



Westpac Choice

SANTOSH K PATIL
7/17 JOHN ST
BLACKBURN VIC 3130

Statement Period
29 July 2022 - 30 September 2022

Account Name
MR SANTOSH K PATIL

Customer ID
4873 3656 PATIL, SANTOSH K

BSB
733-173

Account Number
766 731

Opening Balance	+ \$11,336.38
Total Credits	+ \$45,730.00
Total Debits	- \$51,576.21
Closing Balance	+ \$5,490.17

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
29/07/22	STATEMENT OPENING BALANCE			11,336.38
01/08/22	Eftpos Debit 0003883 4Seasons Biryani Ind lafootscray 30/07	12.15		11,324.23
01/08/22	Eftpos Debit 0054686 Gourmet On The Way \ Melton 29/07	12.99		11,311.24
01/08/22	Eftpos Debit 0055183 Gourmet On The Way \ Melton 01/08	9.50		11,301.74
01/08/22	Eftpos Debit 0148616 Sq *footscray Halal Mefootscray 30/07	110.00		11,191.74
01/08/22	Eftpos Debit 0156620 Village Sunshine Sunshine 31/07	31.50		11,160.24
01/08/22	Eftpos Debit 0306169 Coles 7774 Yarraville 31/07	14.53		11,145.71
02/08/22	Withdrawal-Osko Payment 1171240 Santosh patil Savings	1,000.00		10,145.71
04/08/22	Deposit-Osko Payment 2704567 El Shoppo Pty Limited Wages Wages		1,270.00	11,415.71
08/08/22	Eftpos Debit 0293829 Coles 7795 Braybrook 07/08	29.50		11,386.21
11/08/22	Deposit-Osko Payment 2792806 El Shoppo Pty Limited Wages Wages		1,270.00	12,656.21
11/08/22	Eftpos Debit 0152493 7-Eleven 1390 Braybrook 11/08	6.50		12,649.71
12/08/22	Eftpos Debit 0004146 4Seasons Biryani Ind lafootscray 11/08	15.15		12,634.56



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
12/08/22	Eftpos Debit 0038452 India Supermarket Pt West Footscra 12/08	6.50		12,628.06
12/08/22	Eftpos Debit 0057136 Gourmet On The Way \\ Melton 12/08	10.99		12,617.07
15/08/22	Eftpos Debit 0230602 Village Sunshine Sunshine 14/08	37.00		12,580.07
16/08/22	Eftpos Debit 0909887 Moslem Jafari 0001 Footscray 15/08	10.00		12,570.07
17/08/22	Eftpos Debit 0201430 2Mas Holdings Pty Lt Braybrook 16/08	61.64		12,508.43
18/08/22	Deposit-Osko Payment 2527760 El Shoppo Pty Limited Wages Wages		1,270.00	13,778.43
18/08/22	Withdrawal At Prg ATM Braybrook 37011720089671 170822	1,000.00		12,778.43
19/08/22	Eftpos Debit 0003945 Lalas Meat Shop Fawkner 18/08	37.00		12,741.43
19/08/22	Eftpos Debit 0298869 Coles 7795 Braybrook 18/08	10.89		12,730.54
22/08/22	Eftpos Debit 0003714 Arass Pty Ltd Point Cook 21/08	12.00		12,718.54
22/08/22	Eftpos Debit 0004419 4Seasons Biryani Ind lafootscray 22/08	25.15		12,693.39
22/08/22	Eftpos Debit 0042663 Chinar International Sunshine 21/08	13.14		12,680.25
22/08/22	Eftpos Debit 0828960 Sq *sunshine Fruit M Arsunshine 21/08	123.24		12,557.01
24/08/22	Withdrawal-Osko Payment 1004119 Jayanthi Invoice	10,000.00		2,557.01
24/08/22	Withdrawal Mobile 1814595 Tfr Altitude Ve	412.74		2,144.27
24/08/22	Eftpos Debit 0021003 Coles 7795 Braybrook 24/08	29.95		2,114.32
24/08/22	Eftpos Debit 0021948 Coles 7795 Braybrook 24/08	5.25		2,109.07
25/08/22	Deposit-Osko Payment 2967868 El Shoppo Pty Limited Wages Wages		1,270.00	3,379.07
25/08/22	Payment By Authority To Westpac Banking 037080046955 lc	545.69		2,833.38
26/08/22	Eftpos Debit 0004503 4Seasons Biryani Ind lafootscray 26/08	12.15		2,821.23
26/08/22	Eftpos Debit 0206264 2Mas Holdings Pty Lt Braybrook 26/08	71.70		2,749.53



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/08/22	Eftpos Debit 0004566 4Seasons Biryani Ind lafootscray 29/08	12.15		2,737.38
29/08/22	Eftpos Debit 0005297 Altona North Wholesa Altona North 28/08	25.00		2,712.38
29/08/22	Eftpos Debit 0060145 Gourmet On The Way \\ Melton 29/08	4.00		2,708.38
29/08/22	Eftpos Debit 0237288 Salaam Namasthe \\ Footscray 26/08	2.95		2,705.43
29/08/22	Eftpos Debit 0520721 Chemist Warehouse \\ Keilor East 28/08	13.99		2,691.44
30/08/22	Eftpos Debit 0060370 Gourmet On The Way \\ Melton 30/08	2.00		2,689.44
30/08/22	Eftpos Debit 0612940 Mazz Enterprises Pty West Footscra 29/08	15.50		2,673.94
01/09/22	Deposit-Osko Payment 2733879 El Shoppo Pty Limited Wages Wages		1,270.00	3,943.94
02/09/22	Withdrawal At Prg ATM Braybrook 37011720097807 010922	200.00		3,743.94
05/09/22	Eftpos Debit 0004742 4Seasons Biryani Ind lafootscray 05/09	12.15		3,731.79
05/09/22	Eftpos Debit 0048278 Coles 7795 Braybrook 03/09	6.14		3,725.65
05/09/22	Eftpos Debit 0248922 United Petroleum Pty Truganina 03/09	60.81		3,664.84
05/09/22	Eftpos Debit 0293244 Mazz Enterprises Pty West Footscra 04/09	22.50		3,642.34
05/09/22	Eftpos Debit 0374046 Mazz Enterprises Pty West Footscra 04/09	3.00		3,639.34
05/09/22	Eftpos Debit 0450637 Aussie Laundry Pty L Tdbraybrook 03/09	6.25		3,633.09
05/09/22	Eftpos Debit 0909095 Nizams Indian Restau0001 North Melb 03/09	15.05		3,618.04
06/09/22	Eftpos Debit 0083908 Roshan Supermarket Sunshine 06/09	5.00		3,613.04
06/09/22	Eftpos Debit 0202401 Mazz Enterprises Pty West Footscra 05/09	15.50		3,597.54
06/09/22	Eftpos Debit 0382528 Mazz Enterprises Pty West Footscra 06/09	12.50		3,585.04
07/09/22	Eftpos Debit 0526395 Chemist Warehouse \\ Keilor East 07/09	12.09		3,572.95



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
08/09/22	Deposit-Osko Payment 2050440 El Shoppo Pty Limited Wages Wages		1,270.00	4,842.95
08/09/22	Eftpos Debit 0004804 4Seasons Biryani Ind lafootscray 07/09	14.15		4,828.80
08/09/22	Eftpos Debit 0621440 Thrive Maribyrnong 08/09	84.90		4,743.90
09/09/22	Eftpos Debit 0004836 4Seasons Biryani Ind lafootscray 08/09	15.15		4,728.75
09/09/22	Eftpos Debit 0004851 4Seasons Biryani Ind lafootscray 09/09	22.65		4,706.10
09/09/22	Eftpos Debit 0026966 Rebel Highpoint Maribyrnong 08/09	160.96		4,545.14
09/09/22	Eftpos Debit 0082962 Coles 7795 Braybrook 09/09	34.93		4,510.21
09/09/22	Eftpos Debit 0901083 McDonalds Dt 0649 0649 St Albans 08/09	6.95		4,503.26
12/09/22	Eftpos Debit 0004909 4Seasons Biryani Ind lafootscray 11/09	12.15		4,491.11
12/09/22	Eftpos Debit 0174302 7-Eleven 1390 Braybrook 11/09	5.50		4,485.61
12/09/22	Eftpos Debit 0910530 Moslem Jafari 0001 Footscray 10/09	35.00		4,450.61
12/09/22	Withdrawal At Cal ATM Hbank VIC Crnt0052026343 110922	500.00		3,950.61
12/09/22	ATM Operator Fee - Withdrawal At Cal ATM Hbank VIC Crnt0052026343 110922	2.50		3,948.11
14/09/22	Eftpos Debit 0004966 4Seasons Biryani Ind lafootscray 13/09	15.15		3,932.96
14/09/22	Eftpos Debit 0004980 4Seasons Biryani Ind lafootscray 14/09	12.15		3,920.81
14/09/22	Eftpos Debit 0049581 Coles 7795 Braybrook 13/09	0.15		3,920.66
14/09/22	Eftpos Debit 0082351 Coles 7795 Braybrook 13/09	11.78		3,908.88
14/09/22	Eftpos Debit 0215771 2Mas Holdings Pty Lt Braybrook 14/09	61.06		3,847.82
15/09/22	Deposit-Osko Payment 2845563 El Shoppo Pty Limited Wages Wages		1,270.00	5,117.82
16/09/22	Eftpos Debit 0029399 Nizamsindianrestaura Ntnorth Melb 16/09	15.05		5,102.77



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16/09/22	Eftpos Debit 0699937 Mazz Enterprises Pty West Footscra 16/09	48.00		5,054.77
19/09/22	Eftpos Debit 0005110 4Seasons Biryani Ind lafootscray 18/09	15.15		5,039.62
20/09/22	Eftpos Debit 0054679 Coles 7795 Braybrook 20/09	26.63		5,012.99
21/09/22	Deposit-Osko Payment 2083377 Santosh Car Car		9,010.00	14,022.99
21/09/22	Withdrawal-Osko Payment 1106794 Dhathri A Car invoice	9,010.00		5,012.99
23/09/22	Deposit-Osko Payment 2031730 Santosh Savings Savings 22 Sep 2022		7,730.00	12,742.99
23/09/22	Deposit-Osko Payment 2824771 El Shoppo Pty Limited Wages Wages		1,270.00	14,012.99
23/09/22	Withdrawal-Osko Payment 1047648 Dhathri A 22 Sep 2022	7,730.00		6,282.99
23/09/22	Withdrawal-Osko Payment 1841762 Shivon	2,000.00		4,282.99
23/09/22	Withdrawal-Osko Payment 1864289 Synthia	860.00		3,422.99
23/09/22	Eftpos Debit 0005196 4Seasons Biryani Ind lafootscray 21/09	15.15		3,407.84
26/09/22	Deposit-Osko Payment 2557292 Santosh patil Car payment Car payment 25 Sep 2022		10,000.00	13,407.84
26/09/22	Withdrawal-Osko Payment 1012104 Dhathri A	10,000.00		3,407.84
26/09/22	Eftpos Debit 0005254 4Seasons Biryani Ind lafootscray 23/09	15.15		3,392.69
26/09/22	Eftpos Debit 0005279 4Seasons Biryani Ind lafootscray 24/09	12.15		3,380.54
26/09/22	Eftpos Debit 0005380 Queens Kebabs Melbourne 24/09	13.15		3,367.39
26/09/22	Eftpos Debit 0036073 Deniz Sen Melbourne 25/09	10.00		3,357.39
26/09/22	Eftpos Debit 0077024 Metro Petroleum \ Reservoir 26/09	68.45		3,288.94
26/09/22	Eftpos Debit 0084706 Coles 7795 Braybrook 24/09	7.44		3,281.50
26/09/22	Eftpos Debit 0240368 Salaam Namasthe \ Footscray 24/09	12.45		3,269.05
26/09/22	Payment By Authority To Westpac Banking 037080046955 Ic	545.69		2,723.36
26/09/22	Withdrawal At Cal ATM Hbank VIC Crnn0010026275 250922	300.00		2,423.36



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26/09/22	ATM Operator Fee - Withdrawal At Cal ATM Hbank VIC Crnn0010026275 250922	2.50		2,420.86
27/09/22	Deposit-Osko Payment 2378916 Mr Santosh Kumar Patil		860.00	3,280.86
27/09/22	Eftpos Debit 0066173 Kfc 1261 \ Fawkner 26/09	24.35		3,256.51
28/09/22	Deposit-Osko Payment 2297890 Mr Santosh Kumar Patil		1,000.00	4,256.51
28/09/22	Eftpos Debit 0005352 4Seasons Biryani Ind lafootscray 28/09	12.15		4,244.36
28/09/22	Eftpos Debit 0357455 Sq *delhi Rocks Melbourne 27/09	13.24		4,231.12
29/09/22	Deposit-Osko Payment 2049785 Mr Santosh Kumar Patil		1,000.00	5,231.12
29/09/22	Deposit-Osko Payment 2094830 Santosh Car payment Car payment		4,700.00	9,931.12
29/09/22	Deposit-Osko Payment 2538975 El Shoppo Pty Limited Wages Wages		1,270.00	11,201.12
29/09/22	Withdrawal-Osko Payment 1112787 Dhathri A	4,700.00		6,501.12
29/09/22	Withdrawal-Osko Payment 1126811 Dhathri A	500.00		6,001.12
29/09/22	Withdrawal At Prg ATM Sunshine 37005920083815 280922	500.00		5,501.12
30/09/22	Eftpos Debit 0063367 Starbucks Coffee A02 Maidstone 29/09	10.95		5,490.17
30/09/22	CLOSING BALANCE			5,490.17

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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.

**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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