

Branch Name and Address
Warwick
Entertainment Ctr 4/639 Beach Road
Warwick WA 6024

BSB

Account Number

036-072

36-8132

Account name
CONSTANT NOMINEES PTY LTD
ATF CONSTANT SUPERANNUATION FUND

+61 2 9293 9262 if calling from overseas

Customer Number	Account Summary	
57388889 CONSTANT NOMINEES PTY LTD	Opening Balance	- \$269,000.00
	Total credits	+ \$0.00
Account enquiries T	Total debits	- \$0.00
Call Westpac Telephone Banking		THE OWNER OF THE OWNER OWNER OF THE OWNER OWNE
8am - 8pm 7 days 132 142 within Australia	Closing Balance	- \$269,000.00

Detail	s of your account	From Last Stateme	ent Dated 31 May 2	2021 to 30 Nov 2021
Date	Description of transaction	Debit	Credit	Balance
30 Nov	/ CLOSING BALANCE			-269.000.00

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. 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.



Account name
CONSTANT NOMINEES PTY LTD

036-072 36-8132

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

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

06 Apr 2020

4.12 %

13 Aug 2021

4.12 %

Your limit as at 30 Nov 2021 is

\$273,000.00



Account name
CONSTANT NOMINEES PTY LTD

036-072 36-8132

30 Nov 2021

If any loans you hold with us are 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: moneysmart.gov.au. Be sure to contact us on 1300 650 255 if you have any questions.



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CONSTANT NOMINEES PTY LTD
ATF CONSTANT SUPERANNUATION FUND

+61 2 9155 7700 if calling from overseas

Customer Number	Account Summary	
57388889 CONSTANT NOMINEES PTY LTD	Opening Balance	- \$269,000.00
	Total credits	+ \$0.00
Account enquiries 77	Total debits	- \$997.43
Call Westpac Telephone Banking		
8am - 8pm 7 days 132 142 within Australia	Closing Balance	- \$269,997.43

Details	s of your account	From Last Stateme	nt Dated 30 Nov 2	2021 to 31 May 2022
Date	Description of transaction	Debit	Credit	Balance
2022	STATEMENT OPENING BALANCE			-269,000.00
31 May	Interest	997.43		-269,997.43
31 May	CLOSING BALANCE			-269,997.43

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Interest Rates (per annum) on Debit Balances

Effective Date Annual Percentage Rate 13 Aug 2021 4.12 % 17 May 2022 4.37 %

Your limit as at 31 May 2022 is

\$273,998.00



132 142 within Australia

Business Loan

Branch Name and Address
Warwick
Entertainment Ctr 4/639 Beach Road
Warwick WA 6024

BSB

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036-072

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ATF CONSTANT SUPERANNUATION FUND

+61 2 9155 7700 if calling from overseas

Customer Number

57388889 CONSTANT NOMINEES PTY LTD

Opening Balance
- \$269,997.43

Total credits
+ \$8,000.00

Total debits
- \$8,042.78

Call Westpac Telephone Banking
8am - 8pm 7 days

Closing Balance
- \$270,040.21

Details of your account		From Last Statement Dated 31 May 2022 to 30 Nov 2022		
Date	Description of transaction	Debit	Credit	Balance
2022	STATEMENT OPENING BALANCE			-269,997.43
30 Jun	Loan Service Fee	120.00		-270,117.43
30 Jun	Interest	1,003.05		-271,120.48
29 Jul	Interest	1,082.47		-272,202.95
31 Aug	Interest	1,370.03		-273,572.98
30 Sep	Loan Service Fee	120.00		-273,692.98
30 Sep	Interest	1,357.37		-275,050.35
14 Oct	Deposit Online 2072633 Tfr Westpac Diy Loan			
	repayment		5,000.00	-270,050.35
31 Oct	Interest	1,497.27		-271,547.62
07 Nov	Deposit Online 2949177 Tfr Westpac Diy			
	Repayment loan		3,000.00	-268,547.62
30 Nov	Interest	1,492.59		-270,040.21
30 Nov	CLOSING BALANCE			-270,040.21



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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.

Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Interest Rates (per annum) on Debit Balances

Effective Date	Annual	
	Percentage Rate	
17 May 2022	4.37 %	
21 Jun 2022	4.87 %	
20 Jul 2022	5.37 %	
18 Aug 2022	5.87 %	
20 Sep 2022	6.37 %	
18 Oct 2022	6.62 %	
15 Nov 2022	6.87 %	

Your limit as at 30 Nov 2022 is

\$270,321.00