No. of Days in Statement Cycle	Statement From	Statement To	Minimum Payment Due	Due Date	O
31	14 May 02	13 Jun 02	0.00	08 Jul 02	

Date Posted	Date of Transaction	Description		Debits/ Credits (-)
23 May 02	23 May 02	CASH ADVANCE		500.00
		WESTPAC	KATHERINE	
23 May 02	23 May 02	CASH ADV FEE - 'W' BRANCH		2.00
27 May 02	24 May 02	WESFARMERS LANDMARK	KATHERINE	87.44
31 May 02	31 May 02	PAYMENT-CHEQUE THANK YOU		3,291.67-
05 Jun 02	05 Jun 02	CASH ADVANCE		1,000.00
		WESTPAC	KATHERINE	
05 Jun 02	05 Jun 02	CASH ADV FEE - 'W' BRANCH		15.00
11 Jun 02	10 Jun 02	HOLIDAY INN	DARWIN	275.75

EFFECTIVE 15 MAY 2002, THE ANNUAL PERCENTAGE RATE (INTEREST RATE) ON THIS CREDIT CARD CHANGED TO 14.20% P.A. INTEREST CHARGES WILL BE CALCULATED AT THE NEW RATE ON STATEMENTS ISSUED FROM 17 JUNE 2002.

THIS INCREASE IS IN LINE WITH THE RISE IN OFFICIAL CASH RATES BY THE RESERVE BANK WHICH WAS EFFECTIVE ON 8 MAY 2002.

EFFECTIVE 12 JUNE 2002, THE ANNUAL PERCENTAGE RATE (INTEREST RATE) ON THIS CREDIT CARD CHANGED TO 14.45% P.A. INTEREST CHARGES WILL BE CALCULATED AT THE NEW RATE ON STATEMENTS ISSUED FROM 12 JULY 2002.

THIS INCREASE IS IN LINE WITH THE RISE IN OFFICIAL CASH RATES BY THE RESERVE BANK WHICH WAS EFFECTIVE ON 5 JUNE 2002.

IF YOU DO NOT WISH TO RECEIVE ANY FURTHER MARKETING COMMUNICATION FROM ANY MEMBER OF THE WESTPAC GROUP, PLEASE: CALL 132 032; WRITE TO GPO BOX 3433, SYDNEY, 2001; SEND AN E-MAIL TO ACCTSTATS@WESTPAC.COM.AU; OR CALL IN AT A BRANCH.

NO PAYMENT IS NECESSARY. THIS CREDIT BALANCE WILL APPLY TO FUTURE TRANSACTIONS.