
| Closing Balance | + \$78.14     |

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

| Effective Date | \$0<br>to \$1999 | Over \$1999<br>to \$9999 | Over \$9999<br>to \$19999 | Over \$19999<br>to \$49999 |
|----------------|------------------|--------------------------|---------------------------|----------------------------|
| 13 Nov 2020    | 0.00 %           | 0.00 %                   | 0.00 %                    | 0.00 %                     |

  

| Effective Date | Over \$49999<br>to \$99999 | Over \$99999<br>to \$249999 | Over \$249999<br>to \$499999 | Over<br>\$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       |
|-----------------|--|----------|----------|---------------|
| <b>31/12/20</b> | <b>STATEMENT OPENING BALANCE</b>                               |          |          | <b>149.23</b> |
| 04/01/21        | Transaction Fee  | 0.50     |          | 148.73        |
| 15/01/21        | Deposit Online 2688650 Tfr Westpac Bus                         |          | 3,409.80 | 3,558.53      |
| 15/01/21        | Withdrawal Online 5968782 Bpay Stratapay-<br>Terminus Fees     | 3,409.80 |          | 148.73        |
| 20/01/21        | Deposit Online 2984256 Tfr Westpac Bus                         |          | 182.21   | 330.94        |
| 20/01/21        | Withdrawal Online 1643904 Bpay Ergon Ener<br>Terminus Ergon    | 19.00    |          | 311.94        |
| 20/01/21        | Withdrawal Online 4472269 Bpay Ergon Ener<br>Iridium Drv Ergon | 182.21   |          | 129.73        |
| 29/01/21        | Deposit Ato Ato50172667198I001                                 |          | 60.00    | 189.73        |
| 01/02/21        | Transaction Fee  | 3.00     |          | 186.73        |



## TRANSACTIONS

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| DATE            | TRANSACTION DESCRIPTION  | DEBIT    | CREDIT   | BALANCE      |
|-----------------|--|----------|----------|--------------|
| 24/02/21        | Withdrawal Online 1863231 Bpay Ergon Ener<br>Terminus Ergon    | 47.80    |          | 138.93       |
| 01/03/21        | Transaction Fee  | 0.50     |          | 138.43       |
| 11/03/21        | Deposit Online 2016499 Tfr Westpac Bus                         |          | 2,573.05 | 2,711.48     |
| 11/03/21        | Deposit Online 2022432 Tfr Westpac Bus                         |          | 3,193.56 | 5,905.04     |
| 11/03/21        | Withdrawal Online 0795549 Bpay Mky Reg.Co<br>Catdrv Half Rates | 3,193.56 |          | 2,711.48     |
| 11/03/21        | Withdrawal Online 1624065 Bpay Mky Reg.Co<br>Margvelldrv Rates | 2,573.05 |          | 138.43       |
| 29/03/21        | Deposit Online 2154577 Tfr Westpac Bus                         |          | 893.99   | 1,032.42     |
| 29/03/21        | Withdrawal Online 4328889 Bpay Ergon Ener<br>Catdrv Ergon      | 60.29    |          | 972.13       |
| 29/03/21        | Withdrawal Online 8697136 Bpay Deft Payme<br>Margvelldrv Fees  | 893.99   |          | 78.14        |
| <b>31/03/21</b> | <b>CLOSING BALANCE</b>   |          |          | <b>78.14</b> |

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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 034-150 13-9847

| DATE          |                    | Volume | Unit Price | Fee    |
|---------------|--------------------|--------|------------|--------|
| 04 JAN 2021   |                    |        |            |        |
| Total         | Electronic Debits  | 1      | \$0.50     | \$0.50 |
| <b>\$0.50</b> |                    |        |            |        |
| 01 FEB 2021   |                    |        |            |        |
| Total         | Electronic Credits | 3      | \$0.50     | \$1.50 |
| <b>\$3.00</b> | Electronic Debits  | 3      | \$0.50     | \$1.50 |
| 01 MAR 2021   |                    |        |            |        |
| Total         | Electronic Debits  | 1      | \$0.50     | \$0.50 |
| <b>\$0.50</b> |                    |        |            |        |



## 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.

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/)

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