



Business Overdraft

Branch Name and Address

South Melbourne
301 Clarendon Street
South Melbourne VIC 3205

BSB Account Number

033-305 23-9806

Account name

**EMILY'S LIST (AUSTRALIA)
T/AS EMILY'S LIST**

Customer Number

47088823 EMILY'S LIST (AUSTRALIA)

Account enquiries

Call Westpac Telephone Banking
132 032 within Australia
+61 2 9293 9270 if calling from overseas

Account Summary

Opening Balance	+ \$19,876.41
Total credits	+ \$3,787.45
Total debits	- \$8,805.47
Closing Balance	+ \$14,858.39

Details of your account

From Last Statement Dated 29 Jan 2016 to 05 Feb 2016

Date	Description of transaction	Debit	Credit	Balance
2016	STATEMENT OPENING BALANCE			19,876.41
01 Feb	Deposit Emilys List Aust Payway1669707502		280.00	20,156.41
01 Feb	Merchant Settlement 0958977 Emilys List Australia Melbourne Au		308.40	20,464.81
01 Feb	Merchant Settlement 0970738 Emilys List Australia Melbourne Au		201.50	20,666.31
01 Feb	Merchant Settlement 0994056 Emilys List Australia Melbourne Au		604.00	21,270.31
01 Feb	Account Fee	14.40		21,255.91
01 Feb	Activity Fee - Refer Analysis & Fee Stmt 290116	79.75		21,176.16
01 Feb	Withdrawal Westpac Merchant Fees 23450216Fee 001556	244.89		20,931.27
01 Feb	Payment By Authority To Cc Payment Cc0020747710000001	832.13		20,099.14
02 Feb	Merchant Settlement 0114599 Emilys List Australia Melbourne Au		158.05	20,257.19

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

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Details of your account

From Last Statement Dated 29 Jan 2016 to 05 Feb 2016

Date	Description of transaction	Debit	Credit	Balance
02 Feb	Withdrawal Online 1121484 Pymt Briony F D EI Wages	1,174.00		19,083.19
02 Feb	Withdrawal Online 1122761 Pymt Lisa M Car EI Wages	1,532.00		17,551.19
02 Feb	Withdrawal Online 1126644 Pymt Sophie Arn EI Wages	947.00		16,604.19
02 Feb	Withdrawal Online 1127828 Pymt Helen M Mo EI Wages	861.00		15,743.19
02 Feb	Withdrawal Online 1131037 Pymt Australia Acc 3000689	1,964.00		13,779.19
02 Feb	Withdrawal Online 1134731 Pymt Ann Potter EI Wages	1,067.00		12,712.19
03 Feb	Merchant Settlement 0155791 Emilys List Australia Melbourne Au		184.75	12,896.94
03 Feb	Withdrawal Online 1221717 Pymt Ann Potter EI Wages	82.32		12,814.62
04 Feb	Deposit Qv Village VIC		942.00	13,756.62
04 Feb	Merchant Settlement 0179309 Emilys List Australia Melbourne Au		423.75	14,180.37
05 Feb	Merchant Settlement 0199987 Emilys List Australia Melbourne Au		685.00	14,865.37
05 Feb	Payment By Authority To Amex Dr Bal Dire 9796737088028Oa9Ky	6.98		14,858.39
05 Feb	CLOSING BALANCE			14,858.39

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 132 032 from Australia or +61 2 9293 9270 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.



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Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fee charged on 01 FEB 2016 to account 033-305 23-9806.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Volume	Free	Unit Price	Fee
Service Fee				\$0.00
Electronic Credits	40	15	\$0.20	\$5.00
Electronic Debits	21	5	\$0.20	\$3.20
Cheques Collected	7	0	\$0.60	\$4.20
Cheques Written	0	0	\$0.60	\$0.00
Branch Deposits	2	0	\$1.00	\$2.00
Branch Withdrawals	0	0	\$1.00	\$0.00
Total	70	20		\$14.40

This account provides 20 free transactions each calendar month. For information regarding the minimum monthly balance fee waiver refer to the Product Disclosure Statement document for your account.

Interest Rates (per annum) on Debit Balances

Effective Date	Annual Percentage Rate
11 May 2015	9.53 %

Your limit as at 05 Feb 2016 is	\$25,000.00
Amount of available funds as at 05 Feb 2016 is (subject to clearance of cheques deposited)	\$39,858.39

THANK YOU FOR BANKING WITH WESTPAC

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