



Statement Period
31 March 2021 - 30 June 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	+ \$78.14
Total Credits	+ \$22,559.81
Total Debits	- \$15,699.80
Closing Balance	+ \$6,938.15

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
31/03/21	STATEMENT OPENING BALANCE			78.14
01/04/21	Transaction Fee	3.50		74.64
26/04/21	Deposit Online 2550600 Tfr Westpac Bus		46.02	120.66
26/04/21	Deposit Online 2557338 Tfr Westpac Bus		3,404.42	3,525.08
26/04/21	Withdrawal Online 0298344 Bpay Stratapay-Terminus Stratafee	3,404.42		120.66
26/04/21	Withdrawal Online 2626458 Bpay Ergon Ener Terminus Ergon Acc	46.02		74.64
30/04/21	Deposit Ato Ato50172667198I001		342.00	416.64
03/05/21	Transaction Fee	2.50		414.14
03/05/21	Withdrawal Online 7418419 Bpay Ergon Ener Margvelldrv Ergon	197.58		216.56
11/05/21	Deposit Online 2638448 Tfr Westpac Bus		794.45	1,011.01



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
11/05/21	Deposit Online 2654926 Tfr Westpac Bus		1,087.45	2,098.46
11/05/21	Deposit Online 2670137 Tfr Westpac Bus		355.00	2,453.46
11/05/21	Deposit Online 2674785 Tfr Westpac Bus		355.00	2,808.46
11/05/21	Withdrawal-Osko Payment 1645142 Mackay City Real Estate Pty Ltd Advertising Caterpillar Drv Caterpillar Drv Carman	794.45		2,014.01
11/05/21	Withdrawal-Osko Payment 1675987 Mackay City Real Estate Pty Ltd Advertising Margvelladv Margaret Vella Drv Carman	1,087.45		926.56
11/05/21	Withdrawal Online 6296533 Bpay Asic Asic Terminus Prop	355.00		571.56
11/05/21	Withdrawal Online 6950644 Bpay Asic Asic Iridium Prop	355.00		216.56
24/05/21	Deposit Online 2348470 Tfr Westpac Bus		33.10	249.66
24/05/21	Deposit Online 2357927 Tfr Westpac Bus		136.61	386.27
24/05/21	Withdrawal Online 1177089 Bpay Mky Reg.Co Cat Drv Water	136.61		249.66
24/05/21	Withdrawal Online 4169893 Bpay Mky Reg.Co Marg Velldrv Water	33.10		216.56
25/05/21	Deposit Fee Refund Vdm 0004297 Sn-0912505		1.00	217.56
25/05/21	Deposit Int Refund Vdm 0002951 Sn-0922505		0.11	217.67
31/05/21	Deposit Online 2975406 Tfr Westpac Bus		582.00	799.67
31/05/21	Withdrawal Online 3234379 Bpay Tax Office Gst Amendment	582.00		217.67
31/05/21	Withdrawal Online 9322103 Bpay Ergon Ener Ergon Acc Cat Drv	69.99		147.68
01/06/21	Transaction Fee	9.00		138.68
08/06/21	Deposit Online 2966041 Tfr Westpac Bus		2,125.00	2,263.68
08/06/21	Deposit Online 2999186 Tfr Westpac Bus		595.00	2,858.68
08/06/21	Withdrawal-Osko Payment 1027660 Cq Glass Screens & Tinting Glass Replacement Ramsgate - 16092	595.00		2,263.68
08/06/21	Withdrawal Online 1972595 Pymt Coastal Ac Super Fund Tax	2,125.00		138.68
09/06/21	Deposit Online 2514695 Tfr Westpac Bus From Maxi		2,000.00	2,138.68
09/06/21	Withdrawal-Osko Payment 1559048 Ppg Industries Townsville Iridium Concrete Sealing Inv 5219950386	1,833.07		305.61
10/06/21	Withdrawal Online 1098484 Pymt Coastal Ac Gst Portion	212.50		93.11



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/06/21	Deposit Online 2720611 Tfr Westpac Bus		1,600.00	1,693.11
14/06/21	Withdrawal-Osko Payment 1762527 Mackay City Real Estate Pty Ltd Ray White Mackay Iridium Ramsgate Prop 2 13 Jun 2021	1,518.55		174.56
15/06/21	Deposit Online 2199527 Tfr Westpac Bus		1,100.00	1,274.56
15/06/21	Withdrawal-Osko Payment 1112082 Mackay City Real Estate Pty Ltd Inv 2134 Sign Terminus Inv 2134 Sign Terminus	1,188.00		86.56
16/06/21	Deposit Online 2551715 Tfr Westpac Bus		330.00	416.56
16/06/21	Withdrawal-Osko Payment 1598737 Super Audits Audit of Super Fund	330.00		86.56
23/06/21	Deposit Online 2674167 Tfr Westpac Bus		770.15	856.71
23/06/21	Withdrawal Online 0294118 Bpay Deft Payme Iridium strata fee	770.15		86.56
23/06/21	Withdrawal Online 1549918 Bpay Ergon Ener Cat Drv Ergon	50.36		36.20
25/06/21	Deposit Ray White Mack EFT		6,902.50	6,938.70
30/06/21	Interest	0.55		6,938.15
30/06/21	CLOSING BALANCE			6,938.15

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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

01 APR 2021

		Volume	Unit Price	Fee
Total	Electronic Credits	3	\$0.50	\$1.50
\$3.50	Electronic Debits	4	\$0.50	\$2.00

03 MAY 2021

		Volume	Unit Price	Fee
Total	Electronic Credits	3	\$0.50	\$1.50
\$2.50	Electronic Debits	2	\$0.50	\$1.00



01 JUN 2021

Total
\$9.00

Electronic Credits
Electronic Debits

Volume	Unit Price	Fee
9	\$0.50	\$4.50
9	\$0.50	\$4.50



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. 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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