



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 15

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SMSF Investment Property Loan

THE DIRECTOR  
THE H AND A SUPER FUND  
ADDRESS OBSOLETE 0000

(034-059/4059)  
ACCOUNT NO.  
44-3311

KIPPA RING QLD

ACCOUNT NAME  
H & A INVESTMENTS AUSTRALIA PTY LTD  
INVESTMENT PROPERTY LOAN

CUSTOMER NUMBER  
30324238 H & A INVESTMENTS AUSTRALIA ..

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

\* ACCOUNT SUMMARY \*

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
- \$263039.72	\$267712.30	\$4672.58	\$0.00

YOUR LOAN SUMMARY

Repayment Type <sup>1</sup> Principal and Interest  
Loan Expiry Date <sup>2</sup> 03 May 2045  
DETAILS OF YOUR ACCOUNT  
FROM LAST STATEMENT DATED 29 APR 2022 TO 01 AUG 2022

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2022	STATEMENT OPENING BALANCE			-263039.72
04MAY	DEPOSIT ONLINE 2467514 TFR Westpac DIY			
	RPMT		1788.00	-261251.72
05MAY	INTEREST	1108.83		-262360.55

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## SMSF Investment Property Loan

034-059 44-3311

DETAILS OF YOUR ACCOUNT  
 FROM LAST STATEMENT DATED 29 APR 2022 TO 01 AUG 2022

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
06JUN	DEPOSIT ONLINE 2408892 TR Westpac DIY RPMT		1788.00	-260572.55
06JUN	INTEREST	1215.91		-261788.46
04JUL	DEPOSIT ONLINE 2484405 TR Westpac DIY RPMT		1788.00	-260000.46
05JUL	INTEREST	1168.93		-261169.39
01AUG	DEPOSIT OF SETTLEMENT PROCEEDS 103422877		262348.30	1178.91
01AUG	INTEREST	1178.91		0.00
01AUG	CLOSING BALANCE			0.00

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)

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## SMSF Investment Property Loan

034-059 44-3311

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).

**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

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## SMSF Investment Property Loan

634-059 44-3311

## OTHER INFORMATION ABOUT YOUR ACCOUNT

## INTEREST RATES (PER ANNUM) ON DEBIT BALANCES

EFFECTIVE DATE	ANNUAL PERCENTAGE RATE
17 MAR 2020	5.13 %
17 MAY 2022	5.38 %
21 JUN 2022	5.88 %
20 JUL 2022	6.38 %

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

GENERAL INFORMATION ABOUT YOUR STATEMENT ENTRIES  
\* 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 UNAUTHORIZED  
TRANSACTION.

THANK YOU FOR BANKING WITH WESTPAC

## Things you should know

- 1 To learn more about loan repayment types, go to:  
<https://www.westpac.com.au/personal-banking/home-loans/read-up-n/loan-repayment-options/>
- 2 Your Loan Term expires on this date and all debit funds are due and payable.

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Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

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SMSF Investment Property Loan

THE DIRECTOR  
THE H AND A SUPER FUND  
ADDRESS OBSOLETE 0000

(034-059/4059)  
ACCOUNT NO.  
44-3311

KIPPA RING QLD

ACCOUNT NAME  
H & A INVESTMENTS AUSTRALIA PTY LTD  
INVESTMENT PROPERTY LOAN

CUSTOMER NUMBER  
30324238 H & A INVESTMENTS AUSTRALIA

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

\* ACCOUNT SUMMARY \*

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
= \$266980.56	\$10728.00	\$6787.16	= \$263039.72

YOUR LOAN SUMMARY

Repayment Type <sup>1</sup> Principal and Interest

Loan Expiry Date <sup>2</sup> 03 May 2045

DETAILS OF YOUR ACCOUNT  
FROM LAST STATEMENT DATED 01 NOV 2021 TO 29 APR 2022

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2021	STATEMENT OPENING BALANCE			-266980.56
04NOV	DEPOSIT ONLINE 2710175 TFR Westpac DIY RPMT		1788.00	-265192.56
05NOV	INTEREST	1162.97		-266355.53

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## SMSF Investment Property Loan

034-059 44-3311

DETAILS OF YOUR ACCOUNT  
 FROM LAST STATEMENT DATED 01 NOV 2021 TO 29 APR 2022

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
06DEC	DEPOSIT ONLINE 2499062 TFR Westpac DIY RPMT		1788.00	-264567.53
06DEC 2022	INTEREST	1160.50		-265728.03
04JAN	DEPOSIT ONLINE 2595107 TFR Westpac DIY RPMT		1788.00	-263940.03
05JAN	INTEREST	1120.17		-265060.20
04FEB	DEPOSIT ONLINE 2551468 TFR Westpac DIY RPMT		1788.00	-263272.20
07FEB	INTEREST	1228.61		-264500.81
04MAR	DEPOSIT ONLINE 2731648 TFR Westpac DIY RPMT		1788.00	-262712.81
07MAR	INTEREST	1040.14		-263752.95
04APR	DEPOSIT ONLINE 2557398 TFR Westpac DIY RPMT		1788.00	-261964.95
05APR	INTEREST	1074.77		-263039.72
29APR	CLOSING BALANCE			-263039.72

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)

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## SMSF Investment Property Loan

034-059 44-3311

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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/)

**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

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SMS\* Investment Property Loan

034-059 44-3311

OTHER INFORMATION ABOUT YOUR ACCOUNT

INTEREST RATES (PER ANNUM) ON DEBIT BALANCES

EFFECTIVE DATE	ANNUAL PERCENTAGE RATE
17 MAR 2020	5.13 %

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YOUR LIMIT AS AT 29 APR 2022 IS	5266,142.00
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CONVENIENCE AT YOUR FINGERTIPS  
 Use Online, Mobile or Tablet Banking to  
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Westpac Banking Corporation ABN 33 007 457 141.

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SMSE Investment Property Loan

THE DIRECTOR  
THE H AND A SUPER FUND  
ADDRESS OBSOLETE 0000

(034-059/4059)  
ACCOUNT NO.  
44-3311

KIPPA RING QLD

ACCOUNT NAME  
H & A INVESTMENTS AUSTRALIA PTY LTD  
INVESTMENT PROPERTY LOAN

CUSTOMER NUMBER  
30324238 H & A INVESTMENTS AUSTRALIA ..

ACCOUNT ENQUIRIES  
Call Westpac Telephone Banking  
8am - 8pm 7 days  
132 142 within Australia  
+61 2 9293 9262 if calling from overseas

## \* ACCOUNT SUMMARY \*

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
- \$270823.32	\$10728.00	\$6885.24	- \$266980.56

## YOUR LOAN SUMMARY

Repayment Type <sup>1</sup> Principal and Interest  
Loan Expiry Date <sup>2</sup> 03 May 2045  
DETAILS OF YOUR ACCOUNT  
FROM LAST STATEMENT DATED 30 APR 2021 TO 01 NOV 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2021	STATEMENT OPENING BALANCE			-270823.32
04MAY	DEPOSIT ONLINE 2495143 TFR Westpac DIY RPMT		1788.00	-269035.32
05MAY	INTEREST	1103.59		-270138.91

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SMSF Investment Property Loan

034-059 44-3311

DETAILS OF YOUR ACCOUNT  
FROM LAST STATEMENT DATED 30 APR 2021 TO 01 NOV 2021

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
04JUN	DEPOSIT ONLINE 2616436 TFR Westpac DIY			
	RPMT		1788.00	-268350.91
07JUN	INTEREST	1252.17		-269603.08
05JUL	DEPOSIT ONLINE 2483869 TFR Westpac DIY			
	RPMT		1788.00	-267815.08
05JUL	INTEREST	1060.98		-268876.06
04AUG	DEPOSIT ONLINE 2575341 TFR Westpac DIY			
	RPMT		1788.00	-267088.06
05AUG	INTEREST	1171.23		-268259.29
06SEP	DEPOSIT ONLINE 2468651 TFR Westpac DIY			
	RPMT		1788.00	-266471.29
06SEP	INTEREST	1206.50		-267677.79
04OCT	DEPOSIT ONLINE 2692236 TFR Westpac DIY			
	RPMT		1788.00	-265889.79
05OCT	INTEREST	1090.77		-266980.56
01NOV	CLOSING BALANCE			-266980.56

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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

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SMSF Investment Property **Loan**

034-059 44-3311

OTHER INFORMATION ABOUT YOUR ACCOUNT

INTEREST RATES (PER ANNUM) ON DEBIT BALANCES

EFFECTIVE DATE	ANNUAL PERCENTAGE RATE
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YOUR LIMIT AS AT 01 NOV 2021 IS \$269,240.00

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