



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 22  
20 AUGUST 2018 TO 20 NOVEMBER 2018

THE MANAGER  
S & J SUPER FUND  
PO BOX 90  
CHIDLOW WA 6556

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

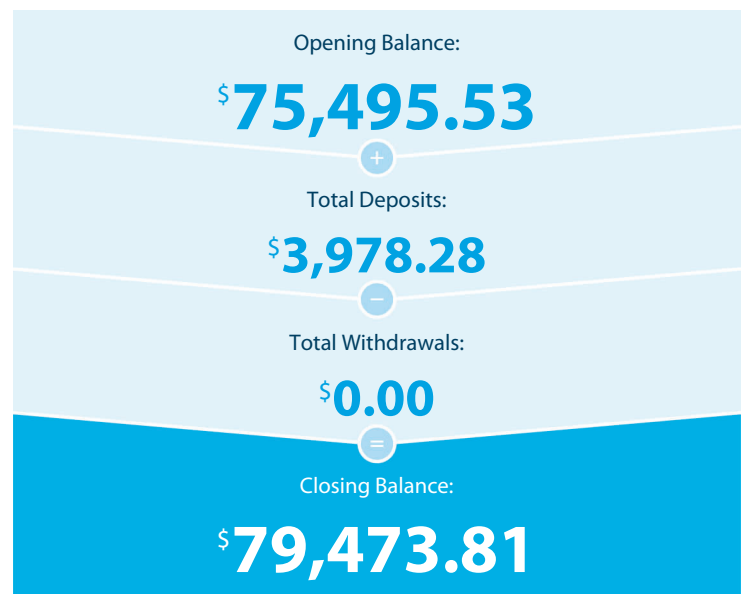
JACOB KEITH GEROGE LACY-HERBERT & SIMON  
DAVID HENRY SIMSON ATF S & J SUPER FUND

### Branch Number (BSB)

016-112

### Account Number

1892-78072



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 1892-78072

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>20 AUG</b>	<b>OPENING BALANCE</b>			<b>75,495.53</b>
31 AUG	<b>CREDIT INTEREST PAID</b>		9.62	75,505.15
18 SEP	<b>TRANSFER</b> FROM ATO ATO001000010402371		1,574.13	77,079.28
28 SEP	<b>CREDIT INTEREST PAID</b>		8.76	77,088.04
01 OCT	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 849139 FROM 480131295		2,375.02	79,463.06
31 OCT	<b>CREDIT INTEREST PAID</b>		10.75	79,473.81
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$3,978.28</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$3,978.28</b>	<b>\$79,473.81</b>

## This Statement Includes

Interest earned on deposits	\$29.13
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## Fee Summary

Fees Charged for period: 01 AUG 2018 to 31 AUG 2018

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 01 SEP 2018 to 28 SEP 2018

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 1892-78072

Fees Charged for period: 29 SEP 2018 to 31 OCT 2018

## Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 20/11/18 and the monthly fee cycle, as appears above, ended on 31/10/18.

## Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **1.80**

### This is made up of:

Value of Free Transactions 1.80

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# WE'RE REMINDING YOU ABOUT INFORMATION REGARDING YOUR ANZ VISA DEBIT CARD

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We wanted to remind you about what to do if you need to dispute a transaction on your ANZ Visa Debit card.

## WHAT YOU NEED TO KNOW

ANZ has a process in place to help you with any incorrect or unknown transactions charged to your account.

## WHAT YOU CAN DO IF THIS HAPPENS

If you believe you're entitled to have the transaction reversed, you should let us know immediately. The operating rules for the Visa card scheme impose time limits for raising a dispute. Generally under the Scheme Rules ANZ must lodge a fully detailed claim on your behalf within 120 days<sup>1</sup>. We recommend that you raise your dispute with us as soon as possible, so that we have sufficient time to get all of the information and documents ready to lodge a claim within the time limit. If you do not notify us of your disputed transaction and provide us with all necessary details in time for ANZ to meet this deadline, ANZ may not be able to assist you in having the disputed transaction reversed.

If you're disputing a transaction on an ANZ Access Visa Debit card (used either directly or with a mobile payment<sup>2</sup>) on the basis that you did not authorise the transaction then the time limits within the Visa Scheme Rules may not apply<sup>3</sup>. However, you should still let us know about your dispute as soon as you can.

If we're satisfied after an investigation that you're entitled to have the transaction reversed, we'll credit your account for the amount originally debited for the transaction.

If we're not notified in time, we may not be able to investigate your claim which means you'll be liable for the transaction made on your account. To make sure this doesn't happen, it's important to review your statements carefully.

## VERIFIED BY VISA TRANSACTIONS

It's only possible to reverse a transaction that's been authenticated using Verified by Visa where ANZ are liable as explained in your Electronic Banking Conditions of Use.

## ANY QUESTIONS?

If you have any questions, please visit [anz.com](http://anz.com) or call us on 13 13 14 for ANZ Access Visa Debit card or 1800 801 485 for ANZ Business Visa Debit card.

<sup>1</sup> For transactions executed using the EFTPOS system, different time limits may apply. <sup>2</sup> Mobile Payments available on compatible devices and eligible ANZ cards. Terms and conditions apply. Find out more at [anz.com/mobilepayments](http://anz.com/mobilepayments). <sup>3</sup> In general disputes regarding unauthorised transactions will instead be governed by the ePayments Code.

