



Westpac Business One Flexi

Statement Period

30 September 2020 - 31 December 2020

Account Name

RAMSGATE NOMINEES PTY LTD ATF
THE RAMSGATE SUPERANNUATION
FUND

Customer ID

2960 8121

RAMSGATE NOMINEES
PTY LTD

BSB

034-150

Account Number

139 847

Opening Balance + \$770.07

Total Credits + \$46,161.63

Total Debits - \$46,782.47

Closing Balance + \$149.23

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
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
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.02 %
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
30/09/20	STATEMENT OPENING BALANCE			770.07
01/10/20	Transaction Fee	1.50		768.57
06/10/20	Deposit Online 2976376 Tfr Westpac Bus		40,000.00	40,768.57
08/10/20	Withdrawal Online 1669685 Tfr Westpac Bus Tf in Error	40,000.00		768.57
22/10/20	Deposit Ato Ato004000013582048		431.00	1,199.57
30/10/20	Interest Paid		0.02	1,199.59
02/11/20	Transaction Fee	1.50		1,198.09
02/11/20	Withdrawal Online 7270689 Bpay Ergon Ener Marg Vell Drv	30.11		1,167.98
30/11/20	Deposit Online 2924881 Tfr Westpac Bus		3,193.56	4,361.54



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/20	Deposit Online 2928543 Tfr Westpac Bus		2,537.05	6,898.59
30/11/20	Withdrawal Online 0429627 Bpay Mky Reg.Co Cat Drv Water	73.58		6,825.01
30/11/20	Withdrawal Online 1784599 Bpay Mky Reg.Co Cat Drv Rates	3,193.56		3,631.45
30/11/20	Withdrawal Online 2596222 Bpay Mky Reg.Co Marg Vell Dr Rates	2,573.05		1,058.40
30/11/20	Withdrawal Online 7570213 Bpay Mky Reg.Co Marg Vell Drv Wate	11.68		1,046.72
01/12/20	Transaction Fee	3.50		1,043.22
21/12/20	Withdrawal Online 3053125 Bpay Deft Payme Iridium Fees	893.99		149.23
31/12/20	CLOSING BALANCE			149.23

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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

		Volume	Unit Price	Fee
01 OCT 2020				
Total	Electronic Credits	2	\$0.50	\$1.00
\$1.50	Electronic Debits	1	\$0.50	\$0.50
02 NOV 2020				
Total	Electronic Credits	2	\$0.50	\$1.00
\$1.50	Electronic Debits	1	\$0.50	\$0.50
01 DEC 2020				
Total	Electronic Credits	2	\$0.50	\$1.00
\$3.50	Electronic Debits	5	\$0.50	\$2.50



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

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