

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 enquiries

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

Account Summary

Opening Balance	- \$131,783.45
Total credits	+ \$10,139.00
Total debits	- \$1,695.15
Closing Balance	- \$123,339.60

Details of your account

From Last Statement Dated 29 Apr 2022 to 29 Jul 2022

Date	Description of transaction	Debit	Credit	Balance
2022	STATEMENT OPENING BALANCE			-131,783.45
02 May	Periodical Payment From How Heavenly Loan Repayment		2,513.00	-129,270.45
09 May	Deposit Online 2623775 Pymt How Heaven Principle on loan		650.00	-128,620.45
30 May	Deposit Online 2537028 Pymt How Heaven Principle on loan		650.00	-127,970.45
31 May	Periodical Payment From How Heavenly Loan Repayment		2,513.00	-125,457.45
31 May	Interest	528.20		-125,985.65
20 Jun	Deposit Online 2488212 Pymt How Heaven Principle on loan		650.00	-125,335.65
30 Jun	Periodical Payment From How Heavenly Loan Repayment		2,513.00	-122,822.65
30 Jun	Loan Service Fee	120.00		-122,942.65
30 Jun	Interest	512.67		-123,455.32

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. 28 Page 1 of 3

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

Business Loan

Account name

HOW HEAVENLY PTY LTD

032-716 38-4499

Details of your account

From Last Statement Dated 29 Apr 2022 to 29 Jul 2022

Date	Description of transaction	Debit	Credit	Balance
11 Jul	Deposit Online 2535069 Pymt How Heaven Principle on loan		650.00	-122,805.32
29 Jul	Interest	534.28		-123,339.60
29 Jul	CLOSING BALANCE			-123,339.60

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.

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

Business Loan

Account name
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

CONVENIENCE AT YOUR FINGERTIPS

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

OTHER INFORMATION ABOUT YOUR ACCOUNT

Interest Rates (per annum) on Debit Balances

Effective Date	Annual Percentage Rate
14 Apr 2020	4.56 %
17 May 2022	4.81 %
21 Jun 2022	5.31 %
20 Jul 2022	5.81 %

Your limit as at 29 Jul 2022 is

\$163,384.00

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 28 Page 3 of 3