

Altitude Black Card

Account Number

5163 1030 [REDACTED]

Due Date

25 Nov 13

Closing Balance

Minimum Payment Due

Amount Paid (Details on the reverse)

\$

+516310300 [REDACTED] +

(Cut along this dotted line)

For enquiries and other services please call the Black Card Priority Service Line on 1300 651 999 from anywhere in Australia, 24 hours a day, 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. For payment methods please see reverse.

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.

Cardholder Name		Account Number		Customer Number	Credit Limit	Available Credit
[REDACTED]		5163 1030 0 [REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]
No. of Days in Statement Cycle	Statement From	Statement To	Minimum Payment Due		Due Date	Opening Balance
32	10 Oct 13	10 Nov 13	[REDACTED]		25 Nov 13	[REDACTED]

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 of	Past Due / Overlimit is	Your Minimum Payment Including Past Due / Overlimit is
		New Purchases Cash Advances And Other Debits	Fees, Government & Interest Charges			
[REDACTED]	[REDACTED]	[REDACTED]	0.00	[REDACTED]	0.00	[REDACTED]

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	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 1300 651 999. We may be able to assist you.

Reminder : please pay all of the minimum monthly payment by the due date to avoid a \$9 missed payment charge.

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 - contact any participating institution to make this payment from your cheque or savings account. When prompted, simply enter the **Biller Code 5181** and your **credit card account number** as your reference number.



TELEPHONE BANKING - register and call 1300 651 999 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.**

THE FOLLOWING IS IMPORTANT INFORMATION:**Protect Your Payments**

Credit Card Repayment Protection* is an optional insurance (available to eligible cardholders) that helps cover the monthly credit card repayment obligations if you lose your job, or are unfit for work due to sickness, injury or disease. It will also pay the balance owing on the credit card account up to \$50,000 if you die.

If you have elected to take out Credit Card Repayment Protection the amount of the monthly premium debited to the credit card account is shown in the transaction details. Interest may be payable on the premium.

For any inquiries or to obtain a claim form ask at any branch, visit westpac.com.au/ccrp or call 1300 369 989.

* Westpac General Insurance Limited ABN 99 003 719 319 issues the unfit for work cover and the job loss cover and Westpac Life Insurance Services Limited ABN 31 003 149 157 issues the death cover insurance. Credit Card Repayment Protection is distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank). This insurance is subject to conditions, limits and exclusions on cover. The policy is not an investment in nor a deposit with the Bank nor does the Bank guarantee payments under the policy. To obtain the PDS visit westpac.com.au/ccrp or call 1300 369 989. This statement contains general advice only and does not take into account your objectives, financial circumstances or needs. You should consider the PDS before making any decision in relation to Credit Card Repayment Protection.

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Altitude Points Balance Summary		A message from Altitude
Opening Balance		<p>Sign up for Altitude eNewsletters today to stay up to date with the latest special offers from your favourite brands as well as limited time travel deals from Altitude Travel.</p> <p>It's easy. Just visit altituderewards.com.au today.</p>
Points Earned		
Bonus Points Earned	15.00	
Points Redeemed	0.00	
Closing Balance (Includes Reserve Points)		
Reserved Points (pre 9/3/04)	0.00	
Points Status	Available	

Altitude Black MasterCard® transactions			
Date of Transaction	Description	Debits	Credits(-)
08 Oct 13	WINTERBURN GARDEN MOTEL BICHENO AUS		
10 Oct 13	WINTERBURN GARDEN MOTEL BICHENO AUS		
10 Oct 13	BEACHROCK BICHENO BRY BICHENO AUS		
10 Oct 13	KIPPA RING CLUB HORSHAM AUS		
11 Oct 13	KIPPA RING CLUB HORSHAM AUS		
11 Oct 13	KIPPA RING CLUB HORSHAM AUS		
12 Oct 13	KIPPA RING CLUB HORSHAM AUS		
14 Oct 13	KIPPA RING CLUB HORSHAM AUS		
14 Oct 13	KIPPA RING CLUB HORSHAM AUS		
15 Oct 13	KIPPA RING CLUB HORSHAM AUS		
15 Oct 13	KIPPA RING CLUB HORSHAM AUS		
16 Oct 13	KIPPA RING CLUB HORSHAM AUS		
17 Oct 13	KIPPA RING CLUB HORSHAM AUS		
17 Oct 13	KIPPA RING CLUB HORSHAM AUS		
17 Oct 13	KIPPA RING CLUB HORSHAM AUS		
24 Oct 13	AUTOMATIC PAYMENT		
24 Oct 13	AUTOMATIC PAYMENT		
25 Oct 13	AUTOMATIC PAYMENT		
25 Oct 13	AUTOMATIC PAYMENT		
27 Oct 13	AUTOMATIC PAYMENT		
27 Oct 13	AUTOMATIC PAYMENT		
28 Oct 13	AUTOMATIC PAYMENT		
28 Oct 13	AUTOMATIC PAYMENT		
31 Oct 13	AUTOMATIC PAYMENT		
02 Nov 13	AUTOMATIC PAYMENT		
07 Nov 13	AUTOMATIC PAYMENT		
07 Nov 13	AUTOMATIC PAYMENT		

Altitude Black American Express® Card transactions

Date of Transaction	Description		Debits	Credits(-)
12 Oct 13	[REDACTED] AU	[REDACTED]	[REDACTED]	
12 Oct 13	BUDGET RENT A CAR CAMBRIDGE AU		[REDACTED]	
13 Oct 13	[REDACTED] AU		[REDACTED]	
14 Oct 13	[REDACTED] AU		[REDACTED]	
14 Oct 13	[REDACTED] AU		[REDACTED]	
14 Oct 13	[REDACTED] AU	[REDACTED]	[REDACTED]	
14 Oct 13	[REDACTED] AU		[REDACTED]	
14 Oct 13	[REDACTED] AU		[REDACTED]	
14 Oct 13	[REDACTED] AU		[REDACTED]	
14 Oct 13	[REDACTED] AU		[REDACTED]	
15 Oct 13	[REDACTED] AU		[REDACTED]	
16 Oct 13	[REDACTED] AU		[REDACTED]	
16 Oct 13	[REDACTED] AU		[REDACTED]	
16 Oct 13	[REDACTED] AU		[REDACTED]	
17 Oct 13	[REDACTED] AU		[REDACTED]	
17 Oct 13	[REDACTED] AU		[REDACTED]	
17 Oct 13	[REDACTED] AU		[REDACTED]	
18 Oct 13	[REDACTED] AU		[REDACTED]	
20 Oct 13	[REDACTED] AU		[REDACTED]	
21 Oct 13	[REDACTED] AU		[REDACTED]	
21 Oct 13	[REDACTED] AU		[REDACTED]	
22 Oct 13	[REDACTED] AU		[REDACTED]	
25 Oct 13	[REDACTED] AU		[REDACTED]	
26 Oct 13	QANTAS AIR AUSTRALIA AUSTRALIA AU		632.57	
27 Oct 13	[REDACTED] AU		[REDACTED]	
27 Oct 13	[REDACTED] AU		[REDACTED]	
28 Oct 13	[REDACTED] AU		[REDACTED]	
28 Oct 13	[REDACTED] AU		[REDACTED]	
28 Oct 13	[REDACTED] AU		[REDACTED]	
30 Oct 13	[REDACTED] AU		[REDACTED]	
30 Oct 13	[REDACTED] AU		[REDACTED]	
31 Oct 13	[REDACTED] AU		[REDACTED]	
31 Oct 13	[REDACTED] AU		[REDACTED]	
31 Oct 13	[REDACTED] AU		[REDACTED]	
31 Oct 13	[REDACTED] AU		[REDACTED]	
01 Nov 13	[REDACTED] AU		[REDACTED]	
02 Nov 13	[REDACTED] AU		[REDACTED]	
03 Nov 13	[REDACTED] AU		[REDACTED]	
04 Nov 13	[REDACTED] AU		[REDACTED]	
05 Nov 13	[REDACTED] AU		[REDACTED]	
05 Nov 13	[REDACTED] AU		[REDACTED]	
06 Nov 13	[REDACTED] AU		[REDACTED]	
06 Nov 13	[REDACTED] AU		[REDACTED]	
07 Nov 13	[REDACTED] AU		[REDACTED]	
07 Nov 13	[REDACTED] AU		[REDACTED]	

WE WILL SEEK TO MAKE A DIRECT DEBIT PAYMENT FROM YOUR NOMINATED ACCOUNT ON 25/11/2013, CONSISTENT WITH YOUR REQUEST.

Transaction Type	Annual Percentage Rate	Expiry	Closing Balance
Cash Advances	9.00		0.00
Purchases	9.00		

Account Number 5163 1030 0163 9503
For Your Record
PAYMENT AMOUNT \$
PAYMENT DATE / /

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