



Statement Period  
31 January 2023 - 28 April 2023

## Westpac DIY Super Working Account

Account Name  
MRS MARY BECHARA & MR NASSIR  
BECHARA ATF HANNA AND MARY  
BECHARA SUPER FUND

Customer ID  
7486 8432 BECHARA, MARY  
7504 1423 BECHARA, NASSIR

BSB Account Number  
032-183 239 941

Opening Balance	+ \$308,752.30
Total Credits	+ \$718.99
Total Debits	- \$13,650.00
Closing Balance	+ \$295,821.29

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

## 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
<b>31/01/23</b>	<b>STATEMENT OPENING BALANCE</b>			<b>308,752.30</b>
07/02/23	Withdrawal Online 1503780 Tfr Personal Ac Mary Bechara super	2,000.00		306,752.30
21/02/23	Withdrawal Online 1633793 Tfr Personal Ac Mary Bechara super	2,000.00		304,752.30
27/02/23	Withdrawal-Osko Payment 1924529 Kynah & Co Pty Ltd Mary Bechara Tax	1,650.00		303,102.30
28/02/23	Interest Paid		235.27	303,337.57
07/03/23	Withdrawal Online 1579514 Tfr Personal Ac Mary Bechara super	2,000.00		301,337.57
21/03/23	Withdrawal Online 1403649 Tfr Personal Ac Mary Bechara super	2,000.00		299,337.57
31/03/23	Interest Paid		255.76	299,593.33



## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
04/04/23	Withdrawal Online 1553930 Tfr Personal Ac Mary Bechara super	2,000.00		297,593.33
18/04/23	Withdrawal Online 1587642 Tfr Personal Ac Mary Bechara super	2,000.00		295,593.33
28/04/23	Interest Paid		227.96	295,821.29
<b>28/04/23</b>	<b>CLOSING BALANCE</b>			<b>295,821.29</b>

## CONVENIENCE AT YOUR FINGERTIPS

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

## 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 9155 7700 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/)

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](http://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](http://CreditSmart.org.au).

### We've updated our Privacy Statement and Notices

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions, the full Privacy Statement, and supplementary privacy notices can be found at: [www.westpac.com.au/privacy/privacy-statement](http://www.westpac.com.au/privacy/privacy-statement)

This statement applies to our Australian financial products and services.

### 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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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

#### Westpac Live



Find out about Online Banking at [westpac.com.au/westpaclive](http://westpac.com.au/westpaclive)

#### Telephone Banking



Call us on 132 032  
+61 2 9155 7700 if overseas

#### Local Branch



Find branches and ATMs at [westpac.com.au/locateus](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**