



## Westpac Choice

Statement Period  
17 January 2022 - 15 July 2022

Account Name  
MR RAED RAHMANSERESHT

Customer ID  
3917 9588 RAHMANSERESHT, RAED

BSB  
736-001

Account Number  
826 930

Opening Balance	+ \$259.79
Total Credits	+ \$20.00
Total Debits	- \$274.96
Closing Balance	+ \$4.83

## 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
17/01/22	<b>STATEMENT OPENING BALANCE</b>			<b>259.79</b>
18/01/22	Deposit Online 2433867 Pymt Moloud Sed		20.00	279.79
01/02/22	Account-Keeping Fee	5.00		274.79
01/03/22	Account-Keeping Fee	5.00		269.79
01/04/22	Account-Keeping Fee	5.00		264.79
02/05/22	Account-Keeping Fee	5.00		259.79
23/05/22	Debit Card Purchase Online Media Solution 31732032015 NId Eur 32.97 incl. Foreign Transaction Fee Aud \$1.49	51.25		208.54
23/05/22	Debit Card Purchase Online Media Solution 31732032015 NId Eur 32.97 incl. Foreign Transaction Fee Aud \$1.49	51.25		157.29
23/05/22	Debit Card Purchase Online Media Solution 31732032015 NId Eur 49.62 incl. Foreign Transaction Fee Aud \$2.24	77.12		80.17
24/05/22	Debit Card Purchase 08082345383 Svk Eur 15.00 incl. Foreign Transaction Fee Aud \$0.67	23.31		56.86
24/05/22	Debit Card Purchase 08082345383 Svk Eur 20.00 incl. Foreign Transaction Fee Aud \$0.90	31.08		25.78
30/05/22	Debit Card Purchase Spykitukw2.Com Edinburgh Gbr Usd 7.50 incl. Foreign Transaction Fee Aud \$0.31	10.95		14.83
01/06/22	Account-Keeping Fee	5.00		9.83
01/07/22	Account-Keeping Fee	5.00		4.83



## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
15/07/22	CLOSING BALANCE			4.83

## CONVENIENCE AT YOUR FINGERTIPS

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

## 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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://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/](http://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](http://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/](http://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](http://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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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

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+61 2 9155 7700 if overseas**

**Local Branch**

**Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)**

**THANK YOU FOR BANKING WITH WESTPAC**