



## Business Loan

### Branch Name and Address

Subiaco  
130 Rokeby Rd (Cnr Barker)  
Subiaco WA 6008

**BSB**                      **Account Number**  
**036-011**                      **43-4159**

### Account name

**BJPD PTY LTD**  
**ATF THE GARBELLINI SUPER FUND**

### Customer Number

**12156380 BJPD PTY LTD**

### Account enquiries

Call Westpac Telephone Banking  
8am - 8pm 7 days  
**132 142 within Australia**  
**+61 2 9155 7700 if calling from overseas**

### Account Summary

<b>Opening Balance</b>	<b>- \$190,477.69</b>
<b>Total credits</b>	<b>+ \$30,198.00</b>
<b>Total debits</b>	<b>- \$7,159.70</b>
<b>Closing Balance</b>	<b>- \$167,439.39</b>

## Details of your account

From Last Statement Dated 03 Feb 2023 to 03 Aug 2023

Date	Description of transaction	Debit	Credit	Balance
2023	<b>STATEMENT OPENING BALANCE</b>			<b>-190,477.69</b>
28 Feb	Deposit Online 2703017 Tfr Westpac Bus New Loan Repayment		5,033.00	-185,444.69
28 Feb	Interest	1,056.81		-186,501.50
30 Mar	Deposit Online 2577090 Tfr Westpac Bus New Loan Repayment		5,033.00	-181,468.50
31 Mar	Loan Service Fee	120.00		-181,588.50
31 Mar	Interest	1,187.03		-182,775.53
28 Apr	Interest	1,075.42		-183,850.95
01 May	Deposit Online 2415525 Tfr Westpac Bus New Loan Repayment		5,033.00	-178,817.95
30 May	Deposit Online 2419469 Tfr Westpac Bus New Loan Repayment		5,033.00	-173,784.95
31 May	Interest	1,260.46		-175,045.41
30 Jun	Deposit Online 2627119 Tfr Westpac Bus New Loan Repayment		5,033.00	-170,012.41

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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## Business Loan

Account name  
BJPD PTY LTD

036-011 43-4159

### Details of your account

From Last Statement Dated 03 Feb 2023 to 03 Aug 2023

Date	Description of transaction	Debit	Credit	Balance
30 Jun	Loan Service Fee	120.00		-170,132.41
30 Jun	Interest	1,151.46		-171,283.87
31 Jul	Deposit Online 2449282 Tfr Westpac Bus New Loan Repayment		5,033.00	-166,250.87
31 Jul	Interest	1,188.52		-167,439.39
03 Aug	<b>CLOSING BALANCE</b>			<b>-167,439.39</b>

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).



## Business Loan

Account name

**BJPD PTY LTD**

**036-011 43-4159**

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](https://www.credit-smart.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](https://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](https://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

### CONVENIENCE AT YOUR FINGERTIPS

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

## OTHER INFORMATION ABOUT YOUR ACCOUNT

### Interest Rates (per annum) on Debit Balances

Effective Date	Annual Percentage Rate
20 Dec 2022	7.17 %
21 Feb 2023	7.42 %
21 Mar 2023	7.67 %
16 May 2023	7.92 %
20 Jun 2023	8.17 %



## Business Loan

Account name  
BJPD PTY LTD

036-011 43-4159

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Your limit as at 03 Aug 2023 is

\$167,460.00

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**THANK YOU FOR BANKING WITH WESTPAC**

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130 Rokeby Rd (Cnr Barker)  
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### Account Summary

<b>Opening Balance</b>	<b>- \$213,670.81</b>
<b>Total credits</b>	<b>+ \$30,198.00</b>
<b>Total debits</b>	<b>- \$7,004.88</b>
<b>Closing Balance</b>	<b>- \$190,477.69</b>

### Details of your account

From Last Statement Dated 03 Aug 2022 to 03 Feb 2023

Date	Description of transaction	Debit	Credit	Balance
2022	<b>STATEMENT OPENING BALANCE</b>			<b>-213,670.81</b>
30 Aug	Deposit Online 2520269 Tfr Westpac Bus New Loan Repayment		5,033.00	-208,637.81
31 Aug	Interest	1,086.52		-209,724.33
30 Sep	Deposit Online 2488404 Tfr Westpac Bus New Loan Repayment		5,033.00	-204,691.33
30 Sep	Loan Service Fee	120.00		-204,811.33
30 Sep	Interest	1,049.19		-205,860.52
31 Oct	Deposit Online 2482328 Tfr Westpac Bus New Loan Repayment		5,033.00	-200,827.52
31 Oct	Interest	1,140.80		-201,968.32
30 Nov	Deposit Online 2668297 Tfr Westpac Bus New Loan Repayment		5,033.00	-196,935.32
30 Nov	Interest	1,127.97		-198,063.29
30 Dec	Deposit Online 2721538 Tfr Westpac Bus New Loan Repayment		5,033.00	-193,030.29

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**Statement No. 25 Page 1 of 3**



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### Details of your account

From Last Statement Dated 03 Aug 2022 to 03 Feb 2023

Date	Description of transaction	Debit	Credit	Balance
30 Dec	Loan Service Fee	120.00		-193,150.29
30 Dec	Interest	1,140.08		-194,290.37
2023				
30 Jan	Deposit Online 2504892 Tfr Westpac Bus New Loan Repayment		5,033.00	-189,257.37
31 Jan	Interest	1,220.32		-190,477.69
03 Feb	<b>CLOSING BALANCE</b>			<b>-190,477.69</b>

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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).

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18 Oct 2022	6.67 %
15 Nov 2022	6.92 %
20 Dec 2022	7.17 %

Your limit as at 03 Feb 2023 is

**\$190,495.00**

**THANK YOU FOR BANKING WITH WESTPAC**

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