



Westpac Low Fee Platinum Mastercard®

Account Number

5163 2300 0568 6220

Due Date

05 Jan 23

Closing Balance

1,147.80

Minimum Payment Due

23.00

Amount Paid (Details on the reverse)

\$

DUNCAN ROE
32 AMBER GR
MOUNT WAVERLEY VIC 3149

+5163230005686220+

(Cut along this dotted line)

For enquiries please call the Cards Customer Service Centre on **1300 651 089** (8am - 8pm, 7 days a week) or visit our internet site at **westpac.com.au**. Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction. For payment methods please see reverse.

Any statement entries for purchases or cash advances made in a foreign currency show the foreign currency transaction amount converted into Australian dollars by the applicable credit card scheme. Any applicable Westpac Foreign Transaction Fee (described below as "Foreign Transaction Fee") charged is shown as a separate entry.

Cardholder Name	Account Number	Customer Number	Credit Limit	Available Credit	
DUNCAN ROE	5163 2300 0568 6220	19519430	26,000	24,852.20	
No. of Days in Statement Cycle	Statement From	Statement To	Minimum Payment Due	Due Date	Opening Balance
31	11 Nov 22	11 Dec 22	23.00	05 Jan 23	1,032.24

Summary of Changes in Your Account Since Last Statement

From Your Opening Balance of	We Deducted Payments and Other Credits	And We Added		To Arrive at Your Closing Balance / Monthly Payment Balance of	Past Due / Overlimit is	Your Minimum Payment Including Past Due / Overlimit is
		New Purchases Cash Advances And Other Debits	Fees, Government & Interest Charges			
1,032.24	1,152.14-	1,267.70	0.00	1,147.80	0.00	23.00

Minimum Repayment Warning: If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying an estimated total of interest charges of...
Only the minimum payment	30 years 4 months	\$3,911.47
\$58.46	2 years	\$255.36, a saving of \$3,656.11

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 1300 859 100. We may be able to assist you.

Reminder : please pay all of the minimum monthly payment by the due date to avoid a \$15 missed payment charge.

Please note: Any statement entries for purchases or cash advances/withdrawals made in a foreign currency prior to 5 Jun 09 include the following three components: (1) the foreign currency transaction amount, converted into Australian dollars by the applicable credit card scheme; (2) any fee that may be charged by the applicable credit card scheme to Westpac on foreign currency transactions; and (3) a foreign transaction fee charged to you by Westpac, being a specified percentage of the Australian dollar transaction amount obtainable by calling the Enquiries line on this statement.

PAY YOUR CREDIT CARD THE EASY WAY:



ONLINE BANKING - register and then simply go to the funds transfer section of Online Banking and transfer funds to your credit card from one of your other Westpac accounts.



BPAY®
 Biller Code 5181
 Ref: 5163230005686220

Allow for two bank days for payments to clear when using BPAY.

®Registered to BPAY Pty Ltd
 ABN 69 079 137 518



TELEPHONE BANKING - register and call 132 032 if you have other Westpac accounts.



CARD AUTOPAY - apply, then pay your account automatically from any cheque or non-passbook savings account with any bank or other financial institution.

PLEASE NOTE:

**THIS ELECTRONIC STATEMENT CANNOT BE USED AS A DEPOSIT SLIP.
 TO MAKE A PAYMENT IN THE BRANCH, PLEASE COMPLETE A DEPOSIT SLIP.**

Credit Card Repayment Protection

Important note: Credit Card Repayment Protection is no longer available for new sales. The following product information is for existing policyholders.

Credit Card Repayment Protection* is optional insurance that could help make your repayments if you unexpectedly lose your job, or can't work because of illness or injury. It could also pay off your outstanding balance (up to \$50,000) if you pass away.

If you are a policyholder, your monthly premium appears in your credit card transactions as "Credit Card Repayment Protection" and may be subject to credit card interest charges.

Policy limits and exclusions apply which mean you won't be covered in some instances as set out in the Product Disclosure Statement (PDS) or policy wording, for example: voluntary redundancy or resignation, if your employment ceases at the end of a contract, or if you're aged 66 years or over.

To find out more or make a claim, simply visit westpac.com.au/ccrp or call us on **1300 369 989**.

*Credit Card Repayment Protection is issued by Allianz Australia General Insurance Limited ABN 99 003 719 319 (AAGIL) (issuer of the unfit for work and job loss covers) and TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL) (issuer of the death cover).

AAGIL is a corporate authorised representative of Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). Westpac is a trade mark of Westpac Banking Corporation ABN 33 007 457 141 and is used by AAGIL and TLISL under licence.

This information does not take into account your personal circumstances, so please consider the Product Disclosure Statement or policy wording. To obtain a copy please call Allianz on 1300 369 989.

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Date of Transaction	Description		Debits	Credits (-)
10 Nov 22	SQ *PINWOOD CINEMA	Mount Waverle AUS	11.21	
15 Nov 22	KMART 1001	BURWOOD EAST AUS	47.00	
15 Nov 22	KMART 1001	BURWOOD EAST AUS	6.50	
16 Nov 22	KOI RAMEN	BENTLEIGH AUS	61.80	
16 Nov 22	SPOTLIGHT BOX HILL	BOX HILL SOUT AUS	67.00	
16 Nov 22	NOISETTE RETAIL PTY	BENTLEIGH AUS	4.50	
16 Nov 22	NOISETTE RETAIL PTY	BENTLEIGH AUS	4.50	
18 Nov 22	THE SALVATION ARMY	MELBOURNE AUS	30.00	
21 Nov 22	DAVID JONES LIMITED	GLEN WAVERLEY AUS	119.90	
21 Nov 22	DAVID JONES LIMITED	GLEN WAVERLEY AUS	99.00	
21 Nov 22	CRED VOUCHER			119.90
	DAVID JONES LIMITED	GLEN WAVERLEY AUS		
22 Nov 22	MADELINE'S AT JELLS	WHEELERS HILL AUS	8.80	
22 Nov 22	HARVEY NORMAN AV/IT	CHADSTONE AUS	3.15	
22 Nov 22	HARVEY NORMAN AV/IT	CHADSTONE AUS	12.94	
23 Nov 22	KOI RAMEN	BENTLEIGH AUS	50.80	
23 Nov 22	NOISETTE RETAIL PTY	BENTLEIGH AUS	3.00	
23 Nov 22	NOISETTE RETAIL PTY	BENTLEIGH AUS	4.50	
23 Nov 22	NOISETTE RETAIL PTY	BENTLEIGH AUS	7.45	
23 Nov 22	SE FUEL	MOUNT WAVERLE AUS	61.50	
24 Nov 22	WAVERLEY BMW	GLEN WAVERLEY AUS	141.03	
25 Nov 22	BUNNINGS 473000	NOTTING HILL AUS	14.92	
25 Nov 22	BLACK PEPPER BRANDS	MT WAVERLEY AUS	59.98	
26 Nov 22	COLES 0504	MT WAVERLEY AUS	42.00	
29 Nov 22	BUNNINGS 473000	NOTTING HILL AUS	14.00	
29 Nov 22	MYKI BURNLEY RS BLY	BURNLEY AUS	26.00	
30 Nov 22	BAKERS DELIGHT	MOUNT WAVERLE AUS	6.80	
30 Nov 22	MUSEUM VICTORIA ADMISS	CARLTON AUS	34.00	
01 Dec 22	SE FUEL	MOUNT WAVERLE AUS	40.16	
04 Dec 22	SE FUEL	MOUNT WAVERLE AUS	61.06	
05 Dec 22	AUTOMATIC PAYMENT			1,032.24
06 Dec 22	Waverley Bridge Club	Ashwood AUS	110.00	
07 Dec 22	DOLCE FANTASIA CAKES	OAKLEIGH SOUT AUS	18.50	
07 Dec 22	MOONLIGHT THAI RESTA	CLARINDA AUS	11.00	
07 Dec 22	MOONLIGHT THAI RESTA	CLARINDA AUS	54.70	
09 Dec 22	KMART 1001	BURWOOD EAST AUS	30.00	

VARIABLE PURCHASE INTEREST RATE DECREASE. FROM 18 JANUARY 2023, THE VARIABLE PURCHASE INTEREST RATE ON YOUR CARD WILL DECREASE TO 19.74% P.A. IF YOU'RE ON AN EXISTING SPECIAL ARRANGEMENT, THE VARIABLE PURCHASE RATE CHANGE WON'T APPLY UNTIL YOUR ARRANGEMENT ENDS.

CONGRATULATIONS, YOUR CARD FEE HAS BEEN WAIVED FOR THIS YEAR. IT WILL CONTINUE TO BE WAIVED EACH YEAR WHEN YOU MEET THE SPEND CRITERIA ON YOUR CREDIT CARD IN THE PREVIOUS YEAR. DON'T FORGET YOUR PURCHASES ARE PROTECTED, INCLUDING 24/7 FRAUDPROTECTION. THANK YOU FOR CHOOSING WESTPAC.

WE WILL SEEK TO MAKE A DIRECT DEBIT PAYMENT FROM YOUR NOMINATED ACCOUNT ON 05/01/2023, CONSISTENT WITH YOUR REQUEST.

Transaction Type	Annual Percentage Rate	Expiry	Closing Balance
Cash Advances	21.49		0.00
Purchases	20.09		1,147.80

Account Number 5163 2300 0568 6220	
For Your Record	
PAYMENT AMOUNT	\$
PAYMENT DATE	/ /

Remember to always keep your passcode 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

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

We've simplified our Privacy Statement

Our simplified Privacy Statement combines important details about how we handle your personal and credit-related information into one document.

We're making it easier for you to understand how and why we collect, hold and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions and the full Privacy Statement can be found at: www.westpac.com.au/privacy/privacy-statement

This statement applies to our Australian financial products and services.

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