



Statement Period

30 December 2022 - 31 March 2023

Westpac Cash Investment Account

Account Name

**MR ALLAN GEORGE LEIGHTON & MRS
SHARRAN ANNE LEIGHTON ATF AG &
SA LEIGHTON SUPERANNUATION
FUND**

Customer ID

**0189 3041 LEIGHTON, ALLAN
GEORGE****0189 3366 LEIGHTON, SHARRAN
ANNE**

BSB

034-115

Account Number

588 671

Opening Balance	+ \$269,923.18
Total Credits	+ \$62,630.58
Total Debits	- \$41,621.58
Closing Balance	+ \$290,932.18


INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
16 Dec 2022	1.30 %	1.30 %	1.30 %	1.30 %
Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999	
16 Dec 2022	1.30 %	1.30 %	1.30 %	
Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
21 Feb 2023	1.30 %	1.30 %	1.30 %	1.30 %
Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999 to \$999999	Over \$999999
21 Feb 2023	1.30 %	1.60 %	1.60 %	2.25 %
Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
28 Feb 2023	1.30 %	1.30 %	1.30 %	1.30 %
Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999 to \$999999	Over \$999999 to \$4999999
28 Feb 2023	1.30 %	1.60 %	1.60 %	2.25 %
Effective Date	Over \$4999999			
28 Feb 2023	2.25 %			



Interest Rate Continued

BONUS INTEREST RATES (PER ANNUM)

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$19999	Portion of balance over \$19999 to \$49999	Portion of balance over \$49999 to \$99999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.30 %
21 Feb 2023	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Portion of balance over \$99999 to \$249999	Portion of balance over \$249999 to \$499999	Portion of balance over \$499999 to \$999999	Portion of balance over \$999999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.00 %
21 Feb 2023	0.10 %	0.10 %	0.10 %	0.00 %

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$19999	Portion of balance over \$19999 to \$49999	Portion of balance over \$49999 to \$99999
28 Feb 2023	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Portion of balance over \$99999 to \$249999	Portion of balance over \$249999 to \$499999	Portion of balance over \$499999 to \$999999	Portion of balance over \$999999 to \$4999999
28 Feb 2023	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Portion of balance over \$4999999
28 Feb 2023	0.00 %

Tax File Number/Australian Business Number Information: Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.

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
30/12/22	STATEMENT OPENING BALANCE			269,923.18
31/01/23	Gross Int 307.63 Tax 47.00% 144.00 Net Interest		163.63	270,086.81
10/02/23	Withdrawal Online 1470967 Pymt Manual EFT	1,540.00		268,546.81
16/02/23	Deposit Ato Ato007000017368446		16,753.18	285,299.99
28/02/23	Gross Int 291.93 Tax 47.00% 136.00 Net Interest		155.93	285,455.92
20/03/23	Payment By Authority To Westpac Securiti B Sto 40297655-00	20,004.31		265,451.61
20/03/23	Payment By Authority To Westpac Securiti B WBC 40297426-00	20,077.27		245,374.34
28/03/23	Deposit Dividend Wesfarmers Ltd Int23/01017479		775.28	246,149.62



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/23	Gross Int 369.51 Inc Bonus 23.04 Tax 47.00% 173.00 Net Interest		196.51	246,346.13
31/03/23	Deposit Dividend Ben Mar23 Div S00103962218		971.50	247,317.63
31/03/23	Deposit Westpac Securiti S Wes 40366673-00		43,614.55	290,932.18
31/03/23	CLOSING BALANCE			290,932.18

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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. 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/

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.

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

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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