



Business Loan

Branch Name and Address

Burwood
168 Burwood Rd
Burwood NSW 2134

BSB Account Number

032-062 59-0102

Account name

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

Customer Number

**74159564 KIM, YUNCHAN
38163519 KIM, JUNG-WHA**

Account enquiries

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

Account Summary

Opening Balance	- \$828,618.98
Total credits	+ \$43,974.64
Total debits	- \$6,701.18
Closing Balance	- \$791,345.52

Details of your account

From Last Statement Dated 07 Feb 2020 to 07 Aug 2020

Date	Description of transaction	Debit	Credit	Balance
2020	STATEMENT OPENING BALANCE			-828,618.98
17 Feb	Deposit Kim,Yun Chan transfer		1,000.00	-827,618.98
18 Feb	Deposit Online 2971880 Pymt Smartheat rent		2,000.00	-825,618.98
24 Feb	Deposit Online 2178437 Pymt Smartheat rent		3,000.00	-822,618.98
28 Feb	Interest	3,115.33		-825,734.31
17 Mar	Deposit Online 2937207 Pymt Smartheat rent		5,000.00	-820,734.31
26 Mar	Deposit Online 2699765 Pymt Smartheat rent		1,000.00	-819,734.31
31 Mar	Loan Service Fee	120.00		-819,854.31
31 Mar	Interest	3,465.85		-823,320.16
16 Apr	Deposit Online 2992109 Pymt Smartheat rent		2,000.00	-821,320.16
20 Apr	Deposit Kim,Yun Chan transfer		1,000.00	-820,320.16
23 Apr	Deposit Online 2206149 Pymt Smartheat rent		3,000.00	-817,320.16
05 May	Deposit Kim,Yun Chan Transfer		481.80	-816,838.36
15 May	Deposit Fee Refund 433400000000004334		120.00	-816,718.36

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

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MR YUNCHAN KIM & MRS JUNG-WHA KIM

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Details of your account

From Last Statement Dated 07 Feb 2020 to 07 Aug 2020

Date	Description of transaction	Debit	Credit	Balance
15 May	Deposit Interest Refund 590102000000590102		3,465.85	-813,252.51
29 May	Deposit Online 2131795 Tfr Westpac Cas transfer		1,670.00	-811,582.51
18 Jun	Deposit Online 2542127 Tfr Westpac Cas transfer		5,000.00	-806,582.51
19 Jun	Deposit Online 2407154 Tfr Westpac Cas transfer		5,000.00	-801,582.51
24 Jun	Deposit Online 2996246 Tfr Westpac Cas tranfer		1,000.00	-800,582.51
29 Jun	Deposit Online 2346191 Tfr Westpac Cas transfer		5,900.00	-794,682.51
22 Jul	Deposit Kim,Yun Chan Sg mrs trns		36.99	-794,645.52
27 Jul	Deposit Online 2628163 Tfr Westpac Cas transfer		3,300.00	-791,345.52
07 Aug	CLOSING BALANCE			-791,345.52

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

OTHER INFORMATION ABOUT YOUR ACCOUNT

Interest Rates (per annum) on Debit Balances

Effective Date	Annual Percentage Rate	Annual % Rate For Excess Amount
16 Oct 2019	4.91 %	7.91 %
17 Mar 2020	4.66 %	7.66 %
06 Apr 2020	3.66 %	6.66 %
27 Apr 2020	3.66 %	

Your limit as at 07 Aug 2020 is

\$824,327.15



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07 Aug 2020

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 the right cover.

For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au

To discuss your specific insurance needs, contact your current insurer, visit your local branch or call us on 1300 650 255.

THANK YOU FOR BANKING WITH WESTPAC

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