



Statement Period
29 October 2021 - 30 November 2021

Westpac DIY Super Working Account

 002
C/O THE DIRECTOR
HOW HEAVENLY PTY LTD
PO BOX 921
BUDERIM QLD 4556

Account Name
HOW HEAVENLY PTY LTD THE
TRUSTEE FOR THE HB AND AP
SUPERANNUATION FUND

Customer ID
1244 6460 HOW HEAVENLY PTY LTD

BSB
032-716

Account Number
371 313

Opening Balance	+ \$3,960.25
Total Credits	+ \$11,105.86
Total Debits	- \$13,938.20
Closing Balance	+ \$1,127.91

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

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
29/10/21	STATEMENT OPENING BALANCE			3,960.25
01/11/21	Deposit-Osko Payment 2325162 Giftcorp Pty Ltd sgc sgc		500.00	4,460.25
01/11/21	Deposit-Osko Payment 2771423 Giftcorp Pty Ltd sgc sgc		500.00	4,960.25
01/11/21	Deposit Bdcu Hindmarsh&walsh		1,596.35	6,556.60
01/11/21	Withdrawal Online 1607453 Pymt Westpac Lo Extra pymts	650.00		5,906.60
01/11/21	Withdrawal Online 1774291 Tfr Westpac Diy	600.00		5,306.60
01/11/21	Withdrawal Online 7496578 Bpay Ato Bas 3 wkly Ato topup	135.00		5,171.60
01/11/21	Periodical Payment To How Heavenly P/L Loan Repayment	2,513.00		2,658.60



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
02/11/21	Deposit-Osko Payment 2155856 Arp Engineering Super Contribution		40.00	2,698.60
04/11/21	Deposit Online 2483242 Pymt Giftcorp P super		375.00	3,073.60
05/11/21	Withdrawal Online 1834867 Tfr Westpac Diy	1,000.00		2,073.60
08/11/21	Deposit-Osko Payment 2712956 Giftcorp Pty Ltd sgc sgc		200.00	2,273.60
09/11/21	Deposit-Osko Payment 2146502 Arp Engineering Super Contribution		40.00	2,313.60
11/11/21	Deposit-Osko Payment 2903722 Giftcorp Pty Ltd sgc sgc		400.00	2,713.60
11/11/21	Deposit Online 2409066 Pymt Giftcorp P super		375.00	3,088.60
16/11/21	Deposit-Osko Payment 2105514 Arp Engineering Super Contribution		40.00	3,128.60
17/11/21	Deposit Goring Duffy Gd Rent December		1,769.83	4,898.43
17/11/21	Deposit Goring Duffy Gd Rent January		1,769.83	6,668.26
17/11/21	Deposit Goring Duffy Gd Rent February		1,769.83	8,438.09
17/11/21	Withdrawal Online 1700868 Tfr Westpac Diy	5,000.00		3,438.09
18/11/21	Deposit Online 2616261 Pymt Giftcorp P super		375.00	3,813.09
22/11/21	Withdrawal Online 1600394 Pymt Westpac Lo Extra pymts	650.00		3,163.09
22/11/21	Withdrawal Online 6681015 Bpay Ato Bas 3 wkly Ato topup	155.00		3,008.09
22/11/21	Payment By Authority To Aia Australia 1158815383351811	410.20		2,597.89
23/11/21	Deposit-Osko Payment 2293253 Arp Engineering Super Contribution		40.00	2,637.89
23/11/21	Deposit-Osko Payment 2886439 Giftcorp Pty Ltd sgc sgc		400.00	3,037.89
25/11/21	Deposit Online 2646265 Pymt Giftcorp P super		375.00	3,412.89
26/11/21	Deposit-Osko Payment 2206567 Giftcorp Pty Ltd sgc sgc		500.00	3,912.89
29/11/21	Withdrawal Online 1861272 Bpay Wingecarri Mews Rates	312.00		3,600.89
30/11/21	Interest Paid		0.02	3,600.91
30/11/21	Deposit-Osko Payment 2123636 Arp Engineering Super Contribution		40.00	3,640.91
30/11/21	Periodical Payment To How Heavenly P/L Loan Repayment	2,513.00		1,127.91
30/11/21	CLOSING BALANCE			1,127.91



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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/

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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