



1 July 2020



Soares SMSF Co Pty Ltd ACN 162 006 439 ATF Soares Superannuation Fund  
146 Lake View Boulevard  
KEYSBOROUGH VIC 3173

### Your contacts

E info@ampbanking.com.au  
W amp.com.au  
T 13 30 30 F 1300 555 503  
AMP Bank  
Reply Paid 79702 Parramatta NSW 2124

### Account details

BSB	ACCOUNT NUMBER
939 200	789586005

## AMP SuperEdge Variable Rate Loan - Interest Only Variable Payment

### Account summary

Account name	Soares SMSF Co Pty Ltd ACN 162 006 439 ATF Soares Superannuation Fund
Statement period	1 January 2020 - 30 June 2020
Statement number	10
Linked to offset deposit account	922227228

### Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			256,000.00 dr
13/01/2020	Account Management Fee	10.00		256,010.00 dr
14/01/2020	Debit Interest to 13/01/2020	1,279.37		257,289.37 dr
14/01/2020	Payment Internal Transfer		1,289.37	256,000.00 dr

Account number: 789586005  
1451027361|112068832600170.25916

Issued by AMP Bank Limited ABN 15 081 596 009  
Australian credit license 234517, AFSL No. 234517

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Soares SMSF Co Pty Ltd ACN 162 006 439 ATF Soares Superannuation Fund

Mail this deposit slip with your cheque to:  
AMP Bank  
Customer Transaction Services  
Reply Paid 79702  
Parramatta NSW 2124

### Payment slip



\*873 789586005

BSB   Account number	939 200   789586005
Date	
Number of cheques	
Amount enclosed \$	

To make your repayments from an account of your choice, please contact us. (complete cheque details over)

939 200 78958 6005 50

Date	Transaction description	Debits \$	Credits \$	Balance \$
13/02/2020	Account Management Fee	10.00		256,010.00 dr
14/02/2020	Debit Interest to 13/02/2020	1,363.18		257,373.18 dr
14/02/2020	Payment Internal Transfer		1,373.18	256,000.00 dr
15/03/2020	Account Management Fee	10.00		256,010.00 dr
16/03/2020	Debit Interest to 15/03/2020	1,144.48		257,154.48 dr
16/03/2020	Payment Internal Transfer		1,154.48	256,000.00 dr
13/04/2020	Account Management Fee	10.00		256,010.00 dr
14/04/2020	Debit Interest to 13/04/2020	1,050.93		257,060.93 dr
14/04/2020	Payment Internal Transfer		1,060.93	256,000.00 dr
13/05/2020	Account Management Fee	10.00		256,010.00 dr
14/05/2020	Debit Interest to 13/05/2020	1,067.71		257,077.71 dr
14/05/2020	Payment Internal Transfer		1,077.71	256,000.00 dr
14/06/2020	Account Management Fee	10.00		256,010.00 dr
15/06/2020	Debit Interest to 14/06/2020	1,133.44		257,143.44 dr
15/06/2020	Payment Internal Transfer		1,143.44	256,000.00 dr
	Closing balance			256,000.00 dr
<b>Total</b>		<b>\$7,099.11</b>	<b>\$7,099.11</b>	<b>\$256,000.00 dr</b>

## Interest details

Interest period	Interest earned	Interest charged
This financial year	\$0.00	\$15,200.61
This statement period	\$0.00	\$7,039.11

## Offset benefits

Account number	Offset benefit
922227228	-\$790.71
<b>Total offset benefit for this statement</b>	<b>-\$790.71</b>

Account number: 789586005

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AMP Bank Limited ABN 15 081 596 009 AFSL 234517  
2-12 Macquarie Street Parramatta NSW 2123

If paying by cheque, please detach and return this slip with your cheque(s) to the reply paid address on the front of this pay slip (no stamp required). Please write your name and account number on the reverse of the cheque(s).

Drawer - Account name on cheque	Bank	Branch   BSB	\$	Amount
Drawer - Account name on cheque	Bank	Branch   BSB	\$	Amount
Drawer - Account name on cheque	Bank	Branch   BSB	\$	Amount
<b>Note:</b> Proceeds of cheques will not be available until cleared.				\$ Total

## Interest rates for your loan account for this period

Effective date	Interest rate p.a.
01/01/2020	6.29%
05/02/2020	6.22%
30/03/2020	5.97%

## Reference Rate and Margin

Reference Rate name	Reference Rate (pa)	Margin (pa)
SMSF Reference Rate Interest Only	5.97%	+0.00%

- This is the reference rate and margin that applied on the date we prepared this statement. For more details about the current reference rates, visit [amp.com.au/bankreferencerate](http://amp.com.au/bankreferencerate) or call us.

## If you want to dispute any transactions on your account

You should always check the transactions on your statement to make sure they're correct. If you'd like to dispute a transaction, refer to the **account access and operating terms and conditions**. It outlines our internal dispute resolution process and includes other details about using your account. You can get a copy at [amp.com.au/bankterms](http://amp.com.au/bankterms) or by calling us on 13 30 30.

## Helping you keep your account safe and secure

We take the security of your account very seriously. It's important that you keep your Devices (such as your AMP Bank Access Card) and your Security Access Codes (such as your PIN, TelePIN, answers to secret questions, user names and passwords) safe and secure.

- Don't disclose any of your Security Access Codes to anyone.
- Choose Security Access Codes that are unique and difficult to guess. If you need to keep a record, protect it by disguising it, storing it in a safe place and separate from your Devices.
- Avoid using shared computers such as internet cafes and libraries for online banking and change your password regularly.
- Check your accounts regularly for unauthorised transactions.

If you suspect that someone may know your Security Access Codes or you don't recognise a transaction, call us immediately on 13 30 30. Go to [amp.com.au/securityguidelines](https://amp.com.au/securityguidelines) for more information on keeping your account safe and secure.

If you use the 'credit' button, purchase goods online or over the phone or transact using Contactless methods on an AMP Visa Debit Card, you may be eligible for a chargeback. Visit [amp.com.au/bankdisputes](https://amp.com.au/bankdisputes) for more information.

## Make a green statement

As we're an online bank, we invite you to join us in going paperless.

If you switch to get your bank statements and other correspondence from us in My AMP, you can keep things private and secure, as well as having everything in one place.

## Check your insurance cover for the security property

Under your loan agreement and mortgage, you must hold insurance for each property that is security for your loan (eg your home or investment property that we have a mortgage over). This insurance must cover the full cost to replace the property. Each insurance policy must note AMP Bank as the first mortgagee and be on terms that we agree with.

You should check with your insurer about your cover at least once a year. For information about property insurance, visit the Australian Securities Investment Commission's website at [www.moneysmart.gov.au](https://www.moneysmart.gov.au)

## Updates to our account access and operating terms and conditions

From 1 September 2020, our **account access and operating terms and conditions** will include further details about who can access account information if an account holder passes away. It will include a person identified as next of kin in a death certificate (or other official document we accept). We've also updated information about cheque dishonours to make it clear a dishonour fee is not always payable, and refreshed parts of the terms and conditions to make them clearer and easier to understand. The updated account access and operating terms and conditions will be available from 1 September 2020 at [amp.com.au/bankterms](https://amp.com.au/bankterms)