



## Westpac Choice

SIYU ZHOU  
73 ROSLYN ST  
BRIGHTON VIC 3186

Statement Period  
26 July 2023 - 25 January 2024

Account Name  
MISS SIYU ZHOU

Customer ID  
6642 4084 ZHOU, SIYU

BSB Account Number  
733-385 700 742

Opening Balance	+ \$24,224.64
Total Credits	+ \$14,059.99
Total Debits	- \$34,284.75
Closing Balance	+ \$3,999.88

**Tax File Number/Australian Business Number Information: Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.**

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>26/07/23</b>	<b>STATEMENT OPENING BALANCE</b>			<b>24,224.64</b>
31/07/23	Withdrawal-Osko Payment 1018453 babi kozik 30 Jul 2023	100.00		24,124.64
04/08/23	Withdrawal Mobile 7094300 Bpay Dept Home	8,850.00		15,274.64
08/08/23	Payment By Authority To Telstra Ddebit 2000726904830	72.00		15,202.64
15/08/23	Debit Card Purchase Apple.Com/Bill Sydney Aus	1.49		15,201.15
24/08/23	Deposit Ha 433000491911 0000001000135607		8,850.00	24,051.15
19/12/23	Debit Card Purchase VIC Roads Ivrr Kew East Aus	69.77		23,981.38
20/12/23	Debit Card Purchase Telstra Prepaid Melbourne Aus	35.00		23,946.38
21/12/23	Debit Card Purchase Maa Corporates Pty L Malvern East Aus	34.76		23,911.62
21/12/23	Withdrawal Mobile 1466511 Tfr Westpac esa	20,000.00		3,911.62
21/12/23	Eftpos Debit 0357115 Hungry Jacks Chadstone 21/12	18.30		3,893.32
22/12/23	Debit Card Purchase Telstra Services Melbourne Aus	10.00		3,883.32
22/12/23	Debit Card Purchase Telstra Services Melbourne Aus	72.00		3,811.32

**TRANSACTIONS**

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<b>DATE</b>	<b>TRANSACTION DESCRIPTION</b>	<b>DEBIT</b>	<b>CREDIT</b>	<b>BALANCE</b>
27/12/23	Debit Card Purchase Amazon Marketplace Au Sydney South Aus	16.00		3,795.32
27/12/23	Debit Card Purchase Amazon Marketplace Au Sydney South Aus	28.00		3,767.32
27/12/23	Debit Card Purchase Amazon Marketplace Au Sydney South Aus	29.99		3,737.33
27/12/23	Debit Card Purchase Treasure Bowl Pty Ltd Chadstone Aus	58.46		3,678.87
27/12/23	Debit Card Purchase Woolworths 3136 Brighton Aus	59.39		3,619.48
27/12/23	Debit Card Purchase Amazon Au Sydney South Aus	69.99		3,549.49
27/12/23	Debit Card Purchase Jb Hi Fi Brighton Ho Brighton Aus	98.91		3,450.58
27/12/23	Debit Card Purchase Sp My Cookware Aus Chatswood Aus	307.50		3,143.08
28/12/23	Debit Card Purchase Puffing Billy Railway Belgrave Aus	217.00		2,926.08
02/01/24	Debit Card Purchase Coles 7574 Ashwood Aus	164.39		2,761.69
04/01/24	Debit Card Purchase Amazon Marketplace Au Sydney South Aus	118.14		2,643.55
05/01/24	Deposit-Osko Payment 2294438 Congwei Zhou		5,000.00	7,643.55
05/01/24	Deposit Online 2000907 Tfr Westpac esa		200.00	7,843.55
08/01/24	Debit Card Purchase Getyourguide Australia Sydney Aus	2,788.51		5,055.04
15/01/24	Debit Card Purchase Amazon Marketplace Au Sydney South Aus	109.90		4,945.14
16/01/24	Eftpos Debit 0084973 Angarano Group Pty. Brighton 16/01	31.54		4,913.60
17/01/24	Debit Card Purchase Woolworths 3136 Brighton Aus	18.40		4,895.20
18/01/24	Debit Card Purchase Telstra Services Melbourne Aus	5.00		4,890.20
18/01/24	Debit Card Purchase Telstra Services Melbourne Aus	5.00		4,885.20
18/01/24	Debit Card Purchase Telstra Services Melbourne Aus	5.00		4,880.20
18/01/24	Debit Card Purchase Telstra Services Melbourne Aus	5.00		4,875.20
18/01/24	Debit Card Purchase Telstra Services Melbourne Aus	5.00		4,870.20

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<b>DATE</b>	<b>TRANSACTION DESCRIPTION</b>	<b>DEBIT</b>	<b>CREDIT</b>	<b>BALANCE</b>
18/01/24	Debit Card Purchase Telstra Services Melbourne Aus	5.00		4,865.20
18/01/24	Debit Card Purchase Telstra Services Melbourne Aus	5.00		4,860.20
22/01/24	Debit Card Purchase Thekiddospace Las Vegas Usa	34.99		4,825.21
22/01/24	Debit Card Purchase Telstra Services Melbourne Aus	82.00		4,743.21
22/01/24	Debit Card Purchase Lululemon Athletica On Albert Park Aus	139.00		4,604.21
23/01/24	Debit Card Purchase Amznprimeau Membership Sydney South Aus	9.99		4,594.22
23/01/24	Debit Card Purchase Boost MC Melbourne Aus	26.50		4,567.72
23/01/24	Withdrawal-Osko Payment 1516015 snowy medispa	252.00		4,315.72
24/01/24	Debit Card Refund Amznprimeau Membership Sydney South Aus		9.99	4,325.71
24/01/24	Debit Card Purchase Alquemie Lcs Pty Ltd Melbourne Aus	144.98		4,180.73
25/01/24	Debit Card Purchase Zlr*holy Grounds Cafe Brighton Aus	2.02		4,178.71
25/01/24	Debit Card Purchase Zlr*holy Grounds Cafe Brighton Aus	13.35		4,165.36
25/01/24	Debit Card Purchase Yo Chi Brighton Brighton Aus	20.02		4,145.34
25/01/24	Debit Card Purchase Ampol South Yar 33260F South Yarra Aus	145.46		3,999.88
<b>25/01/24</b>	<b>CLOSING BALANCE</b>			<b>3,999.88</b>

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## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 802 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) 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](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### **Information for customers that have a Westpac Transaction account for personal use, and hold a Commonwealth Concession or Health Care Card (Concession card).**

The Westpac Choice - Concession (Basic) account is a transaction account designed for eligible Health Care or Pensioner Concession card holders and offers no monthly Account-Keeping Fee, no Overdraw Preference feature (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn), no Overdrawn Fee, and no Dishonour fees.

To be eligible for this account, you must hold one of the following concession cards issued by the Australian Government: Pensioner Concession Card, Health Care Card or Commonwealth Seniors Health Card. All account holders must hold a valid Concession card.

If you would like more information or would like to apply for the Westpac Choice - Concession (Basic) account, please visit [westpac.com.au/concession](http://westpac.com.au/concession), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts, visit [westpac.com.au/concession](http://westpac.com.au/concession)

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If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

### **Understanding comprehensive credit reporting**

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes



whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).

**We've updated our Privacy Statement and Notices**

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, 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, the full Privacy Statement, and supplementary privacy notices can be found at: [www.westpac.com.au/privacy/privacy-statement](http://www.westpac.com.au/privacy/privacy-statement)

This statement applies to our Australian financial products and services.

**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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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**THANK YOU FOR BANKING WITH WESTPAC**