



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 39

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Westpac DIY Super Savings Account

MRS M BECHARA
3 TRISTRAM ST
ERMINGTON NSW 2115

(032-183/2183)
ACCOUNT NO.
23-9933

*

AUBURN NSW

ACCOUNT NAME
MRS MARY BECHARA & MR NASSIR BECHARA
ATF HANNA AND MARY BECHARA SUPER FUND

CUSTOMER NUMBER
74868432 BECHARA, MARY
75041423 BECHARA, NASSIR

ACCOUNT ENQUIRIES
Call Westpac Telephone Banking
8am - 8pm 7 days
132 032 within Australia
+61 2 9155 7700 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$310.47	\$0.59	\$0.00	+ \$311.06

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 29 JUL 2022 TO 31 OCT 2022

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2022	STATEMENT OPENING BALANCE			310.47
31AUG	INTEREST PAID		0.12	310.59
30SEP	INTEREST PAID		0.21	310.80
31OCT	INTEREST PAID		0.26	311.06
31OCT	CLOSING BALANCE			311.06

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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. If you are a business customer, please go to westpac.com.au/businessdispute

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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/

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.

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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

OTHER INFORMATION ABOUT YOUR ACCOUNT

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

EFFECTIVE DATE	\$0	OVER		OVER
	TO	\$9999 TO	\$49999 TO	\$99999 TO
22 JUL 2022	0.25 %	0.25 %	0.25 %	0.25 %
18 AUG 2022	0.75 %	0.75 %	0.75 %	0.75 %
20 SEP 2022	1.00 %	1.00 %	1.00 %	1.00 %

EFFECTIVE DATE	OVER
	\$499999
22 JUL 2022	0.25 %
18 AUG 2022	0.75 %
20 SEP 2022	1.00 %

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

PLEASE CHECK ALL ENTRIES ON THIS STATEMENT AND PROMPTLY
INFORM THE BANK OF ANY POSSIBLE ERROR OR UNAUTHORISED
TRANSACTION.

THANK YOU FOR BANKING WITH WESTPAC

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