bankwest

BANKWEST OFFSET TRAN ACCT STATEMENT

For enquiries, message us on the Bankwest App or Bankwest Online Banking, or call on 13 17 19
If you're a business customer, call 13 7000

BSB Number	303-432
Account Number	196145-2
Period	14 Oct 25 - 13 Jan 26
Page 1 of 7	Statement Number 5

Name	PAN
PEDRO JAMES DONNELLY	34118019

MR PJ DONNELLY
3 VASSAR STREET
COLLINGWOOD PARK QLD 4301

Account of: PEDRO JAMES DONNELLY

Note: DR - indicates debit balance

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 196145-2

Date	Particulars	Debit	Credit	Balance
14 OCT 25	**OPENING BALANCE**			**$0.21**
14 OCT 25	IB TRANSFER 969194155 TO 303-432-1960838 4:21PM	$5,320.00		$5,319.79DR
14 OCT 25	To Phone M DONNELLY 04:28PM 14Oct	$300.00		$5,619.79DR
14 OCT 25	To Phone PEDRO JAMES DONNE 05:04PM 14Oct Bic insurance antonio school	$386.00		$6,005.79DR
14 OCT 25	To Phone PEDRO JAMES DONNE 05:10PM 14Oct Abraham alex	$160.00		$6,165.79DR
14 OCT 25	To Phone PEDRO JAMES DONNE 05:13PM 14Oct Afterpay	$235.00		$6,400.79DR
14 OCT 25	To Phone M DONNELLY 05:16PM 14Oct	$200.00		$6,600.79DR
14 OCT 25	To Phone M DONNELLY 05:24PM 14Oct	$100.00		$6,700.79DR
14 OCT 25	To Phone PEDRO JAMES DONNE 05:35PM 14Oct Toll	$100.00		$6,800.79DR
14 OCT 25	SALARY ANGLO COAL (CAPC		$11,010.66	$4,209.87
15 OCT 25	IB BPAY 969203145 TO humm90 Mastercard 2106158906 AT 4:55PM 14OCT	$372.18		$3,837.69
15 OCT 25	IB BPAY 969204019 TO LATITUDE GEM VISA 6010732008708482 AT 4:58PM 14OCT	$257.58		$3,580.11
15 OCT 25	IB BPAY 969209029 TO ELGAS LIMITED 1220183276 AT 5:17PM 14OCT	$103.40		$3,476.71
15 OCT 25	To Phone M DONNELLY 07:59AM 15Oct	$100.00		$3,376.71
15 OCT 25	To Phone M DONNELLY 08:03AM 15Oct	$50.00		$3,326.71
15 OCT 25	To Phone M DONNELLY 04:23PM 15Oct	$500.00		$2,826.71
15 OCT 25	To Phone M DONNELLY 04:37PM 15Oct	$100.00		$2,726.71
15 OCT 25	AGL SALES PTY LT 310013281695	$427.00		$2,299.71
15 OCT 25	GEM VISA 141025 PD6010732008708482		$0.02	$2,299.73
15 OCT 25	**CARRIED FORWARD**			**$2,299.73**

Make sure you check the entries on this statement carefully. If you see something that doesn't seem right, call us on 13 17 19. 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 see the Product Disclosure Statement for this product (available on our website), or message us in the Bankwest App. Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL / Australian credit licence 234945. If you don't want to receive promotional information from us, let us know by calling us on 13 17 19.

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit	Balance
15 OCT 25	**BROUGHT FORWARD**			**$2,299.73**
15 OCT 25	GEM VISA 141025 PD6010732008708482		$0.23	$2,299.96
15 OCT 25	OurMoneyMarket L PAYWAY4201844611	$1,156.15		$1,143.81
15 OCT 25	LETS INSURE L20306886 12191384	$89.67		$1,054.14
15 OCT 25	DEFT PAYMENTS DEFT 20130500	$197.10		$857.04
15 OCT 25	BUDGET DIRECT 113381201141766700	$128.45		$728.59
20 OCT 25	To Phone PEDRO JAMES DONNE 11:39AM 19Oct Bus	$14.00		$714.59
20 OCT 25	To Phone PEDRO JAMES DONNE 11:53AM 19Oct Uber	$34.00		$680.59
20 OCT 25	To Email M DONNELLY 02:06PM 19Oct Shopping	$140.00		$540.59
20 OCT 25	To Phone PEDRO JAMES DONNE 04:16PM 20Oct	$62.00		$478.59
20 OCT 25	CLINK DIR DEBIT VDBRO293207913860T	$20.00		$458.59
21 OCT 25	To Phone M DONNELLY 11:06AM 21Oct	$20.00		$438.59
21 OCT 25	To Phone M DONNELLY 11:11AM 21Oct	$1.00		$437.59
22 OCT 25	To Phone PEDRO JAMES DONNE 09:36AM 22Oct	$25.00		$412.59
22 OCT 25	To Phone PEDRO JAMES DONNE 09:43AM 22Oct	$2.90		$409.69
22 OCT 25	To Phone PEDRO JAMES DONNE 11:14AM 22Oct	$10.00		$399.69
22 OCT 25	AAMI BRISBANE AUS PURCHASE AT 5:52AM 21OCT	$115.19		$284.50
23 OCT 25	To Phone PEDRO JAMES DONNE 09:15AM 23Oct	$14.00		$270.50
23 OCT 25	To Phone PEDRO JAMES DONNE 09:22AM 23Oct	$15.00		$255.50
23 OCT 25	IB TRANSFER 971489149 TO 303-432-1960838 5:06PM	$105.00		$150.50
24 OCT 25	To Phone PEDRO JAMES DONNE 05:44AM 24Oct	$10.00		$140.50
27 OCT 25	To Phone PEDRO JAMES DONNE 08:32AM 27Oct	$20.00		$120.50
27 OCT 25	To Phone PEDRO JAMES DONNE 05:24PM 27Oct	$20.00		$100.50
28 OCT 25	IB TRANSFER 972435917 FROM 303-432-1960838 6:25AM		$1,318.00	$1,418.50
29 OCT 25	To Phone M DONNELLY 01:25PM 29Oct Afterpay	$9.00		$1,409.50
30 OCT 25	CRe8 Finance 717589419	$1,317.68		$91.82
03 NOV 25	IB TRANSFER 973535273 FROM 303-432-1960838 9:06AM 1NOV		$4,100.00	$4,191.82
03 NOV 25	To Phone M DONNELLY 09:06AM 01Nov Church	$40.00		$4,151.82
03 NOV 25	IB BPAY 973870284 TO LATITUDE GEM VISA 6010732008708482 AT 4:26AM	$23.00		$4,128.82
04 NOV 25	PERIODICAL PAYMENT TO COMPLETE VARIABLE HL	$3,974.14		$154.68
04 NOV 25	To Pedro J Donnelly 03:05AM 04Nov	$10.00		$144.68
06 NOV 25	To Phone PEDRO JAMES DONNE 10:50AM 06Nov	$11.00		$133.68
07 NOV 25	To Phone PEDRO JAMES DONNE 06:06AM 07Nov	$50.00		$83.68
07 NOV 25	To Phone PEDRO JAMES DONNE 01:26PM 07Nov	$35.00		$48.68
07 NOV 25	To Phone M DONNELLY 01:33PM 07Nov	$48.00		$0.68
13 NOV 25	IB TRANSFER 976539726 TO 303-432-1960838 3:57PM	$365.00		$364.32DR
13 NOV 25	To Phone PEDRO JAMES DONNE 04:18PM 13Nov	$100.00		$464.32DR
13 NOV 25	IB TRANSFER 976546820 TO 303-432-1960838 4:22PM	$3,975.00		$4,439.32DR
13 NOV 25	**CARRIED FORWARD**			**$4,439.32DR**

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit	Balance
13 NOV 25	**BROUGHT FORWARD**			**$4,439.32DR**
13 NOV 25	IB TRANSFER 976546913 TO 303-432-1960838 4:22PM	$1,318.00		$5,757.32DR
13 NOV 25	To Phone PEDRO JAMES DONNE 04:30PM 13Nov Ap	$756.00		$6,513.32DR
13 NOV 25	SALARY ANGLO COAL (CAPC		$10,878.85	$4,365.53
14 NOV 25	IB BPAY 976546551 TO humm90 Mastercard 2106158906 AT 4:21PM 13NOV	$252.50		$4,113.03
14 NOV 25	IB BPAY 976546638 TO humm90 Mastercard 2106158906 AT 4:21PM 13NOV	$34.77		$4,078.26
14 NOV 25	IB BPAY 976548640 TO AGL SALES P/L 71191481749414837696 AT 4:28PM 13NOV	$100.00		$3,978.26
14 NOV 25	IB BPAY 976558128 TO SURVEYORS BOARD QLD 1012000605441304714 AT 5:03PM 13NOV	$186.43		$3,791.83
14 NOV 25	IB BPAY 976558576 TO IPSWICH CITY COUNCIL 2058355 AT 5:05PM 13NOV	$300.00		$3,491.83
14 NOV 25	IB BPAY 976559010 TO TMR REG RENEW 48173 50011304404607 AT 5:07PM 13NOV	$71.55		$3,420.28
14 NOV 25	To Phone PEDRO JAMES DONNE 06:44AM 14Nov	$900.00		$2,520.28
14 NOV 25	AGL SALES PTY LT 004012942596	$15.75		$2,504.53
14 NOV 25	GEM VISA 131125 SC6010732008708482	$119.26		$2,385.27
14 NOV 25	GEM VISA 131125 SC6010732008708482	$1.55		$2,383.72
14 NOV 25	Telstra Services 3g9z4aj9	$85.00		$2,298.72
17 NOV 25	OurMoneyMarket L PAYWAY4229779724	$1,156.15		$1,142.57
17 NOV 25	LETS INSURE L20306886 12231266	$89.67		$1,052.90
17 NOV 25	BUDGET DIRECT 113381201143762110	$128.45		$924.45
18 NOV 25	CLINK DIR DEBIT VDBRO322207913860T	$20.00		$904.45
19 NOV 25	To Phone PEDRO JAMES DONNE 07:23AM 19Nov	$20.00		$884.45
19 NOV 25	To Phone PEDRO JAMES DONNE 07:27AM 19Nov	$50.00		$834.45
19 NOV 25	To Phone PEDRO JAMES DONNE 03:47PM 19Nov	$300.00		$534.45
20 NOV 25	IB BPAY 978048132 TO humm90 Mastercard 2106158906 AT 10:12PM 19NOV	$126.27		$408.18
20 NOV 25	IB TRANSFER 978048757 TO 303-432-1960838 10:19PM 19NOV	$22.99		$385.19
20 NOV 25	AAMI INSURANCE BRISBANE CITY AUS PURCHASE AT 2:36AM 19NOV	$115.19		$270.00
21 NOV 25	BPAY CORRECTION 14/11/2025		$71.55	$341.55
24 NOV 25	To Phone PEDRO JAMES DONNE 02:01PM 22Nov	$35.00		$306.55
24 NOV 25	To Phone M DONNELLY 02:02PM 22Nov	$100.00		$206.55
24 NOV 25	To Phone PEDRO JAMES DONNE 03:08PM 22Nov	$100.00		$106.55
24 NOV 25	ELGAS LIMITED DR 122087669551124	$149.00		$42.45DR
25 NOV 25	PEDRO JAMES DONNE 08:30PM 24Nov T		$20.00	$22.45DR
25 NOV 25	IB TRANSFER 979249698 FROM 303-432-1960838 8:30PM 24NOV		$25.00	$2.55
27 NOV 25	DISBURSAL FROM ACCOUNT 432-196083-8 BANKWEST: LOAN PROCEEDS		$76,000.00	$76,002.55
27 NOV 25	IB BPAY 979906378 TO OMM WH 2020-1 211944942 AT 9:48AM	$20,000.00		$56,002.55
27 NOV 25	car	$15,130.00		$40,872.55
27 NOV 25	**CARRIED FORWARD**			**$40,872.55**

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit	Balance
27 NOV 25	**BROUGHT FORWARD**			**$40,872.55**
27 NOV 25	To Phone PEDRO JAMES DONNE 09:55AM 27Nov	$2,282.37		$38,590.18
27 NOV 25	To Phone PEDRO JAMES DONNE 09:58AM 27Nov	$1,696.46		$36,893.72
27 NOV 25	To Phone PEDRO JAMES DONNE 11:01AM 27Nov	$251.67		$36,642.05
27 NOV 25	To Phone M DONNELLY 03:04PM 27Nov Food shopping	$500.00		$36,142.05
27 NOV 25	To Phone M DONNELLY 05:25PM 27Nov	$139.00		$36,003.05
28 NOV 25	IB BPAY 980137239 TO OMM WH 2020-1 211944942 AT 1:46AM	$20,000.00		$16,003.05
28 NOV 25	IB TRANSFER 980158921 TO 303-432-1960838 6:11AM	$500.00		$15,503.05
28 NOV 25	IB TRANSFER 980158966 FROM 303-432-1960838 6:11AM		$1,318.00	$16,821.05
01 DEC 25	IB BPAY 980469941 TO OMM WH 2020-1 211944942 AT 12:13PM 29NOV	$10,000.00		$6,821.05
01 DEC 25	To Phone PEDRO JAMES DONNE 02:19AM 30Nov	$28.00		$6,793.05
01 DEC 25	To Phone M DONNELLY 06:38PM 30Nov	$100.00		$6,693.05
01 DEC 25	To Phone PEDRO JAMES DONNE 02:56AM 01Dec Coinspot investment	$75.00		$6,618.05
01 DEC 25	CRe8 Finance 725862119	$1,317.68		$5,300.37
02 DEC 25	IB TRANSFER 981053183 FROM 303-432-1960838 3:17AM		$4,498.00	$9,798.37
02 DEC 25	To Phone PEDRO JAMES DONNE 03:17AM 02Dec	$13.00		$9,785.37
02 DEC 25	To Phone PEDRO JAMES DONNE 03:23AM 02Dec Work antenna	$13.00		$9,772.37
02 DEC 25	IB BPAY 981053990 TO LATITUDE GEM VISA 6010732008708482 AT 3:32AM	$161.78		$9,610.59
02 DEC 25	To Phone M DONNELLY 06:21AM 02Dec	$200.00		$9,410.59
02 DEC 25	To Phone PEDRO JAMES DONNE 07:44AM 02Dec Biltong	$35.00		$9,375.59
02 DEC 25	To Phone PEDRO JAMES DONNE 12:43PM 02Dec	$40.00		$9,335.59
03 DEC 25	To Phone PEDRO JAMES DONNE 04:56AM 03Dec	$60.00		$9,275.59
03 DEC 25	To Phone PEDRO JAMES DONNE 04:57AM 03Dec	$110.00		$9,165.59
03 DEC 25	To Phone PEDRO JAMES DONNE 10:02AM 03Dec	$100.00		$9,065.59
03 DEC 25	To Phone M DONNELLY 10:04AM 03Dec	$1,000.00		$8,065.59
03 DEC 25	To Phone PEDRO JAMES DONNE 10:07AM 03Dec Boys blessings	$600.00		$7,465.59
03 DEC 25	To Phone PEDRO JAMES DONNE 10:57AM 03Dec	$83.00		$7,382.59
03 DEC 25	To Phone M DONNELLY 11:31AM 03Dec	$139.00		$7,243.59
03 DEC 25	To Phone M DONNELLY 12:31PM 03Dec	$1,200.00		$6,043.59
03 DEC 25	To Phone PEDRO JAMES DONNE 01:38PM 03Dec	$400.00		$5,643.59
03 DEC 25	To Phone PEDRO JAMES DONNE 02:55PM 03Dec	$50.00		$5,593.59
03 DEC 25	To Phone M DONNELLY 05:55PM 03Dec	$200.00		$5,393.59
04 DEC 25	PERIODICAL PAYMENT TO COMPLETE VARIABLE HL	$4,433.31		$960.28
04 DEC 25	To Phone PEDRO JAMES DONNE 12:08PM 04Dec	$80.00		$880.28
04 DEC 25	To Phone PEDRO JAMES DONNE 03:12PM 04Dec	$27.00		$853.28
04 DEC 25	Telstra Services mxctsnhc	$85.00		$768.28
05 DEC 25	To Phone PEDRO JAMES DONNE 09:37AM 05Dec	$32.00		$736.28
05 DEC 25	**CARRIED FORWARD**			**$736.28**

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit	Balance
05 DEC 25	**BROUGHT FORWARD**			**$736.28**
05 DEC 25	OURMONEYMARKET L Rfnd LAI-00124378		$35.98	$772.26
08 DEC 25	To Phone M DONNELLY 09:24AM 06Dec	$60.00		$712.26
08 DEC 25	To Phone PEDRO JAMES DONNE 09:27AM 06Dec	$50.00		$662.26
08 DEC 25	To Phone PEDRO JAMES DONNE 01:27PM 07Dec	$110.00		$552.26
08 DEC 25	Qld Urban Util 11251825	$648.15		$95.89DR
09 DEC 25	DISHONOURED ITEM		$648.15	$552.26
10 DEC 25	To Phone PEDRO JAMES DONNE 06:28AM 10Dec	$35.00		$517.26
10 DEC 25	To Phone PEDRO JAMES DONNE 06:42AM 10Dec	$17.00		$500.26
11 DEC 25	To Phone PEDRO JAMES DONNE 10:24AM 11Dec Toll	$75.00		$425.26
12 DEC 25	To Phone PEDRO JAMES DONNE 12:33PM 12Dec	$158.00		$267.26
12 DEC 25	IB TRANSFER 983851736 TO 303-432-1960838 6:11PM	$4,438.00		$4,170.74DR
12 DEC 25	IB TRANSFER 983851821 TO 303-432-1960838 6:12PM	$1,380.00		$5,550.74DR
12 DEC 25	To Phone PEDRO JAMES DONNE 06:13PM 12Dec	$239.00		$5,789.74DR
12 DEC 25	SALARY ANGLO COAL (CAPC		$10,878.86	$5,089.12
15 DEC 25	IB BPAY 983852578 TO IPSWICH CITY COUNCIL 2058355 AT 6:14PM 12DEC	$100.00		$4,989.12
15 DEC 25	IB BPAY 983852654 TO URBAN UTILITIES 101125182500002 AT 6:14PM 12DEC	$100.00		$4,889.12
15 DEC 25	To Phone PEDRO JAMES DONNE 08:24AM 14Dec Mens xmas gifts	$100.00		$4,789.12
15 DEC 25	To Phone PEDRO JAMES DONNE 12:44PM 14Dec	$350.00		$4,439.12
15 DEC 25	To Phone PEDRO JAMES DONNE 03:54PM 15Dec	$180.00		$4,259.12
15 DEC 25	To Phone PEDRO JAMES DONNE 05:19PM 15Dec	$250.00		$4,009.12
15 DEC 25	LETS INSURE L20306886 12266923	$89.67		$3,919.45
15 DEC 25	BUDGET DIRECT 113381201145576930	$128.45		$3,791.00
16 DEC 25	IB BPAY 984657190 TO AGL SALES P/L 71191481749414837696 AT 2:50PM	$100.00		$3,691.00
17 DEC 25	To Phone PEDRO JAMES DONNE 11:25AM 17Dec	$35.00		$3,656.00
17 DEC 25	To Phone PEDRO JAMES DONNE 06:49PM 17Dec	$153.00		$3,503.00
18 DEC 25	To Phone PEDRO JAMES DONNE 06:56PM 18Dec	$250.00		$3,253.00
18 DEC 25	CLINK DIR DEBIT VDBRO352207913860T	$20.00		$3,233.00
19 DEC 25	IB BPAY 985478404 TO URBAN UTILITIES 101125182500002 AT 7:51AM	$100.00		$3,133.00
19 DEC 25	Vodafone Aus A2-31ade105	$100.08		$3,032.92
22 DEC 25	IB BPAY 985636170 TO humm90 Mastercard 2106158906 AT 6:39PM 19DEC	$310.96		$2,721.96
22 DEC 25	To Phone PEDRO JAMES DONNE 10:55AM 20Dec	$899.33		$1,822.63
22 DEC 25	To Phone PEDRO JAMES DONNE 05:53AM 21Dec	$100.00		$1,722.63
22 DEC 25	To Phone PEDRO JAMES DONNE 06:26AM 21Dec	$70.00		$1,652.63
22 DEC 25	To Phone PEDRO JAMES DONNE 07:06AM 21Dec	$100.00		$1,552.63
22 DEC 25	To Phone PEDRO JAMES DONNE 07:08AM 21Dec	$500.00		$1,052.63
22 DEC 25	To Phone PEDRO JAMES DONNE 11:57AM 21Dec	$180.00		$872.63
22 DEC 25	To Phone PEDRO JAMES DONNE 02:07PM 21Dec	$100.00		$772.63
22 DEC 25	To Phone M DONNELLY 11:43AM 22Dec	$100.00		$672.63
22 DEC 25	To Phone PEDRO JAMES DONNE 11:44AM 22Dec	$50.00		$622.63
22 DEC 25	**CARRIED FORWARD**			**$622.63**

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit	Balance
22 DEC 25	**BROUGHT FORWARD**			**$622.63**
22 DEC 25	To Phone PEDRO JAMES DONNE 01:15PM 22Dec	$100.00		$522.63
22 DEC 25	AAMI INSURANCE BRISBANE CITY AUS PURCHASE AT 1:38AM 19DEC	$115.19		$407.44
23 DEC 25	IB BPAY 986317619 TO TMR REG RENEW 48173 50011304404607 AT 7:08AM	$71.85		$335.59
23 DEC 25	To Phone PEDRO JAMES DONNE 08:26AM 23Dec	$30.00		$305.59
24 DEC 25	To Phone PEDRO JAMES DONNE 08:26AM 24Dec	$45.00		$260.59
24 DEC 25	To Phone PEDRO JAMES DONNE 08:43AM 24Dec	$100.00		$160.59
24 DEC 25	To Phone PEDRO JAMES DONNE 09:48AM 24Dec	$120.00		$40.59
29 DEC 25	To Phone PEDRO JAMES DONNE 07:00AM 27Dec	$40.00		$0.59
29 DEC 25	IB TRANSFER 987351060 FROM 303-432-1960838 6:16AM 28DEC		$1,318.00	$1,318.59
29 DEC 25	IB TRANSFER 987544731 FROM 303-432-1960838 8:37AM		$5.00	$1,323.59
29 DEC 25	To Phone PEDRO JAMES DONNE 08:38AM 29Dec	$3.00		$1,320.59
29 DEC 25	IB TRANSFER 987554118 FROM 303-432-1960838 9:18AM		$17.00	$1,337.59
29 DEC 25	IB BPAY 987555125 TO humm90 Mastercard 2106158906 AT 9:22AM	$16.00		$1,321.59
30 DEC 25	CRe8 Finance 732905928	$1,317.68		$3.91
31 DEC 25	IB TRANSFER 988059866 FROM 303-432-1960838 10:03AM		$15.00	$18.91
31 DEC 25	To Phone PEDRO JAMES DONNE 10:03AM 31Dec	$18.00		$0.91
02 JAN 26	IB TRANSFER 988464653 FROM 303-432-1960838 9:26PM 1JAN		$4,497.00	$4,497.91
05 JAN 26	PERIODICAL PAYMENT TO COMPLETE VARIABLE HL	$4,433.31		$64.60
13 JAN 26	IB TRANSFER 990823456 FROM 303-432-1960838 8:17PM 12JAN		$28.00	$92.60
13 JAN 26	To Phone PEDRO JAMES DONNE 08:18PM 12Jan	$92.00		$0.60
13 JAN 26	**CLOSING BALANCE**			**$0.60**
	TOTAL DEBITS	$126,682.91		
	TOTAL CREDITS		$126,683.30	
	OFFSET TO LOAN ACCOUNT 432-196083-8 DONNELLYP LINKED:14/10/24			

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.
— 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.