



## 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

<b>Opening Balance</b>	<b>- \$791,345.52</b>
<b>Total credits</b>	<b>+ \$27,200.00</b>
<b>Total debits</b>	<b>- \$28,045.19</b>
<b>Closing Balance</b>	<b>- \$792,190.71</b>

## Details of your account

From Last Statement Dated 07 Aug 2020 to 08 Feb 2021

Date	Description of transaction	Debit	Credit	Balance
2020	<b>STATEMENT OPENING BALANCE</b>			<b>-791,345.52</b>
18 Aug	Deposit Online 2179032 Tfr Westpac Cas transfer		8,800.00	-782,545.52
30 Sep	Interest	18,305.27		-800,850.79
30 Oct	Interest	2,409.13		-803,259.92
03 Nov	Deposit Online 2035870 Tfr Westpac Cas transfer		10,000.00	-793,259.92
11 Nov	Deposit Online 2135558 Tfr Westpac Cas transfer		5,000.00	-788,259.92
30 Nov	Interest	2,460.32		-790,720.24
18 Dec	Deposit Online 2623221 Tfr Westpac Cas trn		3,400.00	-787,320.24
31 Dec	Loan Service Fee	120.00		-787,440.24
31 Dec	Interest	2,453.51		-789,893.75
2021				
29 Jan	Interest	2,296.96		-792,190.71
08 Feb	<b>CLOSING BALANCE</b>			<b>-792,190.71</b>

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

Account name

MR YUNCHAN KIM & MRS JUNG-WHA KIM

032-062 59-0102

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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://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/](http://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](http://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/](http://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

## OTHER INFORMATION ABOUT YOUR ACCOUNT

### Interest Rates (per annum) on Debit Balances

Effective Date	Annual Percentage Rate
27 Apr 2020	3.66 %
05 Oct 2020	3.66 %

Your limit as at 08 Feb 2021 is

\$829,908.00

**THANK YOU FOR BANKING WITH WESTPAC**

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