bankwest

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BANKWEST OFFSET TRAN ACCT STATEMENT

BSB Number	306-511
Account Number	023522-8
Period	8 Aug 26 - 9 Sep 26
Page 1 of 3	Statement Number 11

Name	PAN
DAVID ANDREW GIANNOPOULOS	84716823
MAYELIN MANUELA GIANNOPOULOS	84716629

MR DA & MRS MM GIANNOPOULOS
107 DOMAIN DRIVE
BEVERIDGE VIC 3753

Account of: MAYELIN MANUELA GIANNOPOULOS
DAVID ANDREW GIANNOPOULOS

Note: DR - indicates debit balance

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 023522-8

Date	Particulars	Debit	Credit	Balance
08 AUG 26	**OPENING BALANCE**			**$1,220.00**
10 AUG 26	PERIODICAL PAYMENT TO BANKWEST SIMPLE HI	$900.00		$320.00
10 AUG 26	Accident transfer		$50.00	$370.00
10 AUG 26	To DMG WEEKLY! 08:56AM 10Aug Shelving'	$133.00		$237.00
10 AUG 26	IB TRANSFER 1041250859 TO	$167.00		
	306-511-1254164 10:25AM			$70.00
10 AUG 26	IB TRANSFER 1041325001 TO	$0.35		
	306-511-1254164 3:50PM			$69.65
10 AUG 26	CRe8 Finance 792304109	$369.65		$300.00DR
10 AUG 26	MAYELIN GIANNOPO Offset		$300.00	$0.00
14 AUG 26	MAYELIN GIANNOPO Home Loan		$5,080.00	$5,080.00
17 AUG 26	PERIODICAL PAYMENT TO BANKWEST SIMPLE HI	$900.00		$4,180.00
17 AUG 26	CRe8 Finance 794237757	$369.65		$3,810.35
19 AUG 26	IB TRANSFER 1043512705 TO	$200.00		
	306-511-1254164 9:55AM			$3,610.35
19 AUG 26	MAYELIN GIANNOPO Offset		$200.00	$3,810.35
24 AUG 26	PERIODICAL PAYMENT TO BANKWEST SIMPLE HI	$900.00		$2,910.35
24 AUG 26	CRe8 Finance 796156813	$369.65		$2,540.70
31 AUG 26	PERIODICAL PAYMENT TO BANKWEST SIMPLE HI	$900.00		$1,640.70
31 AUG 26	CRe8 Finance 797989511	$369.65		$1,271.05
01 SEP 26	OFFSET FEE	$10.00		$1,261.05
02 SEP 26	IB TRANSFER 1046961330 TO	$10.00		
	306-511-1254164 9:25AM			$1,251.05
02 SEP 26	To DMG WEEKLY! 09:26AM 02Sep Put back	$400.00		$851.05
02 SEP 26	MAYELIN GIANNOPO Put back		$200.00	$1,051.05
03 SEP 26	IB TRANSFER 1047289986 TO	$840.00		
	306-511-1254164 9:52AM			$211.05
03 SEP 26	**CARRIED FORWARD**			**$211.05**

Make sure you check the entries on this statement carefully. If you see something that doesn't seem right, you should contact us. For more information about your account, how to dispute a transaction or make a complaint, call us on 13 17 19 or message us in the Bankwest App. You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC, visit the AFCA website (afca.org.au) for more information. Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001. Email: info@afca.org.au. Call 1800 931 678, free call Monday to Friday 9am-5pm AEST.

Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL / Australian credit licence 234945

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit	Balance
03 SEP 26	**BROUGHT FORWARD**			**$211.05**
03 SEP 26	MAYELIN GIANNOPO Offset		$100.00	$311.05
03 SEP 26	MAYELIN GIANNOPO Offset		$700.00	$1,011.05
03 SEP 26	MAYELIN GIANNOPO Offset		$40.00	$1,051.05
04 SEP 26	IB TRANSFER 1047550705 FROM		$500.00	
	303-432-2249760 6:48AM			$1,551.05
04 SEP 26	To DMG WEEKLY! 06:49AM 04Sep Bills	$100.00		$1,451.05
04 SEP 26	IB TRANSFER 1047563995 TO	$181.00		
	306-511-1254164 7:54AM			$1,270.05
04 SEP 26	IB TRANSFER 1047564076 TO	$0.05		
	306-511-1254164 7:54AM			$1,270.00
07 SEP 26	PERIODICAL PAYMENT TO BANKWEST SIMPLE HI	$900.00		$370.00
07 SEP 26	IB TRANSFER 1048236625 TO	$0.35		
	306-511-1254164 1:17PM			$369.65
07 SEP 26	CRe8 Finance 799973126	$369.65		$0.00
08 SEP 26	IB TRANSFER 1048384692 FROM		$100.00	
	306-511-1254164 7:04AM			$100.00
09 SEP 26	**CLOSING BALANCE**			**$100.00**
	TOTAL DEBITS	$8,390.00		
	TOTAL CREDITS		$7,270.00	
	OFFSET TO LOAN ACCOUNT 432-224976-0 GIANNOPOULOS LINKED:09/10/25			

Important Passcode Safety Notice
This is a reminder on how to keep your passcodes safe, how to report unauthorised use, and your rights under the *Code of Operations – Services Australia*.

Passcode Security Guidelines Summary
Passcodes include your PIN, internet and phone banking passwords, security token codes and one-time passwords.

- Your passcode cannot represent your date of birth or be an alphabetical passcode that is a recognisable part of your name.
- Do not share your passcode with anyone, including a family member, friend or someone who claims to be from the bank.
- Unless you make a reasonable attempt to disguise your passcode or prevent unauthorised access to it, do not keep a record of your passcode on anything you carry with your device or anything that could be lost or stolen.
- Do not act with extreme carelessness in failing to protect the security of your passcodes.

More detailed passcode security guidelines (including in respect of cards, biometrics, security tokens and mobile wallets) are found in your product's *Account Access Conditions of Use* at www.bankwest.com.au.

Liability and how to Report Unauthorised Use
- Your liability for any loss due to unauthorised transactions will be determined by the ePayments Code and not these security guidelines.
- You may be liable for any loss that you have contributed to by not following the passcode requirements.
- Contact us immediately on 13 17 19 if you have experienced any loss, theft or misuse of a device or passcode.

Code of Operation - Services Australia
The Code of Operation has been developed to make sure you can continue to access sufficient income for your living expenses if your account has a negative balance and you don't already have an existing repayment arrangement. If you receive an eligible income support payment while your account has a negative balance then you can still access up to 90% of the payment.

To access these amounts under the Code of Operation, please contact us on 13 17 19. More information about the Code of Operation is available at www.servicesaustralia.gov.au/code-operation.