

Cash Management Account

032-088 20-7706

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on your account balances.
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Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

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Cash Management Account

MR N NAKHOUL & MRS N NAKHOUL
41 YEEND ST
MERRYLANDS NSW 2160

(032-088/2088)
ACCOUNT NO.
20-7706

*

TOP RYDE NSW

ACCOUNT NAME

MR NAIM NAKHOUL & MRS NADIA NAKHOUL
ATF THE NAIM NAKHOUL SUPERANNUATION FUND

CUSTOMER NUMBER

74180103 NAKHOUL, NAIM
65518006 NAKHOUL, NADIA

ACCOUNT ENQUIRIES

Call Westpac Telephone Banking
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$6629.58	\$0.00	\$12.00	+ \$6617.58

DETAILS OF YOUR ACCOUNT

FROM LAST STATEMENT DATED 05 JUL 2012 TO 05 OCT 2012

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2012	STATEMENT OPENING BALANCE			6629.58
01AUG	SERVICE FEE	4.00		6625.58
03SEP	SERVICE FEE	4.00		6621.58
01OCT	SERVICE FEE	4.00		6617.58
05OCT	CLOSING BALANCE			6617.58

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Cash Management Account

032-088 20-7706

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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.

OTHER INFORMATION ABOUT YOUR ACCOUNT

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Cash Management Account

032-088 20-7706

Transaction Fee Summary

Fees charged to account 032-088 20-7706 for transactions during the period 01 JUL 2012 to 30 SEP 2012. To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Free	Charged	Unit Price	Fee
Direct debit	0	0	\$0.25	\$0.00
Internet wdl	0	0	\$0.25	\$0.00
Telephone Banking electronic wdl	0	0	\$0.40	\$0.00
EFTPOS	0	0	\$0.60	\$0.00
WBC/STG ATM wdl	0	0	\$0.60	\$0.00
Cheques deposited	0	0	\$0.65	\$0.00
Cheque written	0	0	\$1.00	\$0.00
Branch staff assist wdl	0	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	0	\$2.50	\$0.00
Total	0	0		\$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

EFFECTIVE DATE	\$0 TO \$4999	OVER \$4999 TO \$9999	OVER \$9999 TO \$19999	OVER \$19999 TO \$49999
09 APR 2009	0.00 %	0.00 %	0.00 %	0.00 %
EFFECTIVE DATE	OVER \$49999 TO \$99999	OVER \$99999 TO \$249999	OVER \$249999	
09 APR 2009	0.00 %	0.01 %	0.01 %	

Cash Management Account

032-088 20-7706

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Cash Management Account

MR N NAKHOUL & MRS N NAKHOUL
41 YEEND ST
MERRYLANDS NSW 2160

(032-088/2088)
ACCOUNT NO.
20-7706

*

TOP RYDE NSW

ACCOUNT NAME

MR NAIM NAKHOUL & MRS NADIA NAKHOUL
ATF THE NAIM NAKHOUL SUPERANNUATION FUND

CUSTOMER NUMBER

74180103 NAKHOUL, NAIM
65518006 NAKHOUL, NADIA

ACCOUNT ENQUIRIES

Call Westpac Telephone Banking
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$6617.58	\$0.00	\$12.00	+ \$6605.58

DETAILS OF YOUR ACCOUNT

FROM LAST STATEMENT DATED 05 OCT 2012 TO 04 JAN 2013

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2012	STATEMENT OPENING BALANCE			6617.58
01NOV	SERVICE FEE	4.00		6613.58
03DEC	SERVICE FEE	4.00		6609.58
2013				
02JAN	SERVICE FEE	4.00		6605.58
04JAN	CLOSING BALANCE			6605.58

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Cash Management Account

032-088 20-7706

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OTHER INFORMATION ABOUT YOUR ACCOUNT

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Cash Management Account

032-088 20-7706

Transaction Fee Summary

Fees charged to account 032-088 20-7706 for transactions during the period 01 OCT 2012 to 31 DEC 2012.
To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Free	Charged	Unit Price	Fee
Direct debit	0	0	\$0.25	\$0.00
Internet wdl	0	0	\$0.25	\$0.00
Telephone Banking electronic wdl	0	0	\$0.40	\$0.00
EFTPOS	0	0	\$0.60	\$0.00
WBC/STG ATM wdl	0	0	\$0.60	\$0.00
Cheques deposited	0	0	\$0.65	\$0.00
Cheque written	0	0	\$1.00	\$0.00
Branch staff assist wdl	0	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	0	\$2.50	\$0.00
Total	0	0		\$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

EFFECTIVE DATE	\$0 TO \$4999	OVER \$4999 TO \$9999	OVER \$9999 TO \$19999	OVER \$19999 TO \$49999
09 APR 2009	0.00 %	0.00 %	0.00 %	0.00 %
EFFECTIVE DATE	OVER \$49999 TO \$99999	OVER \$99999 TO \$249999	OVER \$249999	
09 APR 2009	0.00 %	0.01 %	0.01 %	

Cash Management Account

032-088 20-7706

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Cash Management Account

MR N NAKHOUL & MRS N NAKHOUL
41 YEEND ST
MERRYLANDS NSW 2160

(032-088/2088)
ACCOUNT NO.
20-7706

*

TOP RYDE NSW

ACCOUNT NAME

MR NAIM NAKHOUL & MRS NADIA NAKHOUL
ATF THE NAIM NAKHOUL SUPERANNUATION FUND

CUSTOMER NUMBER

74180103 NAKHOUL, NAIM
65518006 NAKHOUL, NADIA

ACCOUNT ENQUIRIES

Call Westpac Telephone Banking
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$6605.58	\$0.00	\$12.00	+ \$6593.58

DETAILS OF YOUR ACCOUNT

FROM LAST STATEMENT DATED 04 JAN 2013 TO 05 APR 2013

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2013	STATEMENT OPENING BALANCE			6605.58
01FEB	SERVICE FEE	4.00		6601.58
01MAR	SERVICE FEE	4.00		6597.58
02APR	SERVICE FEE	4.00		6593.58
05APR	CLOSING BALANCE			6593.58

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Cash Management Account

032-088 20-7706

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OTHER INFORMATION ABOUT YOUR ACCOUNT

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Cash Management Account

032-088 20-7706

Transaction Fee Summary

Fees charged to account 032-088 20-7706 for transactions during the period 01 JAN 2013 to 31 MAR 2013. To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Free	Charged	Unit Price	Fee
Direct debit	0	0	\$0.25	\$0.00
Internet wdl	0	0	\$0.25	\$0.00
Telephone Banking electronic wdl	0	0	\$0.40	\$0.00
EFTPOS	0	0	\$0.60	\$0.00
WBC/STG ATM wdl	0	0	\$0.60	\$0.00
Cheques deposited	0	0	\$0.65	\$0.00
Cheque written	0	0	\$1.00	\$0.00
Branch staff assist wdl	0	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	0	\$2.50	\$0.00
Total	0	0		\$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

EFFECTIVE DATE	\$0 TO \$4999	OVER \$4999 TO \$9999	OVER \$9999 TO \$19999	OVER \$19999 TO \$49999
09 APR 2009	0.00 %	0.00 %	0.00 %	0.00 %
EFFECTIVE DATE	OVER \$49999 TO \$99999	OVER \$99999 TO \$249999	OVER \$249999	
09 APR 2009	0.00 %	0.01 %	0.01 %	

Cash Management Account

032-088 20-7706

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

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Cash Management Account

Branch Name and Address

Top Ryde
 Top Ryde Shopping Centre 2 Devlin St
 Ryde NSW 2112

BSB **Account Number**


032-088 **20-7706**

Account name

**MR NAIM NAKHOUL & MRS NADIA NAKHOUL
 ATF THE NAIM NAKHOUL SUPERANNUATION FUND**

Customer Number

**74180103 NAKHOUL, NAIM
 65518006 NAKHOUL, NADIA**

Account enquiries 

Call Westpac Telephone Banking
132 032 within Australia
+61 2 9293 9270 if calling from overseas

Account Summary

Opening Balance	+\$6,593.58
Total credits	+\$0.00
Total debits	-\$12.00
Closing Balance	+\$6,581.58

Details of your account

From Last Statement Dated 05 Apr 2013 to 05 Jul 2013

Date	Description of transaction	Debit	Credit	Balance
2013	STATEMENT OPENING BALANCE			6,593.58
01 May	Service Fee	4.00		6,589.58
03 Jun	Service Fee	4.00		6,585.58
01 Jul	Service Fee	4.00		6,581.58
05 Jul	CLOSING BALANCE			6,581.58

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Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction.

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Cash Management Account

Account name

MR NAIM NAKHOUL & MRS NADIA NAKHOUL

032-088 20-7706

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 032-088 20-7706 for transactions during the period **01 APR 2013 to 30 JUN 2013**.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Free	Charged	Unit Price	Fee
Direct debit	0	0	\$0.25	\$0.00
Internet wdl	0	0	\$0.25	\$0.00
Telephone Banking electronic wdl	0	0	\$0.40	\$0.00
EFTPOS	0	0	\$0.60	\$0.00
WBC/STG ATM wdl	0	0	\$0.60	\$0.00
Cheques deposited	0	0	\$0.65	\$0.00
Cheque written	0	0	\$1.00	\$0.00
Branch staff assist wdl	0	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	0	\$2.50	\$0.00
Total	0	0		\$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.

Interest Rates (per annum) on Credit Balances

Effective Date	\$0	Over \$4999	Over \$9999	Over \$19999
	to \$4999	to \$9999	to \$19999	to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999	Over \$99999	Over	
	to \$99999	to \$249999	\$249999	
09 Apr 2009	0.00 %	0.01 %	0.01 %	

THANK YOU FOR BANKING WITH WESTPAC

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Cash Management Account

Account name

MR NAIM NAKHOUL & MRS NADIA NAKHOUL**032-088 20-7706**

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OTHER INFORMATION ABOUT YOUR ACCOUNT**Transaction Fee Summary**

Fees charged to account 032-088 20-7706 for transactions during the period **01 JUL 2013 to 31 DEC 2013**.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Free	Charged	Unit Price	Fee
Direct debit	0	0	\$0.25	\$0.00
Internet wdl	0	0	\$0.25	\$0.00
Telephone Banking electronic wdl	0	0	\$0.40	\$0.00
EFTPOS	0	0	\$0.60	\$0.00
WBC/STG ATM wdl	0	0	\$0.60	\$0.00
Cheques deposited	0	0	\$0.65	\$0.00
Cheque written	0	0	\$1.00	\$0.00
Branch staff assist wdl	0	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	0	\$2.50	\$0.00
Total	0	0		\$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.



Cash Management Account

Account name

MR NAIM NAKHOUL & MRS NADIA NAKHOUL

032-088 20-7706

Interest Rates (per annum) on Credit Balances

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999	
09 Apr 2009	0.00 %	0.01 %	0.01 %	

THANK YOU FOR BANKING WITH WESTPAC

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Cash Management Account

Branch Name and Address


Top Ryde
 Top Ryde Shopping Centre 2 Devlin St
 Ryde NSW 2112

BSB **Account Number**
032-088 **20-7706**
Account name

**MR NAIM NAKHOUL & MRS NADIA NAKHOUL
 ATF THE NAIM NAKHOUL SUPERANNUATION FUND**

Customer Number

**74180103 NAKHOUL, NAIM
 65518006 NAKHOUL, NADIA**

Account enquiries 

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132 032 within Australia
+61 2 9293 9270 if calling from overseas

Account Summary

Opening Balance	+ \$6,581.58
Total credits	+ \$0.00
Total debits	- \$24.00
Closing Balance	+ \$6,557.58

Details of your account
From Last Statement Dated 05 Jul 2013 to 03 Jan 2014

Date	Description of transaction	Debit	Credit	Balance
2013	STATEMENT OPENING BALANCE			6,581.58
01 Aug	Service Fee	4.00		6,577.58
02 Sep	Service Fee	4.00		6,573.58
01 Oct	Service Fee	4.00		6,569.58
01 Nov	Service Fee	4.00		6,565.58
02 Dec	Service Fee	4.00		6,561.58
2014				
02 Jan	Service Fee	4.00		6,557.58
03 Jan	CLOSING BALANCE			6,557.58

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Cash Management Account

Account name

MR NAIM NAKHOUL & MRS NADIA NAKHOUL

032-088 20-7706

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 032-088 20-7706 for transactions during the period **01 JAN 2014 to 30 JUN 2014**.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Free	Charged	Unit Price	Fee
Direct debit	0	0	\$0.25	\$0.00
Internet wdl	0	0	\$0.25	\$0.00
Telephone Banking electronic wdl	0	0	\$0.40	\$0.00
EFTPOS	0	0	\$0.60	\$0.00
WBC/STG ATM wdl	0	0	\$0.60	\$0.00
Cheques deposited	0	0	\$0.65	\$0.00
Cheque written	0	0	\$1.00	\$0.00
Branch staff assist wdl	0	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	0	\$2.50	\$0.00
Total	0	0		\$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.

Interest Rates (per annum) on Credit Balances

Effective Date	\$0	Over \$4999	Over \$9999	Over \$19999
	to \$4999	to \$9999	to \$19999	to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999	Over \$99999	Over	
	to \$99999	to \$249999	\$249999	
09 Apr 2009	0.00 %	0.01 %	0.01 %	

THANK YOU FOR BANKING WITH WESTPAC

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Cash Management Account

Branch Name and Address

Top Ryde
Top Ryde Shopping Centre 2 Devlin St
Ryde NSW 2112

BSB **Account Number**

032-088 **20-7706**

Account name

**MR NAIM NAKHOUL & MRS NADIA NAKHOUL
ATF THE NAIM NAKHOUL SUPERANNUATION FUND**

Customer Number

**74180103 NAKHOUL, NAIM
65518006 NAKHOUL, NADIA**

Account enquiries 

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132 032 within Australia
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Account Summary

Opening Balance	+ \$6,557.58
Total credits	+ \$0.00
Total debits	- \$24.00
Closing Balance	+ \$6,533.58

Details of your account

From Last Statement Dated 03 Jan 2014 to 04 Jul 2014

Date	Description of transaction	Debit	Credit	Balance
2014	STATEMENT OPENING BALANCE			6,557.58
03 Feb	Service Fee	4.00		6,553.58
03 Mar	Service Fee	4.00		6,549.58
01 Apr	Service Fee	4.00		6,545.58
01 May	Service Fee	4.00		6,541.58
02 Jun	Service Fee	4.00		6,537.58
01 Jul	Service Fee	4.00		6,533.58
04 Jul	CLOSING BALANCE			6,533.58

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Cash Management Account

Account name

MR NAIM NAKHOUL & MRS NADIA NAKHOUL

032-088 20-7706

Interest Rates (per annum) on Credit Balances

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999	
09 Apr 2009	0.00 %	0.01 %	0.01 %	

THANK YOU FOR BANKING WITH WESTPAC

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Cash Management Account

Account name

MR NAIM NAKHOUL & MRS NADIA NAKHOUL

032-088 20-7706

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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

OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 032-088 20-7706 for transactions during the period **01 JUL 2014 to 31 DEC 2014**.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Free	Charged	Unit Price	Fee
Direct debit	0	0	\$0.25	\$0.00
Internet wdl	0	0	\$0.25	\$0.00
Telephone Banking electronic wdl	0	0	\$0.40	\$0.00
EFTPOS	0	0	\$0.60	\$0.00
WBC/STG ATM wdl	0	0	\$0.60	\$0.00
Cheques deposited	0	0	\$0.65	\$0.00
Cheque written	0	0	\$1.00	\$0.00
Branch staff assist wdl	0	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	0	\$2.50	\$0.00
Total	0	0		\$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.



Cash Management Account

Branch Name and Address

Top Ryde
 Top Ryde Shopping Centre 2 Devlin St
 Ryde NSW 2112

BSB **Account Number**

032-088 **20-7706**

Account name

**MR NAIM NAKHOUL & MRS NADIA NAKHOUL
 ATF THE NAIM NAKHOUL SUPERANNUATION FUND**

Customer Number

**74180103 NAKHOUL, NAIM
 65518006 NAKHOUL, NADIA**

Account enquiries 

Call Westpac Telephone Banking
132 032 within Australia
+61 2 9293 9270 if calling from overseas

Account Summary

Opening Balance	+ \$6,533.58
Total credits	+ \$0.00
Total debits	- \$24.00
Closing Balance	+ \$6,509.58

Details of your account

From Last Statement Dated 04 Jul 2014 to 05 Jan 2015

Date	Description of transaction	Debit	Credit	Balance
2014	STATEMENT OPENING BALANCE			6,533.58
01 Aug	Service Fee	4.00		6,529.58
01 Sep	Service Fee	4.00		6,525.58
01 Oct	Service Fee	4.00		6,521.58
03 Nov	Service Fee	4.00		6,517.58
01 Dec	Service Fee	4.00		6,513.58
2015				
02 Jan	Service Fee	4.00		6,509.58
05 Jan	CLOSING BALANCE			6,509.58

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 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account

Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction.

Statement No. 28 Page 1 of 3



Cash Management Account

Account name

MR NAIM NAKHOUL & MRS NADIA NAKHOUL

032-088 20-7706

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.

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 032-088 20-7706 for transactions during the period **01 JAN 2015 to 30 JUN 2015**.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Free	Charged	Unit Price	Fee
Direct debit	0	0	\$0.25	\$0.00
Internet wdl	0	0	\$0.25	\$0.00
Telephone Banking electronic wdl	0	0	\$0.40	\$0.00
EFTPOS	0	0	\$0.60	\$0.00
WBC/STG ATM wdl	0	0	\$0.60	\$0.00
Cheques deposited	0	0	\$0.65	\$0.00
Cheque written	0	0	\$1.00	\$0.00
Branch staff assist wdl	0	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	0	\$2.50	\$0.00
Total	0	0		\$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.

Interest Rates (per annum) on Credit Balances

Effective Date	\$0	Over \$4999	Over \$9999	Over \$19999
	to \$4999	to \$9999	to \$19999	to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999	Over \$99999	Over	
	to \$99999	to \$249999	\$249999	
09 Apr 2009	0.00 %	0.01 %	0.01 %	

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 29 Page 2 of 2



Cash Management Account

Branch Name and Address

Top Ryde
Top Ryde Shopping Centre 2 Devlin St
Ryde NSW 2112

BSB **Account Number**


032-088 **20-7706**

Account name

**MR NAIM NAKHOUL & MRS NADIA NAKHOUL
ATF THE NAIM NAKHOUL SUPERANNUATION FUND**

Customer Number

**74180103 NAKHOUL, NAIM
65518006 NAKHOUL, NADIA**

Account enquiries 

Call Westpac Telephone Banking
132 032 within Australia
+61 2 9293 9270 if calling from overseas

Account Summary

Opening Balance	+ \$6,509.58
Total credits	+ \$0.00
Total debits	- \$24.00
Closing Balance	+ \$6,485.58

Details of your account

From Last Statement Dated 05 Jan 2015 to 03 Jul 2015

Date	Description of transaction	Debit	Credit	Balance
2015	STATEMENT OPENING BALANCE			6,509.58
02 Feb	Service Fee	4.00		6,505.58
02 Mar	Service Fee	4.00		6,501.58
01 Apr	Service Fee	4.00		6,497.58
01 May	Service Fee	4.00		6,493.58
01 Jun	Service Fee	4.00		6,489.58
01 Jul	Service Fee	4.00		6,485.58
03 Jul	CLOSING BALANCE			6,485.58

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Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction.

Statement No. 29 Page 1 of 2



Cash Management Account

Account name

MR NAIM NAKHOUL & MRS NADIA NAKHOUL

032-088 20-7706

Interest Rates (per annum) on Credit Balances

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999	
09 Apr 2009	0.00 %	0.01 %	0.01 %	

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 31 Page 3 of 3



Cash Management Account

Account name

MR NAIM NAKHOUL & MRS NADIA NAKHOUL

032-088 20-7706

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.

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 032-088 20-7706 for transactions during the period **01 JAN 2016 to 30 JUN 2016**.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Free	Charged	Unit Price	Fee
Direct debit	0	0	\$0.25	\$0.00
Internet wdl	0	0	\$0.25	\$0.00
Telephone Banking electronic wdl	0	0	\$0.40	\$0.00
EFTPOS	0	0	\$0.60	\$0.00
WBC/STG ATM wdl	0	0	\$0.60	\$0.00
Cheques deposited	0	0	\$0.65	\$0.00
Cheque written	0	0	\$1.00	\$0.00
Branch staff assist wdl	0	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	0	\$2.50	\$0.00
Total	0	0		\$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.



Cash Management Account

Branch Name and Address

Top Ryde
Top Ryde Shopping Centre 2 Devlin St
Ryde NSW 2112

BSB Account Number

032-088 20-7706

Account name

MR NAIM NAKHOUL & MRS NADIA NAKHOUL
ATF THE NAIM NAKHOUL SUPERANNUATION FUND

Customer Number

74180103 NAKHOUL, NAIM
65518006 NAKHOUL, NADIA

Account enquiries

Call Westpac Telephone Banking
132 032 within Australia
+61 2 9293 9270 if calling from overseas

Account Summary

Opening Balance	+ \$6,461.58
Total credits	+ \$50.00
Total debits	- \$24.00
Closing Balance	+ \$6,487.58

Details of your account

From Last Statement Dated 05 Jan 2016 to 05 Jul 2016

Date	Description of transaction	Debit	Credit	Balance
2016	STATEMENT OPENING BALANCE			6,461.58
01 Feb	Service Fee	4.00		6,457.58
11 Feb	ATM Deposit Handybank Castle Hill 1 11/02 0408224959		50.00	6,507.58
01 Mar	Service Fee	4.00		6,503.58
01 Apr	Service Fee	4.00		6,499.58
02 May	Service Fee	4.00		6,495.58
01 Jun	Service Fee	4.00		6,491.58
01 Jul	Service Fee	4.00		6,487.58
05 Jul	CLOSING BALANCE			6,487.58

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 9293 9270 from overseas.

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Statement No. 31 Page 1 of 3

Cash Management Account



MR N NAKHOUL & MRS N NAKHOUL
2 HAVEN ST
MERRYLANDS NSW 2160

Branch Name and Address

Top Ryde
Top Ryde Shopping Centre 2 Devlin St
Ryde NSW 2112

BSB Account Number

032-088 20-7706

Account name

**MR NAIM NAKHOUL & MRS NADIA NAKHOUL
ATF THE NAIM NAKHOUL SUPERANNUATION FUND**

Customer Number

**74180103 NAKHOUL, NAIM
65518006 NAKHOUL, NADIA**

Account Summary

Opening Balance	+ \$6,485.58
Total credits	+ \$0.00
Total debits	- \$24.00
Closing Balance	+ \$6,461.58

Account enquiries

Call Westpac Telephone Banking
132 032 within Australia
+61 2 9293 9270 if calling from overseas

Details of your account

From Last Statement Dated 03 Jul 2015 to 05 Jan 2016

Date	Description of transaction	Debit	Credit	Balance
2015	STATEMENT OPENING BALANCE			6,485.58
03 Aug	Service Fee	4.00		6,481.58
01 Sep	Service Fee	4.00		6,477.58
01 Oct	Service Fee	4.00		6,473.58
02 Nov	Service Fee	4.00		6,469.58
01 Dec	Service Fee	4.00		6,465.58
2016				
04 Jan	Service Fee	4.00		6,461.58
05 Jan	CLOSING BALANCE			6,461.58

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 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account

Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction.

Statement No. 30 Page 1 of 3



Cash Management Account

Account name

MR NAIM NAKHOUL & MRS NADIA NAKHOUL

032-088 20-7706

(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.

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 032-088 20-7706 for transactions during the period **01 JUL 2015 to 31 DEC 2015**.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Free	Charged	Unit Price	Fee
Direct debit	0	0	\$0.25	\$0.00
Internet wdl	0	0	\$0.25	\$0.00
Telephone Banking electronic wdl	0	0	\$0.40	\$0.00
EFTPOS	0	0	\$0.60	\$0.00
WBC/STG ATM wdl	0	0	\$0.60	\$0.00
Cheques deposited	0	0	\$0.65	\$0.00
Cheque written	0	0	\$1.00	\$0.00
Branch staff assist wdl	0	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	0	\$2.50	\$0.00
Total	0	0		\$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.

Cash Management Account

Account name

MR NAIM NAKHOUL & MRS NADIA NAKHOUL

032-088 20-7706

Interest Rates (per annum) on Credit Balances

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999
09 Apr 2009	0.00 %	0.01 %	0.01 %



5005871 / M002909 / 006 / CN2CNCPW

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 30 Page 3 of 3

Cash Management Account



MR N NAKHOUL & MRS N NAKHOUL
2 HAVEN ST
MERRYLANDS NSW 2160

Branch Name and Address

Top Ryde
Top Ryde Shopping Centre 2 Devlin St
Ryde NSW 2112

BSB Account Number

032-088 20-7706

Account name

**MR NAIM NAKHOUL & MRS NADIA NAKHOUL
ATF THE NAIM NAKHOUL SUPERANNUATION FUND**

Customer Number

**74180103 NAKHOUL, NAIM
65518006 NAKHOUL, NADIA**

Account enquiries

Call Westpac Telephone Banking
132 032 within Australia
+61 2 9293 9270 if calling from overseas

Account Summary

Opening Balance	+ \$6,487.58
Total credits	+ \$0.00
Total debits	- \$24.00
Closing Balance	+ \$6,463.58

Details of your account

From Last Statement Dated 05 Jul 2016 to 05 Jan 2017

Date	Description of transaction	Debit	Credit	Balance
2016	STATEMENT OPENING BALANCE			6,487.58
01 Aug	Service Fee	4.00		6,483.58
01 Sep	Service Fee	4.00		6,479.58
03 Oct	Service Fee	4.00		6,475.58
01 Nov	Service Fee	4.00		6,471.58
01 Dec	Service Fee	4.00		6,467.58
2017				
03 Jan	Service Fee	4.00		6,463.58
05 Jan	CLOSING BALANCE			6,463.58

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The above Closing Balance amount may not be the same as the balance payable to you on closure of your account

Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction.

Statement No. 32 Page 1 of 3

Cash Management Account

Account name

MR NAIM NAKHOUL & MRS NADIA NAKHOUL

032-088 20-7706

(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.

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 032-088 20-7706 for transactions during the period **01 JUL 2016 to 31 DEC 2016**.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Free	Charged	Unit Price	Fee
Direct debit	0	0	\$0.25	\$0.00
Internet wdl	0	0	\$0.25	\$0.00
Telephone Banking electronic wdl	0	0	\$0.40	\$0.00
EFTPOS	0	0	\$0.60	\$0.00
WBC/STG ATM wdl	0	0	\$0.60	\$0.00
Cheques deposited	0	0	\$0.65	\$0.00
Cheque written	0	0	\$1.00	\$0.00
Branch staff assist wdl	0	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	0	\$2.50	\$0.00
Total	0	0		\$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.

Cash Management Account

Account name

MR NAIM NAKHOUL & MRS NADIA NAKHOUL

032-088 20-7706

Interest Rates (per annum) on Credit Balances

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999	
09 Apr 2009	0.00 %	0.01 %	0.01 %	



S005864 / M002850 / 006 / CNZCNCFW

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 32 Page 3 of 3



Statement Period
05 January 2017 - 05 July 2017

Cash Management Account



MR N NAKHOUL & MRS N NAKHOUL
2 HAVEN ST
MERRYLANDS NSW 2160

009

Account Name
Mr Naim Nakhoul & Mrs Nadia Nakhoul
Atf The Naim Nakhoul Superannuation
Fund

Customer ID
7418 0103 Nakhoul, Naim
6551 8006 Nakhoul, Nadia

BSB Account Number
032-088 207 706

Opening Balance	+ \$6,463.58
Total Credits	+ \$0.00
Total Debits	- \$24.00
Closing Balance	+ \$6,439.58

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999	
09 Apr 2009	0.00 %	0.01 %	0.01 %	

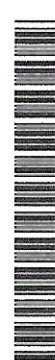
TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
05/01/17	STATEMENT OPENING BALANCE			6,463.58
01/02/17	Service Fee	4.00		6,459.58
01/03/17	Service Fee	4.00		6,455.58
03/04/17	Service Fee	4.00		6,451.58
01/05/17	Service Fee	4.00		6,447.58
01/06/17	Service Fee	4.00		6,443.58
03/07/17	Service Fee	4.00		6,439.58
05/07/17	CLOSING BALANCE			6,439.58

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S004407 / M002388 / 187 / CN2CNCNPW

**TRANSACTION FEE SUMMARY**

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-088 20-7706

Transaction fee(s) period 01 JAN 2017 to 30 JUN 2017

Total \$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.

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 9293 9270 from overseas.

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Statement Period
05 July 2017 - 05 January 2018

Cash Management Account



MR N NAKHOUL & MRS N NAKHOUL
2 HAVEN ST
MERRYLANDS NSW 2160

Account Name
MR NAIM NAKHOUL & MRS NADIA
NAKHOUL ATF THE NAIM NAKHOUL
SUPERANNUATION FUND

Customer ID
7418 0103 NAKHOUL, NAIM
6551 8006 NAKHOUL, NADIA

BSB Account Number
032-088 207 706

Opening Balance	+ \$6,439.58
Total Credits	+ \$0.00
Total Debits	- \$24.00
Closing Balance	+ \$6,415.58

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999	
09 Apr 2009	0.00 %	0.01 %	0.01 %	

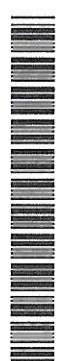
TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
05/07/17	STATEMENT OPENING BALANCE			6,439.58
01/08/17	Service Fee	4.00		6,435.58
01/09/17	Service Fee	4.00		6,431.58
02/10/17	Service Fee	4.00		6,427.58
01/11/17	Service Fee	4.00		6,423.58
01/12/17	Service Fee	4.00		6,419.58
02/01/18	Service Fee	4.00		6,415.58
05/01/18	CLOSING BALANCE			6,415.58

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5012275 / MD06587 / 006 / CN2CNCPIW



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-088 20-7706
Transaction fee(s) period 01 JUL 2017 to 30 NOV 2017

Total \$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.

Transaction fee(s) period 01 DEC 2017 to 31 DEC 2017

Total \$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.

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 9293 9270 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.

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Westpac Live



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at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



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westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
05 January 2018 - 05 July 2018

Cash Management Account

Account Name
MR NAIM NAKHOUL & MRS NADIA
NAKHOUL ATF THE NAIM NAKHOUL
SUPERANNUATION FUND

Customer ID
7418 0103 NAKHOUL, NAIM
6551 8006 NAKHOUL, NADIA

BSB Account Number
032-088 207 706

Opening Balance	+ \$6,415.58
Total Credits	+ \$0.00
Total Debits	- \$24.00
Closing Balance	+ \$6,391.58

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999	
09 Apr 2009	0.00 %	0.01 %	0.01 %	

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
05/01/18	STATEMENT OPENING BALANCE			6,415.58
01/02/18	Service Fee	4.00		6,411.58
01/03/18	Service Fee	4.00		6,407.58
03/04/18	Service Fee	4.00		6,403.58
01/05/18	Service Fee	4.00		6,399.58
01/06/18	Service Fee	4.00		6,395.58
02/07/18	Service Fee	4.00		6,391.58
05/07/18	CLOSING BALANCE			6,391.58

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-088 20-7706

Transaction fee(s) period 01 JAN 2018 to 30 JUN 2018

Total \$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.

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 9293 9270 from overseas.

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Statement Period
05 July 2018 - 04 January 2019

Cash Management Account

Account Name
MR NAIM NAKHOUL & MRS NADIA
NAKHOUL ATF THE NAIM NAKHOUL
SUPERANNUATION FUND

Customer ID
7418 0103 NAKHOUL, NAIM
6551 8006 NAKHOUL, NADIA

BSB Account Number
032-088 207 706

Opening Balance	+ \$6,391.58
Total Credits	+ \$0.00
Total Debits	- \$24.00
Closing Balance	+ \$6,367.58

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999	
09 Apr 2009	0.00 %	0.01 %	0.01 %	

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
05/07/18	STATEMENT OPENING BALANCE			6,391.58
01/08/18	Service Fee	4.00		6,387.58
03/09/18	Service Fee	4.00		6,383.58
01/10/18	Service Fee	4.00		6,379.58
01/11/18	Service Fee	4.00		6,375.58
03/12/18	Service Fee	4.00		6,371.58
02/01/19	Service Fee	4.00		6,367.58
04/01/19	CLOSING BALANCE			6,367.58

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-088 20-7706

Transaction fee(s) period 01 JUL 2018 to 31 DEC 2018

Total \$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.

MORE INFORMATION

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Statement Period
04 January 2019 - 05 July 2019

Cash Management Account

Account Name
MR NAIM NAKHOUL & MRS NADIA
NAKHOUL ATF THE NAIM NAKHOUL
SUPERANNUATION FUND

Customer ID
7418 0103 NAKHOUL, NAIM
6551 8006 NAKHOUL, NADIA

BSB Account Number
032-088 207 706

Opening Balance	+ \$6,367.58
Total Credits	+ \$0.00
Total Debits	- \$24.00
Closing Balance	+ \$6,343.58

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999
09 Apr 2009	0.00 %	0.01 %	0.01 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
04/01/19	STATEMENT OPENING BALANCE			6,367.58
01/02/19	Service Fee	4.00		6,363.58
01/03/19	Service Fee	4.00		6,359.58
01/04/19	Service Fee	4.00		6,355.58
01/05/19	Service Fee	4.00		6,351.58
03/06/19	Service Fee	4.00		6,347.58
01/07/19	Service Fee	4.00		6,343.58
05/07/19	CLOSING BALANCE			6,343.58

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-088 20-7706

Transaction fee(s) period 01 JAN 2019 to 30 JUN 2019

Total \$0.00

This account provides 12 free withdrawals or cheques deposited each calendar month.

MORE INFORMATION

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Statement Period
05 July 2019 - 12 July 2019

Cash Management Account

Account Name
MR NAIM NAKHOUL & MRS NADIA
NAKHOUL ATF THE NAIM NAKHOUL
SUPERANNUATION FUND

Customer ID
7418 0103 NAKHOUL, NAIM
6551 8006 NAKHOUL, NADIA

BSB Account Number
032-088 207 706

Opening Balance	+ \$6,343.58
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$6,343.58

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$4999	Over \$4999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
09 Apr 2009	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999	
09 Apr 2009	0.00 %	0.01 %	0.01 %	
Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
12 Jul 2019	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
12 Jul 2019	0.05 %	0.10 %	0.10 %	0.10 %

Please note that your account has now been converted to a **Westpac Business One Flexi**. New interest rates and fees may apply to your account - refer to recent correspondence or your Product Disclosure Statement or contact our telephone banking service on **132 032** for further details. Any interest or fees applicable on your old account to date have been debited/credited and are reflected in this statement of account. No further account fees will be debited to your account this month.



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
05/07/19	STATEMENT OPENING BALANCE			6,343.58
12/07/19	CLOSING BALANCE			6,343.58

MORE INFORMATION

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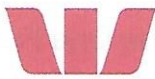
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Statement Period
12 July 2019 - 03 January 2020

Westpac Business One Flexi



MR N NAKHOUL & MRS N NAKHOUL
2 HAVEN ST
MERRYLANDS NSW 2160

009

Account Name
MR NAIM NAKHOUL & MRS NADIA
NAKHOUL ATF THE NAIM NAKHOUL
SUPERANNUATION FUND

Customer ID
7418 0103 NAKHOUL, NAIM
6551 8006 NAKHOUL, NADIA

BSB Account Number
032-088 207 706

Opening Balance	+ \$6,343.58
Total Credits	+ \$0.28
Total Debits	- \$0.00
Closing Balance	+ \$6,343.86

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
12 Jul 2019	0.01 %	0.01 %	0.01 %	0.01 %
24 Oct 2019	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
12 Jul 2019	0.05 %	0.10 %	0.10 %	0.10 %
24 Oct 2019	0.01 %	0.01 %	0.05 %	0.05 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
12/07/19	STATEMENT OPENING BALANCE			6,343.58
31/07/19	Interest Paid		0.03	6,343.61
30/08/19	Interest Paid		0.05	6,343.66
30/09/19	Interest Paid		0.05	6,343.71
31/10/19	Interest Paid		0.05	6,343.76
29/11/19	Interest Paid		0.05	6,343.81
31/12/19	Interest Paid		0.05	6,343.86
03/01/20	CLOSING BALANCE			6,343.86

SC09608 / M005222 / 004 / CN2CNCPIW



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TRANSACTION FEE SUMMARY

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Fee(s) charged to account 032-088 20-7706

01 AUG 2019

Total
\$0.00

02 SEP 2019

Total
\$0.00

01 OCT 2019

Total
\$0.00

01 NOV 2019

Total
\$0.00

02 DEC 2019

Total
\$0.00

02 JAN 2020

Total
\$0.00



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03 Jan 2020

Remember to always keep your passcode 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.

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