bankwest

Your statement.

From 18 Mar 2026 to 16 Apr 2026

Bankwest Zero Mastercard®

MS DEBBRA ANNE SMITH
PO BOX 1763
ALBANY WA 6331

Card number	5435 6802 0520 4269
Credit limit	$5,000.00
Opening balance	$0.00
Closing balance	$0.00
Minimum payment	**$0.00**
Payment due date	**11 May 26**

Choose how much to pay

View your latest account information in the Bankwest App.

Avoid late fees

This is the minimum amount you need to pay. Where applicable, the remaining balance will be charged interest.

$0.00
Minimum payment

Pay everything

Pay all transactions on this statement, including balances on standard and promotional rates.

$0.00
Closing balance

Your transactions

Summary

Purchases	$748.19
Cash advances	$0.00
Balance transfers/Easy Instalments	$0.00
Interest and other charges	$0.00
Payments and other credits	$748.19

Standard interest rates

These rates will apply unless you have a promotional offer.

Purchases	**17.99%p.a.**
Balance transfers	**17.99%p.a.**
Cash advances	**21.99%p.a.**

Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL / Australian credit licence 234945.
Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Transaction details

Date	Description			Debit	Credit
	Opening balance			**$0.00**	
22 Mar 26	BP EXPRESS 6218	CARLISLE	WA	$130.59	
22 Mar 26	BP EXPRESS 6218	CARLISLE	WA	$21.65	
23 Mar 26	BPAG KELMSCOTT	KELMSCOTT	WA	$93.90	
24 Mar 26	EB/ZiNG Belmont	Cloverdale	AUS	$50.00	
24 Mar 26	HERES LUCK LOTTERY	CLOVERDALE	WA	$25.90	
25 Mar 26	CourtyardPERMurdochFP	Perth	WA	$426.15	
30 Mar 26	Payment				$748.19
	Closing balance			**$0.00**	

Ways to pay

Use the Bankwest App

Transfer funds in the Bankwest App or online banking.

Set up a direct debit

Set up a regular payment from your nominated bank account with Bankwest or another bank. Message us in the Bankwest App to set this up.

Call 13 17 19

Use Bankwest Phone Banking to transfer an amount directly from another Bankwest account.

At selected CBA ATMs

Use your Bankwest credit card to deposit cash at selected CBA ATMs. Visit commbank.com.au/locateus

Biller Code: 9100
Ref: 5435 6802 0520 4269

Mobile & Internet Banking - BPAY®

Make this payment from your savings, debit or transaction account. If you're paying the day your payment is due, make sure it's before the payment cut-off time for your relevant financial institution.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

Visit Bank@Post

Pay by cash or card at a participating post office. Find your nearest location at auspost.com.au/banking.

Bank@Post is an agency service provided by Australia Post on behalf of Bankwest. Transaction limits apply.

Important information about your Bankwest Zero Mastercard® credit card

Misused, lost or stolen card or disclosed PIN

If your (or your additional cardholder's) card has been misused, lost or stolen, or the PIN has become known to someone else, report it immediately by calling us on 13 17 19 from anywhere in Australia, 24 hours a day, 7 days a week or by messaging us in the Bankwest App. If you're outside Australia, call us on +61 8 9486 4130 to use this reverse charges number, contact the international operator in the country you are in and request to be put through to +61 8 9486 4130. Bankwest have no control over any charges applied by the local or international telephone company for contacting the operator.

Unauthorised or unknown transactions

Make sure you check the entries on this statement carefully and promptly report any possible error or unauthorised transaction. If you would like to discuss your account or report an unauthorised or unknown transaction, please message us through the Bankwest App or online banking, or call 13 17 19. It is in your interest to report any unauthorised or unknown transactions immediately, as a delay in notification may limit Bankwest's ability to investigate the transaction.

Other information

For more information about your account, and for details of the dispute resolution mechanism that covers disputed transactions and complaints (including how to access the mechanism and to make a complaint – including to the external dispute resolution body – the Australian Financial Complaints Authority) – please refer to the Bankwest Credit Card Conditions of Use and the Bankwest Credit Card Account Access Conditions of Use for full details of terms covering the use of your card. Copies are available at bankwest.com.au.
If you would prefer not to receive promotional information from Bankwest you can opt out via self service in Online Banking, or let us know by messaging us through the Bankwest App or Online Banking, or calling 13 17 19.

Notice to Bankwest Credit Card customers
Changes to Bankwest Credit Card Conditions of Use dated 6 June 2025

Effective 28 May 2026, the Bankwest Credit Cards Conditions of Use dated 6 June 2025 are amended as follows:

Section 1, Definitions - amend the definition of "Balance Transfer" by adding the word "Australian" before the words "non-Bankwest credit card" and deleting the words "held by you or an Additional Cardholder."

Section 7.2, Types of changes we can make and how we will tell you – add the word "media" after the words "Where we notify by national" to the second last paragraph of the section, under the table.

Page 37 of 43, Electronic Communications, Changing your preferences – delete the first two paragraphs under the heading and replace with the following, and insert as new section 34 after section 33 and update contents page to reflect insertion:

We will provide you with options you may use to opt out of receiving commercial electronic messages we send you and to choose the way we send them to you. While in some cases one of the options may be an unsubscribe facility, you agree:

- *we are not required to include an unsubscribe facility in commercial electronic messages we send you; and*
- *you may be required to log in to your Bankwest app and update your marketing preferences, to unsubscribe from commercial electronic messages.*

Opting out of commercial electronic messages sent by Bankwest:

- *may impact our ability to provide you with information about all the benefits that are available as our customer. There are, however, messages that we must be able to send you and which you will not be able to opt out of receiving.*
- *will not opt you out of receiving messages from other brands within the Commonwealth Bank Group where you have agreed to those other brands sending you messages. If you would like to opt out of receiving commercial electronic messages from other*

Commonwealth Bank Group brands, please follow the opt out facilities in their communications or as set out in their terms and conditions.

Changes to Bankwest Account Access Conditions of Use Credit Cards dated 6 June 2025

Effective 28 May 2026, the Bankwest Account Access Conditions of Use for Credit Cards dated 6 June 2025 is amended as follows:

Section 1.4, Electronic Communications, Changing your preferences – delete the first two paragraphs under the heading and replace with the following:

We will provide you with options you may use to opt out of receiving commercial electronic messages we send you and to choose the way we send them to you. While in some cases one of the options may be an unsubscribe facility, you agree:

- *we are not required to include an unsubscribe facility in commercial electronic messages we send you; and*
- *you may be required to log in to your Bankwest app and update your marketing preferences, to unsubscribe from commercial electronic messages.*

Opting out of commercial electronic messages sent by Bankwest:

- *may impact our ability to provide you with information about all the benefits that are available as our customer. There are, however, messages that we must be able to send you and which you will not be able to opt out of receiving.*
- *will not opt you out of receiving messages from other brands within the Commonwealth Bank Group where you have agreed to those other brands sending you messages. If you would like to opt out of receiving commercial electronic messages from other Commonwealth Bank Group brands, please follow the opt out facilities in their communications or as set out in their terms and conditions.*

Section 3.6, What can be done using Bankwest Online Banking – add the words "in the Bankwest App" to the end of the last line of the first paragraph.