



Statement Period
31 March 2022 - 30 June 2022

Westpac Business One Flexi



MRS URSZULA CHOMICZ
19 FRANCIS ST
MERMAID BEACH QLD 4218

041

Account Name
MRS URSZULA CHOMICZ & MR ALEX
GEORGE CHOMICZ & MR ROBERT
STEVEN CHOMICZ ATF CHOMICZ
SUPERANNUATION FUND

Customer ID
6400 1111 CHOMICZ, URSZULA
1205 9387 CHOMICZ, ALEX GEORGE
0106 2558 CHOMICZ, ROBERT
STEVEN

BSB Account Number
034-239 303 949

Opening Balance + \$23,349.84
Total Credits + \$113,136.41
Total Debits - \$78,276.02
Closing Balance + \$58,210.23

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

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
31/03/22	STATEMENT OPENING BALANCE			23,349.84
01/04/22	Transaction Fee	1.50		23,348.34
05/04/22	Deposit-Osko Payment 2056447 Chomicz Investments Pty Ltd Super for R Chomicz			
	Super for R Chomicz		1,360.00	24,708.34
12/04/22	Withdrawal Online 1155264 Tax Ato Direct			
	Ato-Bas-Superfund	3,688.00		21,020.34
12/04/22	Withdrawal Online 8961251 Bpay Gccc - Wat			
	Gccc Water-Classic	1,653.97		19,366.37
14/04/22	Deposit CBA classic rent		9,519.15	28,885.52



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
20/04/22	Withdrawal-Osko Payment 1089385 Clear Accounting Solutions Cas-Bas-prep + Inv-10820	638.00		28,247.52
26/04/22	Deposit CBA 3039		1,819.36	30,066.88
02/05/22	Transaction Fee	2.00		30,064.88
16/05/22	Deposit CBA classic rent		9,123.17	39,188.05
18/05/22	Withdrawal Online 1959422 Tfr Westpac Cho Withdrawfromsuper	10,000.00		29,188.05
01/06/22	Deposit 2594110 Peta Rundle Cpi increase Cpi increase		395.58	29,583.63
01/06/22	Interest Paid On Term Deposit 394051		4.93	29,588.56
01/06/22	Interest Paid On Term Deposit 394051		413.32	30,001.88
01/06/22	Principal Paid On Term Deposit 394051		54,581.75	84,583.63
01/06/22	Transaction Fee	1.00		84,582.63
01/06/22	Withdrawal Online 0679628 Bpay Tax Office Ato Tax-2020-2021	791.55		83,791.08
02/06/22	Withdrawal Online 1168679 Tfr Westpac Cho Super Withdrawal	61,500.00		22,291.08
14/06/22	Deposit CBA classic rent		9,123.17	31,414.25
22/06/22	Deposit-Osko Payment 2385080 Peta Rundle Rent Classic rent		1,400.00	32,814.25
27/06/22	Deposit Alex Chomicz Alex Contribution		25,000.00	57,814.25
28/06/22	Deposit 2077593 Peta Rundle rent cpi classic rent cpi		395.98	58,210.23
30/06/22	CLOSING BALANCE			58,210.23

CONVENIENCE AT YOUR FINGERTIPS

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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 034-239 30-3949

01 APR 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	2	\$0.50	\$1.00
\$1.50	Electronic Debits	1	\$0.50	\$0.50



02 MAY 2022

Total
\$2.00Electronic Credits
Electronic Debits

Volume	Unit Price	Fee
2	\$0.50	\$1.00
2	\$0.50	\$1.00

01 JUN 2022

Total
\$1.00Electronic Credits
Electronic Debits

Volume	Unit Price	Fee
1	\$0.50	\$0.50
1	\$0.50	\$0.50

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 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

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.

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

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THANK YOU FOR BANKING WITH WESTPAC



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31 December 2021 - 31 March 2022

Westpac Business One Flexi



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19 FRANCIS ST
MERMAID BEACH QLD 4218

041

Account Name
MRS URSZULA CHOMICZ & MR ALEX
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SUPERANNUATION FUND

Customer ID
6400 1111 CHOMICZ, URSZULA
1205 9387 CHOMICZ, ALEX GEORGE
0106 2558 CHOMICZ, ROBERT
STEVEN

BSB Account Number
034-239 303 949

Opening Balance	+ \$28,540.51
Total Credits	+ \$33,387.65
Total Debits	- \$38,578.32
Closing Balance	+ \$23,349.84

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/21	STATEMENT OPENING BALANCE			28,540.51
04/01/22	Transaction Fee	1.00		28,539.51
14/01/22	Deposit-Osko Payment 2987688 Peta Rundle			
	Deferred rent		466.67	29,006.18
14/01/22	Deposit CBA classic rent		9,123.17	38,129.35
17/01/22	Withdrawal Online 4047180 Bpay Gccc - Wat			
	Gccc-Water-Classic	2,190.33		35,939.02
24/01/22	Deposit-Osko Payment 2042381 Peta Rundle			
	Water and sewage 810463850 classic water		2,409.36	38,348.38



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
24/01/22	Deposit-Osko Payment 2095470 Chomicz Investments Pty Ltd Super Payment - R Chomicz Super Payment for R Chomicz		1,260.00	39,608.38
01/02/22	Transaction Fee	1.50		39,606.88
08/02/22	Withdrawal Online 6305610 Bpay Tax Office Ato-Bas	1,838.00		37,768.88
08/02/22	Withdrawal Online 6364567 Bpay Cogc - Rat Gccc-Rates-Classic	9,270.49		28,498.39
14/02/22	Deposit-Osko Payment 2316809 Peta Rundle Deferred rent Deferred rent		466.67	28,965.06
14/02/22	Deposit CBA classic rent		9,123.17	38,088.23
14/02/22	Withdrawal-Osko Payment 1485859 Clear Accounting Solutions Cas-Bas prep Inv-10410	275.00		37,813.23
14/02/22	Withdrawal Online 1539107 Tfr Westpac Cho To U Chomicz	5,000.00		32,813.23
21/02/22	Deposit 2291169 Peta Rundle Cpi increase Cpi increase		395.98	33,209.21
01/03/22	Transaction Fee	2.00		33,207.21
03/03/22	Deposit 2022176 Peta Rundle water water		623.48	33,830.69
14/03/22	Deposit CBA classic rent		9,123.17	42,953.86
21/03/22	Deposit 2131221 Peta Rundle Cpi increase Cpi increase		395.98	43,349.84
25/03/22	Withdrawal Online 1387176 Tfr Westpac Cho Withdraw-U Chomicz	20,000.00		23,349.84
31/03/22	CLOSING BALANCE			23,349.84

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TRANSACTION FEE SUMMARY

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Fee(s) charged to account 034-239 30-3949

04 JAN 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	2	\$0.50	\$1.00
\$1.00				



01 FEB 2022

Total
\$1.50Electronic Credits
Electronic Debits

Volume	Unit Price	Fee
2	\$0.50	\$1.00
1	\$0.50	\$0.50

01 MAR 2022

Total
\$2.00Electronic Credits
Electronic Debits

Volume	Unit Price	Fee
1	\$0.50	\$0.50
3	\$0.50	\$1.50

MORE INFORMATION

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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

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/



Complaints

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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

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 June 2021 - 30 September 2021

Westpac Business One Flexi



MRS URSZULA CHOMICZ
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041

Account Name
MRS URSZULA CHOMICZ & MR ALEX
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SUPERANNUATION FUND

Customer ID
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1205 9387 CHOMICZ, ALEX GEORGE
0106 2558 CHOMICZ, ROBERT
STEVEN

BSB Account Number
034-239 303 949

Opening Balance + \$13,817.37
Total Credits + \$24,345.20
Total Debits - \$21,435.89
Closing Balance + \$16,726.68

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/21	STATEMENT OPENING BALANCE			13,817.37
01/07/21	Transaction Fee	1.00		13,816.37
05/07/21	Withdrawal-Osko Payment 1956148 Down 2 Earth Fencing Fence Build-Classicmotel Inv 678 - Chomicz 04 Jul 2021	797.50		13,018.87
13/07/21	Deposit-Osko Payment 2715044 Chomicz Investments Pty Ltd Super Payment for R Chomicz		1,277.75	14,296.62
13/07/21	Withdrawal Online 1302433 Bpay Gccc - Wat Gccc-Water-Classic	1,345.40		12,951.22
14/07/21	Deposit CBA classic rent		9,123.17	22,074.39

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
02/08/21	Transaction Fee	2.00		22,072.39
09/08/21	Deposit 2056885 Peta Rundle water 303949		1,479.94	23,552.33
09/08/21	Withdrawal-Osko Payment 1960946 Holt Lawyers Pty Ltd Legals-Leaseamendment 212355	550.00		23,002.33
11/08/21	Withdrawal Online 6677473 Bpay Cogc - Rat Gccc-Rates-Classic	9,270.49		13,731.84
12/08/21	Withdrawal-Osko Payment 1206525 Clear Accounting Solutions Cas-Inv9407-Bas Prep Inv-9407	253.00		13,478.84
12/08/21	Withdrawal Online 6740932 Bpay Tax Office Ato-Bas	2,963.00		10,515.84
16/08/21	Deposit CBA classic rent		6,232.17	16,748.01
16/08/21	Withdrawal Online 1180664 Tfr Westpac Cho To U Chomicz	2,000.00		14,748.01
01/09/21	Transaction Fee	3.50		14,744.51
06/09/21	Withdrawal Online 2869578 Bpay Abc2C Insurance-Classic	4,250.00		10,494.51
14/09/21	Deposit CBA classic rent		6,232.17	16,726.68
30/09/21	CLOSING BALANCE			16,726.68

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Fee(s) charged to account 034-239 30-3949

01 JUL 2021

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
\$1.00	Electronic Debits	1	\$0.50	\$0.50

02 AUG 2021

		Volume	Unit Price	Fee
Total	Electronic Credits	2	\$0.50	\$1.00
\$2.00	Electronic Debits	2	\$0.50	\$1.00



01 SEP 2021

Total
\$3.50Electronic Credits
Electronic Debits

Volume	Unit Price	Fee
2	\$0.50	\$1.00
5	\$0.50	\$2.50

MORE INFORMATION

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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/

Complaints

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Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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Local Branch



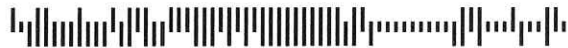
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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 September 2021 - 31 December 2021

Westpac Business One Flexi



MRS URSZULA CHOMICZ
19 FRANCIS ST
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041

Account Name
MRS URSZULA CHOMICZ & MR ALEX
GEORGE CHOMICZ & MR ROBERT
STEVEN CHOMICZ ATF CHOMICZ
SUPERANNUATION FUND

Customer ID
6400 1111 CHOMICZ, URSZULA
1205 9387 CHOMICZ, ALEX GEORGE
0106 2558 CHOMICZ, ROBERT
STEVEN

BSB Account Number
034-239 303 949

Opening Balance	+ \$16,726.68
Total Credits	+ \$51,944.15
Total Debits	- \$40,130.32
Closing Balance	+ \$28,540.51

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %
Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/21	STATEMENT OPENING BALANCE			16,726.68
01/10/21	Transaction Fee	1.00		16,725.68
06/10/21	Deposit-Osko Payment 2059783 Peta Rundle Refuse Classic Waste Refuse		617.07	17,342.75
07/10/21	Deposit-Osko Payment 2971725 Chomicz Investments Pty Ltd Super Payment from Chomicz Investme		1,345.00	18,687.75
13/10/21	Withdrawal Online 4811957 Bpay Gccc - Wat Gccc water Classic	1,384.02		17,303.73
14/10/21	Deposit CBA classic rent		9,123.17	26,426.90

**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
20/10/21	Deposit-Osko Payment 2435598 Peta Rundle			
	Refuse Classic Refuse Classic		623.48	27,050.38
01/11/21	Transaction Fee	1.50		27,048.88
01/11/21	Withdrawal-Osko Payment 1068246 Kollosche			
	Pty Ltd Motel-Marketing Campaign Payment			
	2429 Gold Coast Highway	12,000.00		15,048.88
10/11/21	Withdrawal-Osko Payment 1146927 Clear			
	Accounting Solutions Cas-Bas prep Inv-9952	275.00		14,773.88
10/11/21	Withdrawal Online 1518819 Bpay Tax Office			
	Ato-Bas	1,915.00		12,858.88
15/11/21	Deposit CBA classic rent		9,123.17	21,982.05
18/11/21	Deposit 2021835 Peta Rundle Water sewerage			
	classic Water		1,522.42	23,504.47
19/11/21	Withdrawal-Osko Payment 1299514 Clear			
	Accounting Solutions Cas-end of year account			
	Inv-10019	3,267.00		20,237.47
25/11/21	Interest Paid On Term Deposit 394051		523.62	20,761.09
25/11/21	Principal Paid On Term Deposit 394051		19,476.38	40,237.47
26/11/21	Withdrawal Online 3838658 Bpay Osr Land T			
	Landtax-Classicmot	21,283.30		18,954.17
01/12/21	Transaction Fee	3.50		18,950.67
14/12/21	Deposit-Osko Payment 2851562 Peta Rundle			
	Deferred Rent Deferred Rent		466.67	19,417.34
14/12/21	Deposit CBA classic rent		9,123.17	28,540.51
31/12/21	CLOSING BALANCE			28,540.51

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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 034-239 30-3949

01 OCT 2021

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
\$1.00	Electronic Debits	1	\$0.50	\$0.50



01 NOV 2021

Total
\$1.50Electronic Credits
Electronic Debits

Volume	Unit Price	Fee
2	\$0.50	\$1.00
1	\$0.50	\$0.50

01 DEC 2021

Total
\$3.50Electronic Credits
Electronic Debits

Volume	Unit Price	Fee
2	\$0.50	\$1.00
5	\$0.50	\$2.50

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 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

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/



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

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