



Business Loan

Branch Name and Address

Burwood
168 Burwood Rd
Burwood NSW 2134

BSB Account Number

032-062 59-0102

Account name

**MR YUNCHAN KIM & MRS JUNG-WHA KIM
ATF SMARTHEAT SUPERANNUATION FUND**

Customer Number

**74159564 KIM, YUNCHAN
38163519 KIM, JUNG-WHA**

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	- \$856,955.09
Total credits	+ \$41,400.00
Total debits	- \$22,894.78
Closing Balance	- \$838,449.87

Details of your account

From Last Statement Dated 08 Feb 2019 to 08 Aug 2019

Date	Description of transaction	Debit	Credit	Balance
2019	STATEMENT OPENING BALANCE			-856,955.09
11 Feb	Deposit Online 2002882 Pymt Smartheat Pty Lt rent smithfield		5,000.00	-851,955.09
15 Feb	Deposit Online 2344595 Pymt Smartheat Pty Lt rent smithfield		3,800.00	-848,155.09
28 Feb	Interest	3,569.63		-851,724.72
29 Mar	Loan Service Fee	120.00		-851,844.72
29 Mar	Interest	3,694.85		-855,539.57
01 Apr	Deposit Online 2672373 Pymt Smartheat Pty Lt rent smithfield		4,000.00	-851,539.57
10 Apr	Deposit Online 2961974 Pymt Smartheat Pty Lt rent smithfield		1,000.00	-850,539.57
10 Apr	Deposit Kim, Yun Chan transfer		900.00	-849,639.57
29 Apr	Deposit Kim, Yun Chan transfer		2,100.00	-847,539.57
30 Apr	Interest	4,071.98		-851,611.55

Proceeds of cheques will not be available until cleared.
Please check all entries on this statement and promptly inform the Bank
of any possible error or unauthorised transaction.

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Business Loan

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MR YUNCHAN KIM & MRS JUNG-WHA KIM

032-062 59-0102

Details of your account

From Last Statement Dated 08 Feb 2019 to 08 Aug 2019

Date	Description of transaction	Debit	Credit	Balance
02 May	Deposit Online 2780618 Pymt Smarheat Pty Lt rent		2,000.00	-849,611.55
14 May	Deposit Online 2028600 Pymt Smarheat Pty Lt rent smithfield		5,000.00	-844,611.55
31 May	Interest	3,927.75		-848,539.30
04 Jun	Deposit Online 2764188 Pymt Smarheat Pty Lt rent		8,800.00	-839,739.30
28 Jun	Loan Service Fee	120.00		-839,859.30
28 Jun	Interest	3,476.49		-843,335.79
09 Jul	Deposit Kim,Yun Chan transfer		8,800.00	-834,535.79
31 Jul	Interest	3,914.08		-838,449.87
08 Aug	CLOSING BALANCE			-838,449.87

CONVENIENCE AT YOUR FINGERTIPS

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

OTHER INFORMATION ABOUT YOUR ACCOUNT

Interest Rates (per annum) on Debit Balances

Effective Date	Annual Percentage Rate	Annual % Rate For Excess Amount
24 Sep 2018	5.46 %	8.46 %
18 Jun 2019	5.26 %	8.26 %
16 Jul 2019	5.06 %	8.06 %

Your limit as at 08 Aug 2019 is

\$844,568.00



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MR YUNCHAN KIM & MRS JUNG-WHA KIM

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08 Aug 2019

Important Message about your Loan.

If any loans 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 any mortgaged 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: moneysmart.gov.au .

To discuss your specific insurance needs, contact your current insurer, visit your local branch or call us on 1300 650 255.

THANK YOU FOR BANKING WITH WESTPAC

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