



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	+ \$23,645.47
Total credits	+ \$3,636.55
Total debits	- \$2,084.53
Closing Balance	+ \$25,197.49

Details of your account

From Last Statement Dated 30 Oct 2015 to 06 Nov 2015

Date	Description of transaction	Debit	Credit	Balance
2015	STATEMENT OPENING BALANCE			23,645.47
02 Nov	Merchant Settlement 0360862 Emilys List Australia Melbourne Au		542.00	24,187.47
02 Nov	Merchant Settlement 0392042 Emilys List Australia Melbourne Au		293.00	24,480.47
02 Nov	Account Fee	20.40		24,460.07
02 Nov	Activity Fee - Refer Analysis & Fee Stmt 301015	81.95		24,378.12
02 Nov	Withdrawal Westpac Merchant Fees 23450216Fee 001556	348.65		24,029.47
02 Nov	Payment By Authority To Cc Payment Cc0020747710000001	1,633.53		22,395.94
03 Nov	Merchant Settlement 0439572 Emilys List Australia Melbourne Au		145.00	22,540.94
04 Nov	Merchant Settlement 0453910 Emilys List Australia Melbourne Au		888.00	23,428.94

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 30 Oct 2015 to 06 Nov 2015

Date	Description of transaction	Debit	Credit	Balance
05 Nov	Periodical Payment From Mr Priam Arumuga Emilys List		100.00	23,528.94
05 Nov	Deposit Emilys List Aust Payway1623508917		137.00	23,665.94
05 Nov	Merchant Settlement 0491264 Emilys List Australia Melbourne Au		214.75	23,880.69
05 Nov	Interest Paid On Term Deposit 476949		800.00	24,680.69
06 Nov	Merchant Settlement 0539524 Emilys List Australia Melbourne Au		516.80	25,197.49
06 Nov	CLOSING BALANCE			25,197.49

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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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fee charged on 02 NOV 2015 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	48	16	\$0.20	\$6.40
Electronic Debits	41	4	\$0.20	\$7.40
Cheques Collected	5	0	\$0.60	\$3.00
Cheques Written	1	0	\$0.60	\$0.60
Branch Deposits	3	0	\$1.00	\$3.00
Branch Withdrawals	0	0	\$1.00	\$0.00
Total	98	20		\$20.40

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 06 Nov 2015 is	\$25,000.00
Amount of available funds as at 06 Nov 2015 is (subject to clearance of cheques deposited)	\$50,197.49



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033-305 23-9806

06 Nov 2015

If your loan is secured by a real property mortgage over your primary place of residence or a residential investment property, 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.

To discuss your specific insurance needs, contact your current insurer, visit your local branch or call us on 1300 368 242.

THANK YOU FOR BANKING WITH WESTPAC

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