bankwest

BANKWEST OFFSET TRAN ACCT STATEMENT

For enquiries, message us in the Bankwest App or Bankwest Online Banking.

BSB Number	303-432
Account Number	187863-3
Period	28 Mar 26 - 26 Jun 26
Page 1 of 2	Statement Number 8

Name	PAN
BELINDA ANN ARTATES	80967751
CHRISTIAN ALLEN MANALO ARTATES	80967743

MR C A M ARTATES
1 HOBSON PLACE
BORONIA HEIGHTS QLD 4124

Account of: CHRISTIAN ALLEN MANALO ARTATES
BELINDA ANN ARTATES

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 187863-3

Date	Particulars	Debit	Credit	Balance
28 MAR 26	**OPENING BALANCE**			**$0.00**
26 JUN 26	**CLOSING BALANCE**			**$0.00**
	TOTAL DEBITS	$0.00		
	TOTAL CREDITS		$0.00	
	OFFSET TO LOAN ACCOUNT 432-187505-9 ARTATESCB LINKED:28/06/24			

Important Passcode Safety Notice
This is a reminder on how to keep your passcodes safe, how to report unauthorised use, and your rights under the *Code of Operations – Services Australia*.

Passcode Security Guidelines Summary
Passcodes include your PIN, internet and phone banking passwords, security token codes and one-time passwords.

- Your passcode cannot represent your date of birth or be an alphabetical passcode that is a recognisable part of your name.
- Do not share your passcode with anyone, including a family member, friend or someone who claims to be from the bank.
- Unless you make a reasonable attempt to disguise your passcode or prevent unauthorised access to it, do not keep a record of your passcode on anything you carry with your device or anything that could be lost or stolen.
- Do not act with extreme carelessness in failing to protect the security of your passcodes.

More detailed passcode security guidelines (including in respect of cards, biometrics, security tokens and mobile wallets) are found in your product's *Account Access Conditions of Use* at www.bankwest.com.au.

Liability and how to Report Unauthorised Use
- Your liability for any loss due to unauthorised transactions will be determined by the ePayments Code and not these security guidelines.
- You may be liable for any loss that you have contributed to by not following the passcode requirements.

Make sure you check the entries on this statement carefully. If you see something that doesn't seem right, you should contact us. For more information about your account, how to dispute a transaction or make a complaint, call us on 13 17 19 or message us in the Bankwest App. You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC, visit the AFCA website (afca.org.au) for more information. Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001. Email: info@afca.org.au. Call 1800 931 678, free call Monday to Friday 9am-5pm AEST.

Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL / Australian credit licence 234945

— Contact us immediately on 13 17 19 if you have experienced any loss, theft or misuse of a device or passcode.

Code of Operation - Services Australia
The Code of Operation has been developed to make sure you can continue to access sufficient income for your living expenses if your account has a negative balance and you don't already have an existing repayment arrangement. If you receive an eligible income support payment while your account has a negative balance then you can still access up to 90% of the payment.

To access these amounts under the Code of Operation, please contact us on 13 17 19. More information about the Code of Operation is available at www.servicesaustralia.gov.au/code-operation.