



Statement Period
30 November 2020 - 26 February 2021

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	+ \$443.66
Total Credits	+ \$34,895.11
Total Debits	- \$35,261.69
Closing Balance	+ \$77.08

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 %
14 Dec 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 %
14 Dec 2020	0.05 %	0.10 %	0.10 %

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 %
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.30 %

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 %
14 Dec 2020	0.30 %	0.30 %	0.30 %	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
30/11/20	STATEMENT OPENING BALANCE			443.66
08/12/20	Deposit-Osko Payment 2617865 Smartheat Pty Ltd rent		3,000.00	3,443.66
08/12/20	Withdrawal Online 7345284 Bpay Fairfield rate	1,154.00		2,289.66
18/12/20	Deposit-Osko Payment 2672110 Smartheat Pty Ltd rent		3,000.00	5,289.66
18/12/20	Withdrawal Online 1623220 Tfr Business Lo trn	3,400.00		1,889.66
18/12/20	Withdrawal Online 8482543 Bpay Tax Office income tax 19	1,824.00		65.66
22/12/20	Deposit-Osko Payment 2000634 Smartheat Pty Ltd rent		5,500.00	5,565.66
29/12/20	Payment By Authority To Westpac Securiti B Tgr 34584841-00	1,709.95		3,855.71
31/12/20	Interest Paid		0.10	3,855.81
06/01/21	Payment By Authority To Westpac Securiti B WBC 34620871-00	3,855.54		0.27
29/01/21	Interest Paid		0.03	0.30
04/02/21	Deposit Ato Ato002000014478716		6,420.15	6,420.45
04/02/21	Withdrawal Online 5862903 Bpay Sydney Wat water	63.73		6,356.72
09/02/21	Withdrawal Online 2551294 Bpay Sydney Wat water	62.35		6,294.37
11/02/21	Withdrawal Online 2370228 Bpay Sp 90501 strata	3,887.12		2,407.25
12/02/21	Deposit-Osko Payment 2588494 Smartheat Pty Ltd rent		6,100.00	8,507.25
12/02/21	Deposit Online 2509693 Tfr Westpac Cho		2,000.00	10,507.25
12/02/21	Withdrawal Online 1669696 Tfr Business Lo transfer	4,900.00		5,607.25
12/02/21	Withdrawal Online 1873786 Tfr Altitude Bu	2,000.00		3,607.25
12/02/21	Withdrawal Online 3201292 Bpay Tax Office bas q2 21	2,451.00		1,156.25
12/02/21	Withdrawal Online 6805860 Bpay Fairfield rate	1,154.00		2.25
22/02/21	Deposit-Osko Payment 2092318 Smartheat Pty Ltd rent		8,800.00	8,802.25
25/02/21	Deposit Superchoice P/L Pc06C047-5998846		74.72	8,876.97
26/02/21	Interest Paid		0.11	8,877.08
26/02/21	Withdrawal Online 1625786 Tfr Business Lo transfer	8,800.00		77.08
26/02/21	CLOSING BALANCE			77.08



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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 NOV 2020 to 31 JAN 2021

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

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/

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