



TRANSACTIONS			034-041	34-9327
DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
11/10/22	Periodical Payment From Trecell P/L Loan Repay		2,004.00	-184,959.67
17/10/22	Interest	1,194.44		-186,154.11
11/11/22	Periodical Payment From Trecell P/L Loan Repay		2,004.00	-184,150.11
15/11/22	Interest	1,125.55		-185,275.66
08/12/22	Closing Balance			-185,275.66

CONVENIENCE AT YOUR FINGERTIPS

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

INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
17 May 2022	5.38 %
21 Jun 2022	5.88 %
20 Jul 2022	6.38 %
18 Aug 2022	6.88 %
20 Sep 2022	7.38 %
18 Oct 2022	7.63 %
15 Nov 2022	7.88 %

MORE INFORMATION

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/

MORE INFORMATION

If any loan you hold with us is 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: www.moneysmart.gov.au.

Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Things you should know:

- ¹ Proceeds of cheques will not be available until cleared.
- ² To learn more about loan repayment types, go to:
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- ³ Your Loan Term expires on this date and all debit funds are due and payable.

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



132 032
+61 2 9155 7700 if overseas
8am-8pm 7 days

Local Branch



westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC