



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	- \$792,190.71
Total credits	+ \$29,700.00
Total debits	- \$14,461.09
Closing Balance	- \$776,951.80

Details of your account

From Last Statement Dated 08 Feb 2021 to 06 Aug 2021

Date	Description of transaction	Debit	Credit	Balance
2021	STATEMENT OPENING BALANCE			-792,190.71
12 Feb	Deposit Online 2669697 Tfr Westpac Cas transfer		4,900.00	-787,290.71
26 Feb	Deposit Online 2625787 Tfr Westpac Cas transfer		8,800.00	-778,490.71
26 Feb	Interest	2,217.33		-780,708.04
31 Mar	Loan Service Fee	120.00		-780,828.04
31 Mar	Interest	2,583.39		-783,411.43
19 Apr	Deposit Online 2943153 Tfr Westpac Cas transfer		9,000.00	-774,411.43
30 Apr	Interest	2,346.74		-776,758.17
11 May	Deposit Online 2043593 Tfr Westpac Cas transfer		3,000.00	-773,758.17
31 May	Interest	2,408.53		-776,166.70
30 Jun	Deposit Online 2023442 Tfr Westpac Cas transfer		4,000.00	-772,166.70

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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Details of your account

From Last Statement Dated 08 Feb 2021 to 06 Aug 2021

Date	Description of transaction	Debit	Credit	Balance
30 Jun	Loan Service Fee	120.00		-772,286.70
30 Jun	Interest	2,334.87		-774,621.57
30 Jul	Interest	2,330.23		-776,951.80
06 Aug	CLOSING BALANCE			-776,951.80

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
05 Oct 2020	3.66 %

Your limit as at 06 Aug 2021 is

\$810,670.00



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06 Aug 2021

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 adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: moneysmart.gov.au. Be sure to contact us on 1300 650 255 if you have any questions.

THANK YOU FOR BANKING WITH WESTPAC

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