



Statement Period
31 August 2020 - 30 November 2020

Westpac Cash Investment Account

Account Name
MR YUNCHAN KIM & MRS JUNG-WHA
KIM ATF SMARTHEAT
SUPERANNUATION FUND

Customer ID
7415 9564 KIM, YUNCHAN
3816 3519 KIM, JUNG-WHA

BSB Account Number
032-062 592 562

Opening Balance	+ \$117.99
Total Credits	+ \$34,402.79
Total Debits	- \$34,077.12
Closing Balance	+ \$443.66

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
08 Apr 2020	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
08 Apr 2020	0.05 %	0.25 %	0.25 %

BONUS INTEREST RATES (PER ANNUM)

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$19999	Portion of balance over \$19999 to \$49999	Portion of balance over \$49999 to \$99999
08 Apr 2020	0.40 %	0.40 %	0.40 %	0.40 %

Effective Date	Portion of balance over \$99999 to \$249999	Portion of balance over \$249999 to \$499999	Portion of balance over \$499999 to \$4999999	Portion of balance over \$4999999
08 Apr 2020	0.40 %	0.40 %	0.40 %	0.00 %

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.



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/20	STATEMENT OPENING BALANCE			117.99
07/09/20	Deposit-Osko Payment 2659122 Smarheat Pty Ltd rent		3,000.00	3,117.99
07/09/20	Withdrawal-Osko Payment 1677258 Shum Liang and Associates Asic	433.00		2,684.99
07/09/20	Withdrawal Online 8107466 Bpay Tax Office ato	2,167.50		517.49
10/09/20	Deposit Superchoice P/L Pc06C035-5898309		74.72	592.21
22/09/20	Deposit-Osko Payment 2465884 Smarheat Pty Ltd rent		3,000.00	3,592.21
22/09/20	Withdrawal Online 8846865 Bpay Tax Office ato	2,167.50		1,424.71
25/09/20	Deposit-Osko Payment 2934869 Smarheat Pty Ltd rent		8,800.00	10,224.71
25/09/20	Withdrawal Online 4908599 Bpay Fairfield rate	1,161.05		9,063.66
25/09/20	Withdrawal Online 5331274 Bpay Sp 90501 strata	3,843.12		5,220.54
30/09/20	Interest Paid		0.05	5,220.59
30/09/20	Payment By Authority To Westpac Securiti B WBC 33783860-00	4,905.95		314.64
22/10/20	Deposit-Osko Payment 2601296 Smarheat Pty Ltd rent		6,000.00	6,314.64
22/10/20	Deposit Superchoice P/L Pc06C039-5923487		3.85	6,318.49
30/10/20	Interest Paid		0.07	6,318.56
03/11/20	Deposit Ato Ato006000013817028		6,273.99	12,592.55
03/11/20	Withdrawal Online 1035869 Tfr Business Lo transfer	10,000.00		2,592.55
11/11/20	Deposit-Osko Payment 2191727 Smarheat Pty Ltd rent		7,250.00	9,842.55
11/11/20	Withdrawal Online 1135557 Tfr Business Lo transfer	5,000.00		4,842.55
17/11/20	Withdrawal Online 7929445 Bpay Tax Office bas q1 21	4,399.00		443.55
30/11/20	Interest Paid		0.11	443.66
30/11/20	CLOSING BALANCE			443.66

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TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 032-062 59-2562

Transaction fee(s) period 01 AUG 2020 to 31 OCT 2020

Total \$0.00

MORE INFORMATION

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.

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

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