



Flexi Loan



036

MRS JEANNIE ELIZABETH JOY SHARMAN
3 TENTH AVE
SANDGATE QLD 4017

Account Number

5163 6400 0254 7136

Nominated Repayment Amount
plus fees/charges

\$0.00

Minimum Monthly Repayment

\$200.00

Payment Due Date

9-Dec-19

Closing Balance

\$9,978.10

Amount Paid Last Period

\$151.00

Account Holder Name	Account Number	Customer Number	Credit Limit	Available Credit
MRS JEANNIE ELIZABETH JOY SHARMAN	5163640002547136	29370230	\$10,000.00	\$21.90

No. days in Stmt Cycle	Stmt From	Stmt To	Min Monthly Repayment	Payment Due Date	Opening Balance
32	24 -Oct-19	24 -Nov-19	\$200.00	9 -Dec-19	\$7,533.53

ACCOUNT SUMMARY		
ACCOUNT OPENING BALANCE		\$7,533.53
PAYMENTS RECEIVED AND OTHER CREDITS		\$151.00
WITHDRAWALS AND OTHER DEBITS		\$2,466.00
INTEREST THIS PERIOD		\$117.57
FEES		\$12.00
ACCOUNT CLOSING BALANCE		\$9,978.10
PAST DUE/OVERLIMIT		\$0.00
MINIMUM MONTHLY REPAYMENT INCLUDING PAST DUE/OVERLIMIT		\$200.00

ACCOUNT BASE PLAN	
ANNUAL PERCENTAGE RATE	OUTSTANDING BALANCE
14.69%	\$9,978.10

TRANSACTION HISTORY			
DATE OF TRANSACTION	DESCRIPTION	DEBITS / CREDITS (-)	CURRENT BALANCE
-	ACCOUNT OPENING BALANCE	-	\$7,533.53
03-Nov-19	WITHDRAWAL	\$1,000.00	\$8,533.53
03-Nov-19	WITHDRAWAL	\$1,000.00	\$9,533.53
03-Nov-19	WITHDRAWAL	\$466.00	\$9,999.53
07-Nov-19	AUTOMATIC PAYMENT	\$151.00 -	\$9,848.53
24-Nov-19	INTEREST - BASE PLAN	\$117.57	\$9,966.10
24-Nov-19	MONTHLY SERVICE FEE	\$12.00	\$9,978.10
-	ACCOUNT CLOSING BALANCE	-	\$9,978.10

WE WILL SEEK TO MAKE A DIRECT DEBIT PAYMENT FROM YOUR NOMINATED ACCOUNT ON 09/12/2019, CONSISTENT WITH YOUR REQUEST.



Flexi Loan



MRS JEANNIE ELIZABETH JOY SHARMAN
 3 TENTH AVE
 SANDGATE QLD 4017

Account Number	5163 6400 0254 7136
Nominated Repayment Amount plus fees/charges	\$0.00
Minimum Monthly Repayment	\$0.00
Payment Due Date	7-Jan-20
Closing Balance	\$0.00
Amount Paid Last Period	\$9,793.77

Account Holder Name	Account Number	Customer Number	Credit Limit	Available Credit
MRS JEANNIE ELIZABETH JOY SHARMAN	5163640002547136	29370230	\$10,000.00	\$10,000.00

No. days in Stmt Cycle	Stmt From	Stmt To	Min Monthly Repayment	Payment Due Date	Opening Balance
29	25 -Nov-19	23 -Dec-19	\$0.00	7 -Jan-20	\$9,978.10

ACCOUNT SUMMARY	
ACCOUNT OPENING BALANCE	\$9,978.10
PAYMENTS RECEIVED AND OTHER CREDITS	\$9,978.10
WITHDRAWALS AND OTHER DEBITS	\$0.00
INTEREST THIS PERIOD	\$0.00
FEES	\$0.00
ACCOUNT CLOSING BALANCE	\$0.00
PAST DUE/OVERLIMIT	\$0.00
MINIMUM MONTHLY REPAYMENT INCLUDING PAST DUE/OVERLIMIT	\$0.00

ACCOUNT BASE PLAN	
ANNUAL PERCENTAGE RATE	OUTSTANDING BALANCE
14.69%	\$0.00

TRANSACTION HISTORY			
DATE OF TRANSACTION	DESCRIPTION	DEBITS / CREDITS (-)	CURRENT BALANCE
-	ACCOUNT OPENING BALANCE	-	\$9,978.10
25-Nov-19	C21017 TFR FROM Westpac DIY Sup	\$9,793.77 -	\$184.33
25-Nov-19	INTEREST CHARGE ADJUSTMENT	\$160.33 -	\$24.00
25-Nov-19	MISSED PAYMENT CHARGE REVERSAL	\$12.00 -	\$12.00
25-Nov-19	MISSED PAYMENT CHARGE REVERSAL	\$12.00 -	\$0.00
-	ACCOUNT CLOSING BALANCE	-	\$0.00

THIS IS A ZERO BALANCE STATEMENT FOR YOUR INFORMATION ONLY. NO PAYMENT IS REQUIRED.



S002056 / M001683 / 358 / CN1VPPF1



GPO BOX 18 SYDNEY
NSW 2001 AUSTRALIA
Telephone 132 651
Personal Loans



MRS JEANNIE ELIZABETH JOY SHARMAN
3 TENTH AVE
SANDGATE QLD 4017

03 February 2020

Hi Jeannie,

Westpac Flexi Loan 5163640002547136

In accordance with your recent instructions, your above mentioned account has been closed effective

You should ensure that any standing authorities which you have given to third parties to credit your account directly are cancelled, to avoid the possibility of transactions continuing to be processed by third parties after the account closure.

If credit transactions made prior to account closure are subsequently presented, statements will be issued to inform you accordingly.

We thank you for your support of Westpac Flexi Loan and regret your decision to close your account.

If you have future personal lending needs please call our Personal Lending Centre on 132 651 (8am - 8pm, 7 days a week).

Thank you for banking with Westpac.

Yours sincerely,

Madeline O'Connor
Head of Cards





Confirmation

Paid

Your transfer will be received within the Bank's standard [cut-off times](#).

Transfer summary

Deposit receipt number **C21017**

Payer

From account **Westpac DIY Super Working Account 034-272 xx3487**

Description **No description provided**

Payee

To account **Flexi Loan xxxx xxxx xx54 7136**

Description **No description provided**

Payment details

Amount **\$9,793.77**

Scheduled payment date **25 Nov 2019**

Payment ID **590277ae-de4c-40fb-9c91-d7d8329abc3c**

Earn 0.75% p.a* on your SMSF cash

Helping to make your money work harder. *Variable interest rate.

[Learn more](#)



Account activity

Boost your savings with eSaver 5-month bonus intro rate. New customers only. T&Cs apply. [Find out more](#)

Flexi Loan
 xxxx xxxx xx54 7136

-\$9,793.77
 Available \$206.23

- Account details
- Statements
- Account settings
- Third party access
- Flexi Loan balance transfer

Description, date or amount

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Date ▾	Description	Debit	Credit
22 Nov 2019	MONTHLY SERVICE FEE	-\$12.00	
22 Nov 2019	INTEREST - BASE PLAN	-\$117.57	
7 Nov 2019	AUTOMATIC PAYMENT		\$151.00
4 Nov 2019	WITHDRAWAL	-\$466.00	
4 Nov 2019	WITHDRAWAL	-\$1,000.00	
4 Nov 2019	WITHDRAWAL	-\$1,000.00	
23 Oct 2019	MONTHLY SERVICE FEE	-\$12.00	
23 Oct 2019	INTEREST - BASE PLAN	-\$21.53	
17 Oct 2019	WITHDRAWAL	-\$6,500.00	
16 Oct 2019	WITHDRAWAL	-\$1,000.00	

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Account activity

Boost your savings with eSaver 5-month bonus intro rate. New customers only. T&Cs apply.

[Find out more](#)

Westpac DIY Super Working Account

034-272 233487

- [Account details](#)
- [Statements](#)
- [Account settings](#)
- [Third party access](#)
- [Activate card](#)

\$10,870.86

Description, date or amount

Search

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Date ▾	Description	Debit	Credit	Balance ¹
25 Nov 2019	WITHDRAWAL ONLINE 1658631 TFR SMSF Invest Loan repayment	-\$1,750.00		\$10,870.86
22 Nov 2019	REVERSAL OF DEBIT TRANSACTION ON 070546 D FRAUD REFUND		\$11,200.00	\$12,620.86
14 Nov 2019	PAYMENT BY AUTHORITY TO OnePath Life Ltd 1003227650/1a09I	-\$176.46		\$1,420.86
12 Nov 2019	PAYMENT BY AUTHORITY TO OnePath Life Ltd 1004449926/1Zvlh	-\$507.52		\$1,597.32
12 Nov 2019	DEPOSIT CBA RS super pmt		\$2,100.00	\$2,104.84
4 Nov 2019	WITHDRAWAL-OSKO PAYMENT 1578586 Z SHARMAN	-\$1,000.00		\$4.84
4 Nov 2019	WITHDRAWAL-OSKO PAYMENT 1504894 Z SHARMAN	-\$230.00		\$1,004.84
4 Nov 2019	WITHDRAWAL-OSKO PAYMENT 1433372 SHARMAN ZACHERIE WILLIAM	-\$1,000.00		\$1,234.84
4 Nov 2019	WITHDRAWAL-OSKO PAYMENT 1375740 Z SHARMAN	-\$2,000.00		\$2,234.84
4 Nov 2019	WITHDRAWAL-OSKO PAYMENT 1168404 SHARMAN ZACHERIE WILLIAM	-\$470.00		\$4,234.84
4 Nov 2019	DEPOSIT ONLINE 2569539 TFR FROM Flexi Loan		\$1,000.00	\$4,704.84
4 Nov 2019	DEPOSIT ONLINE 2434805 TFR FROM Flexi Loan		\$1,000.00	\$3,704.84
4 Nov 2019	DEPOSIT ONLINE 2161455 TFR FROM Flexi Loan		\$466.00	\$2,704.84
1 Nov 2019	DEPOSIT ONLINE 2807973 PYMT David Dean RENT PAYMENT		\$1,847.86	\$2,238.84
31 Oct 2019	PAYMENT BY AUTHORITY TO CGU INSURANCE 106L73424701439A31	-\$101.42		\$390.98
31 Oct 2019	INTEREST PAID		\$0.12	\$492.40
25 Oct 2019	WITHDRAWAL ONLINE 3438852 BPAY MBRC PAYME MBRC rates	-\$815.05		\$492.28
25 Oct 2019	WITHDRAWAL ONLINE 1062089 PYMT ND Johanse Sharman inv 5979	-\$66.00		\$1,307.33

Date ▾	Description	Debit	Credit	Balance <u>1</u>
24 Oct 2019	<u>WITHDRAWAL ONLINE 1507130 TFR SMSF Invest Loan repayment</u>	-\$1,750.00		\$1,373.33
18 Oct 2019	<u>DEPOSIT CBA RS super pmt</u>		\$2,100.00	\$3,123.33
18 Oct 2019	<u>DEPOSIT TOOMBUL QLD</u>		\$1,000.00	\$1,023.33
18 Oct 2019	<u>TRANSFER DEPOSIT 0000000 AT TOOMBUL QLD</u>		\$0.02	\$23.33
17 Oct 2019	<u>WITHDRAWAL MOBILE 1663609 PYMT Zacherie W</u>	-\$3,500.00		\$23.31
17 Oct 2019	<u>WITHDRAWAL-OSKO PAYMENT 1094632 SHARMAN ZACHERIE WILLIAM</u>	-\$3,000.00		\$3,523.31
17 Oct 2019	<u>DEPOSIT ONLINE 2656049 TFR FROM Flexi Loan</u>		\$6,500.00	\$6,523.31
16 Oct 2019	<u>WITHDRAWAL-OSKO PAYMENT 1075117 Z SHARMAN</u>	-\$1,000.00		\$23.31
16 Oct 2019	<u>DEPOSIT ONLINE 2061510 TFR FROM Flexi Loan</u>		\$1,000.00	\$1,023.31
15 Oct 2019	<u>PAYMENT BY AUTHORITY TO OnePath Life Ltd 1003227650/1Z9IC</u>	-\$176.46		\$23.31
15 Oct 2019	<u>WITHDRAWAL ONLINE 4358870 BPAY TAX OFFICE ATO PAYG</u>	-\$733.00		\$199.77
15 Oct 2019	<u>WITHDRAWAL-OSKO PAYMENT 1389619 Z SHARMAN</u>	-\$1,000.00		\$932.77
15 Oct 2019	<u>WITHDRAWAL-OSKO PAYMENT 1276195 Z SHARMAN</u>	-\$1,000.00		\$1,932.77
15 Oct 2019	<u>WITHDRAWAL-OSKO PAYMENT 1188294 Z SHARMAN Blank</u>	-\$500.00		\$2,932.77
15 Oct 2019	<u>DEPOSIT CBA RS super pmt</u>		\$2,100.00	\$3,432.77
10 Oct 2019	<u>PAYMENT BY AUTHORITY TO OnePath Life Ltd 1004449926/1Z5C7</u>	-\$507.52		\$1,332.77
3 Oct 2019	<u>WITHDRAWAL ONLINE 1885449 PYMT ND Johanse Sharman inv 5909</u>	-\$66.00		\$1,840.29
1 Oct 2019	<u>DEPOSIT ONLINE 2701282 PYMT David Dean RENT PAYMENT</u>		\$1,829.49	\$1,906.29
30 Sep 2019	<u>PAYMENT BY AUTHORITY TO CGU INSURANCE 106L73424701439930</u>	-\$101.42		\$76.80
30 Sep 2019	<u>INTEREST PAID</u>		\$0.17	\$178.22
24 Sep 2019	<u>WITHDRAWAL ONLINE 1571285 TFR SMSF Invest Loan repayment</u>	-\$1,750.00		\$178.05
18 Sep 2019	<u>WITHDRAWAL ONLINE 6109023 BPAY UNITYWATER Unitywater account</u>	-\$648.56		\$1,928.05
16 Sep 2019	<u>PAYMENT BY AUTHORITY TO OnePath Life Ltd 1003227650/1YMgv</u>	-\$176.46		\$2,576.61
10 Sep 2019	<u>PAYMENT BY AUTHORITY TO OnePath Life Ltd 1004449926/1YEbk</u>	-\$507.52		\$2,753.07
6 Sep 2019	<u>WITHDRAWAL ONLINE 1875575 PYMT ND Johanse Bears inv 5842</u>	-\$66.00		\$3,260.59
2 Sep 2019	<u>PAYMENT BY AUTHORITY TO CGU INSURANCE 106L73424701439831</u>	-\$101.42		\$3,326.59
2 Sep 2019	<u>DEPOSIT ONLINE 2501409 PYMT David Deane Real RENT PAYMENT</u>		\$1,933.99	\$3,428.01
30 Aug 2019	<u>INTEREST PAID</u>		\$0.17	\$1,494.02
26 Aug 2019	<u>WITHDRAWAL ONLINE 1429134 TFR SMSF Invest Loan repayment</u>	-\$2,000.00		\$1,493.85
20 Aug 2019	<u>DEPOSIT CBA RS super pmt</u>		\$2,000.00	\$3,493.85

Date ▾	Description	Debit	Credit	Balance <u>1</u>
24 Oct 2019	<u>WITHDRAWAL ONLINE 1507130 TFR SMSF Invest Loan repayment</u>	-\$1,750.00		\$1,373.33
18 Oct 2019	<u>DEPOSIT CBA RS super pmt</u>		\$2,100.00	\$3,123.33
18 Oct 2019	<u>DEPOSIT TOOMBUL QLD</u>		\$1,000.00	\$1,023.33
18 Oct 2019	<u>TRANSFER DEPOSIT 000000 AT TOOMBUL QLD</u>		00.00	000.00