



## Westpac Business Flexi

*Branch Name and Address*  
**WARRINGAH MALL**  
**SHOP 235 WARRINGAH MALL**  
**BROOKVALE NSW 2100**

*BSB and Account Number*  
**032-324 23-2568**

*Account name*

**LIVINGSTONE FAMILY HOLDINGS PTY LTD**  
**ATF LIVINGSTONE FAMILY SUPERANNUATION FUND**

*Customer Number*

**56849941 LIVINGSTONE FAMILY HOLDINGS ..**

**Account enquiries** 

Call Westpac Telephone Banking  
**132 032 within Australia**  
**+61 2 9293 9270 if calling from overseas**

*Account Summary*

<b>Opening Balance</b>	<b>+ \$233.54</b>
<b>Total credits</b>	<b>+ \$0.00</b>
<b>Total debits</b>	<b>- \$0.00</b>
<b>Closing Balance</b>	<b>+ \$233.54</b>

### Details of your account

*From Last Statement Dated*

**30 Sep 2011 to 31 Oct 2011**

<b>Date</b>	<b>Description of transaction</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance</b>
31 Oct	<b>CLOSING BALANCE</b>			<b>233.54</b>

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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.

#### **Convenience at your fingertips!**

Pay your bills, transfer funds or just enquire on your account balances.  
 It's as simple as calling Telephone Banking



## Westpac Business Flexi

Account name

LIVINGSTONE FAMILY HOLDINGS PTY LTD

032-324 23-2568

### OTHER INFORMATION ABOUT YOUR ACCOUNT

#### Transaction Fee Summary

Fee charged on 03 OCT 2011 to account 032-324 23-2568.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Volume	Unit Price	Fee
Electronic Credits	0	\$0.50	\$0.00
Electronic Debits	0	\$0.50	\$0.00
Cheques Collected	0	\$1.00	\$0.00
Cheques Written	0	\$1.00	\$0.00
Branch Deposits	0	\$2.50	\$0.00
Branch Withdrawals	0	\$2.50	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

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

<b>Effective Date</b>	<b>\$0 to \$1999</b>	<b>Over \$1999 to \$9999</b>	<b>Over \$9999 to \$19999</b>	<b>Over \$19999 to \$49999</b>
16 Nov 2010	0.00 %	0.00 %	0.00 %	2.30 %
17 Oct 2011	0.00 %	0.00 %	0.00 %	2.05 %
<b>Effective Date</b>	<b>Over \$49999 to \$99999</b>	<b>Over \$99999 to \$249999</b>	<b>Over \$249999 to \$499999</b>	<b>Over \$499999</b>
16 Nov 2010	3.75 %	4.05 %	4.30 %	4.50 %
17 Oct 2011	3.50 %	3.80 %	4.05 %	4.25 %

**Tax File Number/Australian Business Number Information:** Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.

**THANK YOU FOR BANKING WITH WESTPAC**

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