



Westpac Business One

Statement Period

20 October 2023 - 19 January 2024

Account Name

LBC ENTERPRISES PTY LTD

Customer ID

2201 6354

LBC ENTERPRISES PTY LTD

BSB

034-010

Account Number

482 926

Opening Balance + \$18.18

Total Credits + \$183,500.00

Total Debits - \$123,255.54

Closing Balance + \$60,262.64

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
21 Apr 2023	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
21 Apr 2023	0.00 %	0.00 %	0.00 %	0.00 %

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
20/10/23	STATEMENT OPENING BALANCE			18.18
23/10/23	Deposit-Osko Payment 2179252 Ikoaa Pty Ltd 21 Oct 2023		1,000.00	1,018.18
23/10/23	Withdrawal-Osko Payment 1186213 Kirra Gaskell 21 Oct 2023	252.00		766.18
26/10/23	Deposit-Osko Payment 2392291 Ikoaa Pty Ltd		2,500.00	3,266.18
26/10/23	Withdrawal-Osko Payment 1302164 Wise Australia Pty Ltd	2,500.00		766.18
30/10/23	Withdrawal-Osko Payment 1052853 Wise Australia Pty Ltd	300.00		466.18
01/11/23	Deposit-Osko Payment 2977730 David Flori Flori Family Trust Flori Family Trust		30,000.00	30,466.18
01/11/23	Withdrawal-Osko Payment 1145696 Wise Australia Pty Ltd	15,000.00		15,466.18



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
02/11/23	Deposit-Osko Payment 2015670 Romeo Wanigabaduge Shares Kat and Romeo Pty Ltd		50,000.00	65,466.18
02/11/23	Withdrawal-Osko Payment 1041122 Wise Australia Pty Ltd	15,000.00		50,466.18
06/11/23	Withdrawal-Osko Payment 1183468 Wise Australia Pty Ltd	10,000.00		40,466.18
08/11/23	Deposit-Osko Payment 2623696 Primal Playhouse Pty Ltd Dale egan Dale egan		40,000.00	80,466.18
13/11/23	Withdrawal-Osko Payment 1910008 Kirra Gaskell Invoice 10, Invoice 11 Invoice 10, Invoice 11 11 Nov 2023	126.00		80,340.18
14/11/23	Withdrawal-Osko Payment 1039176 Wise Australia Pty Ltd	10,000.00		70,340.18
21/11/23	Withdrawal-Osko Payment 1198929 Kirra Gaskell Invoice No #0012 Invoice No #0012	94.50		70,245.68
24/11/23	Withdrawal-Osko Payment 1647953 Kirra Gaskell Invoice No #0013 Invoice No #0013	299.25		69,946.43
04/12/23	Deposit 2967688 Christopher Franklin Fvpl atf Cj Franklin Trust Part 1 of 3 of Fvpl Investment 03 Dec 2023		20,000.00	89,946.43
04/12/23	Deposit CBA Fvpl Part 3 of 3		10,000.00	99,946.43
04/12/23	Deposit CBA Fvpl Part 2 of 3		20,000.00	119,946.43
05/12/23	Withdrawal-Osko Payment 1298747 Kirra Gaskell Invoice No #0014	212.63		119,733.80
07/12/23	Withdrawal-Osko Payment 1468034 Wise Australia Pty Ltd	15,000.00		104,733.80
14/12/23	Deposit-Osko Payment 2870396 Dale Egan Dale Egan Dale Egan		10,000.00	114,733.80
18/12/23	Withdrawal-Osko Payment 1602729 Kirra Gaskell Invoice 15 Invoice 15 17 Dec 2023	220.50		114,513.30
20/12/23	Withdrawal-Osko Payment 1009609 Wise Australia Pty Ltd	15,000.00		99,513.30
27/12/23	Withdrawal-Osko Payment 1932196 Wise Australia Pty Ltd 23 Dec 2023	6,000.00		93,513.30
08/01/24	Withdrawal-Osko Payment 1423008 Kirra Gaskell Invoice 16 16 06 Jan 2024	189.00		93,324.30
10/01/24	Withdrawal-Osko Payment 1279554 Wise Australia Pty Ltd	20,000.00		73,324.30
11/01/24	Withdrawal-Osko Payment 1050789 Wise Australia Pty Ltd	7,747.79		65,576.51



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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
16/01/24	Withdrawal-Osko Payment 1611515 Wise Australia Pty Ltd	5,313.87		60,262.64
19/01/24	CLOSING BALANCE			60,262.64

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TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 034-010 48-2926

01 NOV 2023

		Volume	Unit Price	Fee
Total	Electronic Credits	4	\$0.00	\$0.00
\$0.00	Electronic Debits	7	\$0.00	\$0.00

01 DEC 2023

		Volume	Unit Price	Fee
Total	Electronic Credits	2	\$0.00	\$0.00
\$0.00	Electronic Debits	4	\$0.00	\$0.00

02 JAN 2024

		Volume	Unit Price	Fee
Total	Electronic Credits	4	\$0.00	\$0.00
\$0.00	Electronic Debits	4	\$0.00	\$0.00

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 132 032 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. If you are a business customer, please go to 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, 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 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

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.

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.

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

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

Email: info@afca.org.au

Phone 1800 931 678

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

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