

**From:** [julie@dicksonconsulting.com.au](mailto:julie@dicksonconsulting.com.au)  
**To:** "JenniferGibbon"  
**Subject:** FW: 521595 MRS J DICKSON & MR J DICKSON <DICKSON RETIREMENT FUND A/C> There are many interest charges on the EUR cash balance account. Can you please explain  
**Date:** Friday, 10 March 2023 4:46:39 PM

---

Hi Jennifer

FYI from Kerri

*Julie Dickson*  
*Director*



T: 0419 153 363 | e: [julie@dicksonconsulting.com.au](mailto:julie@dicksonconsulting.com.au)  
w: [www.dicksonconsulting.com.au](http://www.dicksonconsulting.com.au)

---

**From:** International Enquiries <intlenquiries@bellpotter.com.au>  
**Sent:** Friday, 10 March 2023 4:30 PM  
**To:** Stevens, Kerri <kstevens@bellpotter.com.au>; International Enquiries <intlenquiries@bellpotter.com.au>  
**Cc:** Dickson Julie (julie@dicksonconsulting.com.au) <julie@dicksonconsulting.com.au>  
**Subject:** RE: 521595 MRS J DICKSON & MR J DICKSON <DICKSON RETIREMENT FUND A/C> There are many interest charges on the EUR cash balance account. Can you please explain

Hi Kerri,

Some European currencies (CHF, DKK, EUR, NOK and SEK) charge for holding credit balances on their accounts. These charges are passed onto the client which is why you are seeing the debit interest entries on the account. Charging for credit balances on these currencies has been in place for many years.

Thanks  
Anna

---

**From:** Stevens, Kerri <kstevens@bellpotter.com.au>  
**Sent:** Thursday, 9 March 2023 4:40 PM  
**To:** International Enquiries <intlenquiries@bellpotter.com.au>  
**Cc:** Dickson Julie (julie@dicksonconsulting.com.au) <julie@dicksonconsulting.com.au>  
**Subject:** 521595 MRS J DICKSON & MR J DICKSON <DICKSON RETIREMENT FUND A/C> There are many interest charges on the EUR cash balance account. Can you please explain

Hi International





T: 0419 153 363 / e: [julie@dicksonconsulting.com.au](mailto:julie@dicksonconsulting.com.au)

w: [www.dicksonconsulting.com.au](http://www.dicksonconsulting.com.au)

---

**From:** JenniferGibbon <[jgibbon@bigpond.net.au](mailto:jgibbon@bigpond.net.au)>

**Sent:** Thursday, 9 March 2023 2:30 PM

**To:** [julie@dicksonconsulting.com.au](mailto:julie@dicksonconsulting.com.au)

**Subject:** INTERNATIONAL ACCOUNTS

Hi

The EUR account has interest charges on it? I had a balance of \$524 in the account 1.7.21, what has happened to that balance?

Do you have a balance in each of the International accounts as at 30.6.22?

Thank you

Kind Regards  
Jenny

*Jennifer Gibbon*  
*Chartered Accountant*  
*Phone: (02) 9987 1958*  
*Mobile: 0419 414 295*  
*Liability limited by a scheme approved under Professional Standards Legislation*

---

 Virus-free. [www.avg.com](http://www.avg.com)

**IMPORTANT DISCLAIMER - THIS MAY AFFECT YOUR LEGAL RIGHTS:**

Because this document has been prepared without consideration of any specific clients investment objectives, financial situation or needs, a Bell Potter Securities Limited investment adviser should be consulted before any investment decision is made.

While this document is based on the information from sources which are considered reliable, Bell Potter Securities Limited, its directors, employees and consultants do not represent, warrant or guarantee, expressly or impliedly, that the information contained in this document

is complete or accurate.

Bell Potter Securities Limited does not accept any responsibility to inform you of any matter that subsequently comes to its notice, which may affect any of the information contained in this document.

This document is a private communication to clients and is not intended for public circulation or for the use of any third party, without the prior approval of Bell Potter Securities.

Disclosure of Interest: Bell Potter Securities Limited receives commission from dealing in securities and its authorised representatives, or introducers of business, may directly share in this commission. Bell Potter Securities and its associates may hold shares in the companies recommended.

**Bell Potter Securities Limited ABN 25 006 390 772 AFS Licence No. 243480**