

## 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	- \$162,044.18
Total credits	+ \$6,626.00
Total debits	- \$1,932.86
<b>Closing Balance</b>	<b>- \$157,351.04</b>

**Account enquiries**

Call Westpac Telephone Banking  
8am - 8pm 7 days  
**132 142 within Australia**  
**+61 2 9293 9262 if calling from overseas**

**Details of your account**

*From Last Statement Dated 30 Apr 2021 to 30 Jul 2021*

Date	Description of transaction	Debit	Credit	Balance
2021	<b>STATEMENT OPENING BALANCE</b>			<b>-162,044.18</b>
17 May	Deposit Online 2527652 Pymt How Heaven Principle on loan		400.00	-161,644.18
31 May	Periodical Payment From How Heavenly Loan Repayment		2,513.00	-159,131.18
31 May	Interest	626.87		-159,758.05
07 Jun	Deposit Online 2564734 Pymt How Heaven Principle on loan		400.00	-159,358.05
28 Jun	Deposit Online 2432374 Pymt How Heaven Principle on loan		400.00	-158,958.05
30 Jun	Periodical Payment From How Heavenly Loan Repayment		2,513.00	-156,445.05
30 Jun	Loan Service Fee	120.00		-156,565.05
30 Jun	Interest	597.51		-157,162.56

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.

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## Business Loan

Account name  
HOW HEAVENLY PTY LTD

032-716 38-4499

### Details of your account

From Last Statement Dated 30 Apr 2021 to 30 Jul 2021

Date	Description of transaction	Debit	Credit	Balance
19 Jul	Deposit Online 2515767 Pymt How Heaven Principle on loan		400.00	-156,762.56
30 Jul	Interest	588.48		-157,351.04
30 Jul	<b>CLOSING BALANCE</b>			<b>-157,351.04</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/)

#### 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 30 Jul 2021 is \$186,590.00

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30 Jul 2021

If any loans you hold with us are 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: [moneysmart.gov.au](http://moneysmart.gov.au). Be sure to contact us on 1300 650 255 if you have any questions.

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**THANK YOU FOR BANKING WITH WESTPAC**

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