

## Business Loan



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

### Branch Name and Address

Bowral  
319-323 Bong Bong Street  
Bowral NSW 2576

BSB Account Number

032-716 38-4499

### Account name

HOW HEAVENLY PTY LTD  
ATF THE HB AND AP SUPERANNUATION FUND

### Customer Number

12446460 HOW HEAVENLY PTY LTD

### Account Summary

Opening Balance	- \$149,309.16
Total credits	+ \$13,302.00
Total debits	- \$1,802.96
Closing Balance	- \$137,810.12

### Account enquiries



Call Westpac Telephone Banking  
8am - 8pm 7 days  
132 142 within Australia  
+61 2 9155 7700 if calling from overseas

### Details of your account

From Last Statement Dated 29 Oct 2021 to 31 Jan 2022

Date	Description of transaction	Debit	Credit	Balance
2021	STATEMENT OPENING BALANCE			-149,309.16
01 Nov	Periodical Payment From How Heavenly Loan Repayment		2,513.00	-146,796.16
01 Nov	Deposit Online 2607464 Pymt How Heaven Principle on loan		650.00	-146,146.16
22 Nov	Deposit Online 2600405 Pymt How Heaven Principle on loan		650.00	-145,496.16
30 Nov	Periodical Payment From How Heavenly Loan Repayment		2,513.00	-142,983.16
30 Nov	Interest	584.79		-143,567.95
13 Dec	Deposit Online 2500043 Pymt How Heaven Principle on loan		650.00	-142,917.95
31 Dec	Periodical Payment From How Heavenly Loan Repayment		2,513.00	-140,404.95
31 Dec	Loan Service Fee	120.00		-140,524.95
31 Dec	Interest	554.55		-141,079.50

Proceeds of cheques will not be available until cleared.  
Please check all entries on this statement and promptly inform the Bank  
of any possible error or unauthorised transaction.

Statement No. 26 Page 1 of 3

Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714

## Business Loan

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HOW HEAVENLY PTY LTD

032-716 38-4499

### Details of your account

From Last Statement Dated 29 Oct 2021 to 31 Jan 2022

Date	Description of transaction	Debit	Credit	Balance
2022				
04 Jan	Deposit Online 2674131 Pymt How Heaven replacment pymt		650.00	-140,429.50
24 Jan	Deposit Online 2523613 Pymt How Heaven Principle on loan		650.00	-139,779.50
31 Jan	Periodical Payment From How Heavenly Loan Repayment		2,513.00	-137,266.50
31 Jan	Interest	543.62		-137,810.12
31 Jan	<b>CLOSING BALANCE</b>			<b>-137,810.12</b>

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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://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/](http://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](http://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/](http://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](http://www.afca.org.au)

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HOW HEAVENLY PTY LTD

032-716 38-4499

Email: info@afca.org.au

Phone 1800 931 678

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

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### CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

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### OTHER INFORMATION ABOUT YOUR ACCOUNT

#### Interest Rates (per annum) on Debit Balances

Effective Date	Annual Percentage Rate
14 Apr 2020	4.56 %

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Your limit as at 31 Jan 2022 is

\$172,651.00

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THANK YOU FOR BANKING WITH WESTPAC

Statement No. 26 Page 3 of 3