



Westpac Business Cash Reserve

Branch Name and Address

Warringah Mall
Shop 235 Warringah Mall
Brookvale NSW 2100

BSB Account Number

032-324 23-2576

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

Opening Balance	+ \$13.50
Total credits	+ \$0.00
Total debits	- \$0.00
Closing Balance	+ \$13.50

Details of your account

From Last Statement Dated 31 Oct 2012 to 30 Nov 2012

Date	Description of transaction	Debit	Credit	Balance
30 Nov	CLOSING BALANCE			13.50

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.



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Convenience at your fingertips!

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

OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 032-324 23-2576 for transactions during the period **01 OCT 2012 to 31 OCT 2012**.

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

	Charged	Unit Price	Fee
Non-internet/electronic tele-banking withdrawal	0	\$5.00	\$0.00
Non-internet/electronic tele-banking deposit	0	\$2.50	\$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Interest Rates (per annum) on Credit Balances

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
10 Oct 2012	0.01 %	3.25 %	3.25 %	3.25 %
Effective Date	Over \$99999 to \$499999	Over \$499999		
10 Oct 2012	3.25 %	3.25 %		

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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