

Business Loan



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

<i>Account Summary</i>	
Opening Balance	- \$179,416.89
Total credits	+ \$9,339.00
Total debits	- \$2,100.78
Closing Balance	- \$172,178.67

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 Oct 2020 to 29 Jan 2021

Date	Description of transaction	Debit	Credit	Balance
2020	STATEMENT OPENING BALANCE			-179,416.89
02 Nov	Periodical Payment From How Heavenly Loan Repayment		2,513.00	-176,903.89
09 Nov	Deposit Online 2574899 Pymt How Heaven Principle on loan		400.00	-176,503.89
30 Nov	Periodical Payment From How Heavenly Loan Repayment		2,513.00	-173,990.89
30 Nov	Deposit Online 2590613 Pymt How Heaven Principle on loan		600.00	-173,390.89
30 Nov	Interest	685.01		-174,075.90
21 Dec	Deposit Online 2594030 Pymt How Heaven Principle on loan		400.00	-173,675.90
31 Dec	Periodical Payment From How Heavenly Loan Repayment		2,513.00	-171,162.90
31 Dec	Loan Service Fee	120.00		-171,282.90
31 Dec	Interest	673.67		-171,956.57

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

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Date	Description of transaction	Debit	Credit	Balance
2021				
11 Jan	Deposit Online 2520908 Pymt How Heaven Principle on loan		400.00	-171,556.57
29 Jan	Interest	622.10		-172,178.67
29 Jan	CLOSING BALANCE			-172,178.67

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/

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 %

Your limit as at 29 Jan 2021 is

\$197,715.00



S000332 / M000165 / 030 / CN2CNCPPW

THANK YOU FOR BANKING WITH WESTPAC

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