



Statement Period  
31 May 2021 - 31 August 2021

## Westpac Business Cash Reserve

Account Name  
VICLAND PTY LTD

  
VICLAND PTY LTD  
10 EVA CT  
DONVALE VIC 3111

029 Customer ID  
7376 3760 VICLAND PTY LTD

BSB Account Number  
033-172 115 171

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$59,377.09 |
| Total Credits   | + \$1.48      |
| Total Debits    | - \$0.00      |
| Closing Balance | + \$59,378.57 |

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0 to \$9999            | Over \$9999 to \$19999 | Over \$19999 to \$49999 | Over \$49999 to \$99999 |
|----------------|--------------------------|------------------------|-------------------------|-------------------------|
| 22 Jan 2021    | 0.01 %                   | 0.01 %                 | 0.01 %                  | 0.01 %                  |
| Effective Date | Over \$99999 to \$499999 | Over \$499999          |                         |                         |
| 22 Jan 2021    | 0.01 %                   | 0.01 %                 |                         |                         |

## 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   |
|----------|---------------------------|-------|--------|-----------|
| 31/05/21 | STATEMENT OPENING BALANCE |       |        | 59,377.09 |
| 30/06/21 | Interest Paid             |       | 0.48   | 59,377.57 |
| 30/07/21 | Interest Paid             |       | 0.48   | 59,378.05 |
| 31/08/21 | Interest Paid             |       | 0.52   | 59,378.57 |
| 31/08/21 | CLOSING BALANCE           |       |        | 59,378.57 |

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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 033-172 11-5171  
Transaction fee(s) period 01 MAY 2021 to 31 MAY 2021

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 JUN 2021 to 30 JUN 2021

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 JUL 2021 to 31 JUL 2021

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021

**For account: 3172/115171**

Total interest credited \$19.28

These details are provided for your records and taxation purposes



## 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](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/)

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Statement Period  
26 February 2021 - 31 May 2021

## Westpac Business Cash Reserve

  
VICLAND PTY LTD  
10 EVA CT  
DONVALE VIC 3111

029

Account Name  
VICLAND PTY LTD

Customer ID  
7376 3760 VICLAND PTY LTD

BSB  
033-172

Account Number  
115 171

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$59,375.58 |
| Total Credits   | + \$1.51      |
| Total Debits    | - \$0.00      |
| Closing Balance | + \$59,377.09 |

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0 to \$9999 | Over \$9999 to \$19999 | Over \$19999 to \$49999 | Over \$49999 to \$99999 |
|----------------|---------------|------------------------|-------------------------|-------------------------|
| 22 Jan 2021    | 0.01 %        | 0.01 %                 | 0.01 %                  | 0.01 %                  |

| Effective Date | Over \$99999 to \$499999 | Over \$499999 |
|----------------|--------------------------|---------------|
| 22 Jan 2021    | 0.01 %                   | 0.01 %        |

## TRANSACTIONS

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| DATE     | TRANSACTION DESCRIPTION   | DEBIT | CREDIT | BALANCE   |
|----------|---------------------------|-------|--------|-----------|
| 26/02/21 | STATEMENT OPENING BALANCE |       |        | 59,375.58 |
| 31/03/21 | Interest Paid             |       | 0.53   | 59,376.11 |
| 30/04/21 | Interest Paid             |       | 0.48   | 59,376.59 |
| 31/05/21 | Interest Paid             |       | 0.50   | 59,377.09 |
| 31/05/21 | CLOSING BALANCE           |       |        | 59,377.09 |

## CONVENIENCE AT YOUR FINGERTIPS

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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 033-172 11-5171  
Transaction fee(s) period 01 FEB 2021 to 28 FEB 2021

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 MAR 2021 to 31 MAR 2021

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 APR 2021 to 30 APR 2021

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

**MORE INFORMATION**

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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/)

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Statement Period  
30 November 2020 - 26 February 2021

## Westpac Business Cash Reserve

Account Name  
VICLAND PTY LTD



VICLAND PTY LTD  
10 EVA CT  
DONVALE VIC 3111

029

Customer ID  
7376 3760 VICLAND PTY LTD

BSB  
033-172

Account Number  
115 171

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$59,370.71 |
| Total Credits   | + \$4.87      |
| Total Debits    | - \$0.00      |
| Closing Balance | + \$59,375.58 |

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$19999 | Over \$19999<br>to \$49999 | Over \$49999<br>to \$99999 |
|----------------|------------------|---------------------------|----------------------------|----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.05 %                    | 0.05 %                     | 0.05 %                     |
| 22 Jan 2021    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                     |

  

| Effective Date | Over \$99999<br>to \$499999 | Over<br>\$499999 |
|----------------|-----------------------------|------------------|
| 17 Mar 2020    | 0.05 %                      | 0.05 %           |
| 22 Jan 2021    | 0.01 %                      | 0.01 %           |

## 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 |       |        | 59,370.71 |
| 31/12/20 | Interest Paid             |       | 2.52   | 59,373.23 |
| 29/01/21 | Interest Paid             |       | 1.90   | 59,375.13 |
| 26/02/21 | Interest Paid             |       | 0.45   | 59,375.58 |
| 26/02/21 | CLOSING BALANCE           |       |        | 59,375.58 |

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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 033-172 11-5171  
Transaction fee(s) period 01 NOV 2020 to 30 NOV 2020

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 DEC 2020 to 31 DEC 2020

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 JAN 2021 to 31 JAN 2021

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.



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**THANK YOU FOR BANKING WITH WESTPAC**





Statement Period  
31 August 2020 - 30 November 2020

**Westpac Business Cash Reserve**

Account Name  
**VICLAND PTY LTD**

  
VICLAND PTY LTD  
10 EVA CT  
DONVALE VIC 3111

029 Customer ID  
**7376 3760 VICLAND PTY LTD**

BSB Account Number  
**033-172 115 171**

Opening Balance + \$59,363.33  
Total Credits + \$7.38  
Total Debits - \$0.00  
Closing Balance + \$59,370.71

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

| Effective Date | \$0 to \$9999            | Over \$9999 to \$19999 | Over \$19999 to \$49999 | Over \$49999 to \$99999 |
|----------------|--------------------------|------------------------|-------------------------|-------------------------|
| 17 Mar 2020    | 0.01 %                   | 0.05 %                 | 0.05 %                  | 0.05 %                  |
| Effective Date | Over \$99999 to \$499999 | Over \$499999          |                         |                         |
| 17 Mar 2020    | 0.05 %                   | 0.05 %                 |                         |                         |

**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 |       |        | 59,363.33 |
| 30/09/20 | Interest Paid             |       | 2.43   | 59,365.76 |
| 30/10/20 | Interest Paid             |       | 2.43   | 59,368.19 |
| 30/11/20 | Interest Paid             |       | 2.52   | 59,370.71 |
| 30/11/20 | CLOSING BALANCE           |       |        | 59,370.71 |

**CONVENIENCE AT YOUR FINGERTIPS**

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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 033-172 11-5171

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

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 SEP 2020 to 30 SEP 2020

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

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

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.



## MORE INFORMATION

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**THANK YOU FOR BANKING WITH WESTPAC**









Statement Period  
29 May 2020 - 31 August 2020

**Westpac Business Cash Reserve**

  
VICLAND PTY LTD  
10 EVA CT  
DONVALE VIC 3111

Account Name  
VICLAND PTY LTD

Customer ID  
7376 3760 VICLAND PTY LTD

BSB Account Number  
033-172 115 171

Opening Balance + \$59,355.69  
Total Credits + \$7.64  
Total Debits - \$0.00  
Closing Balance + \$59,363.33

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

| Effective Date | \$0 to \$9999            | Over \$9999 to \$19999 | Over \$19999 to \$49999 | Over \$49999 to \$99999 |
|----------------|--------------------------|------------------------|-------------------------|-------------------------|
| 17 Mar 2020    | 0.01 %                   | 0.05 %                 | 0.05 %                  | 0.05 %                  |
| Effective Date | Over \$99999 to \$499999 | Over \$499999          |                         |                         |
| 17 Mar 2020    | 0.05 %                   | 0.05 %                 |                         |                         |

**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   |
|----------|---------------------------|-------|--------|-----------|
| 29/05/20 | STATEMENT OPENING BALANCE |       |        | 59,355.69 |
| 30/06/20 | Interest Paid             |       | 2.60   | 59,358.29 |
| 31/07/20 | Interest Paid             |       | 2.52   | 59,360.81 |
| 31/08/20 | Interest Paid             |       | 2.52   | 59,363.33 |
| 31/08/20 | CLOSING BALANCE           |       |        | 59,363.33 |

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



**TRANSACTION FEE SUMMARY**

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Fee(s) charged to account 033-172 11-5171  
Transaction fee(s) period 01 MAY 2020 to 31 MAY 2020

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 JUN 2020 to 30 JUN 2020

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 JUL 2020 to 31 JUL 2020

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

**ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020**

**For account: 3172/115171**  
Total interest credited \$156.14

These details are provided for your records and taxation purposes



**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.

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