Westpac

Westpac Low Rate Mastercard®

Account Number
5163 2125 0658 9244

Due Date
06 Aug 26

Closing Balance
1,420.79

Minimum Payment Due
29.00

Amount Paid (Details on the reverse)

$

JOSEPHINE HALL
7 PATRICIA DR
ANDERGROVE QLD 4740

+5163212506589244+

(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.
Lost or stolen cards service available 24 hours a day, 7 days a week.

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.

Card Account Name	Account Number	Customer Number	Credit Limit	Available Credit
JOSEPHINE HALL	5163 2125 0658 9244	30408739	1,500	79.21

No. of Days in Statement Cycle	Statement From	Statement To	Minimum Payment Due	Due Date	Opening Balance
28	15 Jun 26	12 Jul 26	29.00	06 Aug 26	1,386.62

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			
1,386.62	**200.00-**	**219.59**	**14.58**	**1,420.79**	**0.00**	**29.00**

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	16 years 5 months	$1,477.39
$68.04	2 years	$212.09, a saving of $1,265.30

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 1300 651 089. We may be able to assist you.

Reminder : please pay all of the minimum monthly payment by the due date to avoid a $20 missed payment fee.

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: 5163212506589244

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.**

*Products are issued by Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (AAIL) (issuer of the unfit for work and job loss covers) and TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) (issuer of the death cover). TAL Life is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies. Westpac is a trademark of Westpac Banking Corporation ABN 33 007 457 141 and is used by AAIL under licence. This information does not take into account your personal circumstances, objectives, financial situation, or needs so please consider the Product Disclosure Statement and policy wording. To obtain a copy please call 1300 369 989.

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Westpac Low Rate Mastercard® transactions

Date of Transaction	Description	Debits	Credits (-)
15 Jun 26	BP ANDERGROVE OAK ST 9 ANDERGROVE AUS	30.12	
17 Jun 26	C67580 TFR FROM Westpac Choice		50.00 -
24 Jun 26	C94560 TFR FROM Westpac Choice		50.00 -
29 Jun 26	COLES 4389 ANDERGROVE AUS	82.90	
29 Jun 26	COLES 4425 WEST MACKAY AUS	9.65	
01 Jul 26	C61201 TFR FROM Westpac Choice		50.00 -
04 Jul 26	POWER ENERGY PTY LTD MACKAY AUS	91.16	
05 Jul 26	SQ *JASS ASIAN SHOP BI Mackay City AUS	5.76	
08 Jul 26	C50429 TFR FROM Westpac Choice		50.00 -
12 Jul 26	INTEREST CHARGES - PURCH	14.58	

THE FOLLOWING PRICING HAS BEEN APPLIED TO YOUR ACCOUNT FROM 29/06/2026: ANNUAL CARD FEE IS $7.00, VARIABLE PURCHASE RATE IS 13.74%P.A. AND VARIABLE CASH ADVANCE RATE IS 21.99%P.A.

Transaction Type	Annual Percentage Rate	Expiry	Closing Balance
Cash Advances	21.99		0.00
Purchases	13.74		1,420.79

Account Number 5163 2125 0658 9244

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

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