



PREMIUM CASH MANAGEMENT STATEMENT

STATEMENT NUMBER 181

02 AUGUST 2019 TO 03 SEPTEMBER 2019

MRT F SHOLL
GLENEAGLE SECURITIES LTD
L39/55 COLLINS ST
MELBOURNE VIC 3000

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SHOLL T & FETHERSTONHAUGH S
AS TRUSTEE FOR
SHOLL FAMILY SUPERANNUATION FUND

Branch Number (BSB)

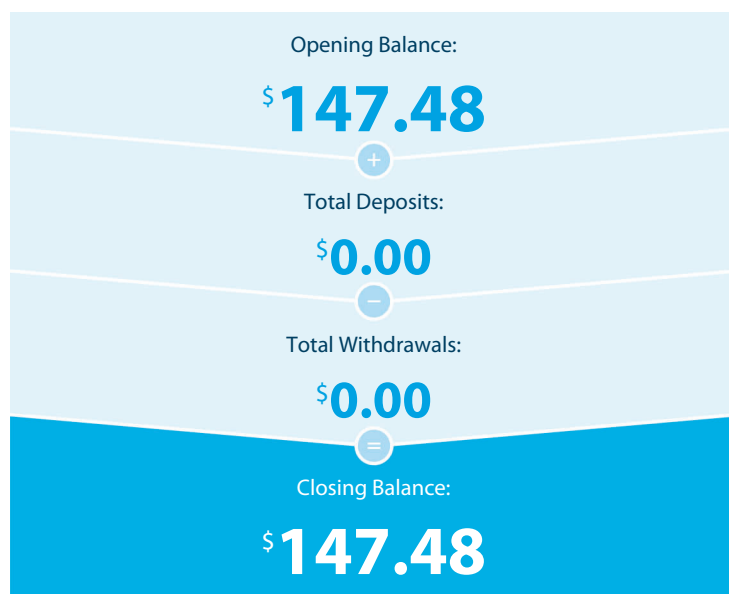
013-035

Account Number

4988-92201

Account Descriptor

SUPER FUND



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

PREMIUM CASH MANAGEMENT STATEMENT

Account Number 4988-92201

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
02 AUG	OPENING BALANCE			147.48
TOTALS AT END OF PAGE		\$0.00	\$0.00	
TOTALS AT END OF PERIOD		\$0.00	\$0.00	\$147.48

Protecting your privacy

Protecting your privacy is crucial to the way we do business. That's why we've simplified our Privacy Policy to better explain how we manage and protect your personal information, particularly when providing a product or service to you.

Watch our short video and read our updated Privacy Policy at www.anz.com.au/privacy.

New Profile menu in ANZ Internet Banking

The new Profile menu in ANZ Internet Banking lets you securely manage your contact information and security details. You can find the new menu in the top right corner of ANZ Internet Banking.

We recommend keeping your contact information up to date, because we may use these details for security purposes (e.g. to verify transactions), and to send you information about your accounts.

You can also control which 'Offers & Promotions' you receive and how you'd like to hear about them. You can select as many as you like and make changes any time.

Visit www.anz.com.au to explore your Profile today.

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 or by calling **13 13 14**.

IMPORTANT INFORMATION ABOUT YOUR ANZ CARD AND PASSWORD SECURITY

We are writing to remind you about how to protect your card and password security and what to do if you have a query about a disputed transaction on your ANZ card.

ANZ's Electronic Banking Security Guidelines

Guidelines for your card and password security

Your ANZ card, password, PIN (Personal Identification Number), Telecode and other usernames or passwords are the key to accessing your accounts electronically. The security of your ANZ card, password, PIN, Telecode and other usernames or passwords is therefore very important.

These guidelines are designed to help you keep your card, password, PIN, Telecode and other usernames and passwords secure. By following these guidelines you can assist in preventing misuse of your ANZ card, password, PIN, Telecode and other usernames or passwords.

Card security

To help protect your card, you must:

- sign the back of your card immediately on receipt;
- destroy your card on the expiry date by cutting it diagonally in half (including any embedded microchip on the card, magnetic strip and card validation code);
- not let anyone else use your card;
- regularly check that you still have your card;
- ensure that you retrieve your card after making a transaction;
- take reasonable steps to protect your card from loss or theft; and
- notify ANZ immediately if you become aware that your card or card account details (for example, the number and expiry date of your card) has been lost or stolen, or has been used by someone else.

If you use your eligible cards with your compatible device, you must:

- not leave your device unattended;
- not allow another person to use your device to make purchases or payments;
- lock your device when not in use and take all other reasonable steps necessary to stop unauthorised use of your device;
- notify ANZ immediately if your device service is suddenly disconnected without your permission (which may indicate you have been subject to mobile phone porting); and
- remove your eligible cards from your device prior to disposing of the device.

Security of your password, PIN, Telecode, Passcode or other username

To help protect your password, PIN, Telecode, passcode or other username, you must:

- not disclose your password, PIN, Telecode, passcode or other username to anyone including a family member or friend. You may, however, disclose your ANZ Phone Banking Password (Security Code) to an ANZ officer, or where the account is a small business account, to an authorised user
- take care to prevent anyone else seeing your password, PIN, Telecode, passcode or other username being entered in electronic equipment or hearing you disclose your Phone Banking Password (Security Code) to an ANZ officer, or where the account is a small business account, to an authorised user;
- not enter your password into a web page which has been accessed by a link from an email, even if the email may appear to have been sent by ANZ. When accessing ANZ Internet Banking you should always enter www.anz.com into your browser using the keyboard of your computer;
- not write or indicate your PIN on your card or device (even if it is disguised) or keep a record of your PIN (even if it is disguised) with anything carried with or liable to loss or theft simultaneously with your card or device;
- try to commit your password, PIN, Telecode, passcode or other username to memory and not write or indicate your password, PIN, Telecode, passcode or other username anywhere without reasonably disguising it;
- not choose a password, PIN, Telecode, passcode or other username which has an easily retrieved combination (for example, repeated numbers or letters);
- not choose a password, PIN, Telecode, passcode or other username that is easily identified with you (for example, your birth date, car registration, telephone number or your name or part of it); and
- notify ANZ immediately if you become aware that your password, PIN, Telecode, passcode or other username record has been lost or stolen, or become known or used by someone else.

What is NOT a reasonable attempt to disguise a password, PIN, Telecode, passcode or other username

If you record your password, PIN, Telecode, passcode or other username, you must make a reasonable attempt to disguise it. The following are examples of what is NOT a reasonable attempt to disguise your password, PIN, Telecode, passcode or other username:

- recording the password, PIN, Telecode, passcode or other username in reverse order;

- recording the password, PIN, Telecode, passcode or other username as a telephone number where no other numbers are recorded;
- recording the password, PIN, Telecode, passcode or other username as a telephone number with the password, PIN, Telecode, passcode or other username in its correct sequence;
- recording the password, PIN, Telecode, passcode or other username among other numbers or letters with any of them marked to indicate the password, PIN, Telecode, passcode or other username;
- recording the password, PIN, Telecode, passcode or other username disguised as a date (including your birth date) or as an amount; or
- recording the password, PIN, Telecode, passcode or other username in an easily understood code.

You must not use any other form of disguise that may be easily discovered by another person.

For general enquiries, contact our ANZ Customer Service Centre on 13 13 14, 24 hours, 7 days. Hearing and speech impaired customers can utilise the TTY service: 1300 366 255. Alternatively, you may wish to contact us at our ANZ website, www.anz.com

What to do if you need to dispute a transaction on your ANZ card

WHAT YOU NEED TO KNOW

ANZ has a process in place to help you with disputed transactions. This includes transactions which you did not authorise. Even if you authorised a transaction, you may be entitled to have a transaction reversed (a “chargeback”) where you have a dispute with a merchant in some situations. For example, you may be entitled to reverse a transaction where the merchant has not provided you with the goods or service you paid for.

WHAT YOU CAN DO IF THIS HAPPENS

If you believe you’re entitled to have a transaction reversed, you should let us know immediately.

If you’re disputing a transaction on the basis that you did not authorise it then you should contact ANZ as promptly as possible to assist us in investigating this for you.

For other types of disputes, the operating rules for the applicable card scheme will 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. 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 for a chargeback 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. To make sure this doesn’t happen, it’s important to review your statements carefully.

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. Otherwise, you will be liable for the transaction.

LOSSES FROM UNAUTHORISED TRANSACTIONS

Liability for losses resulting from unauthorised transactions will be determined under the ePayments Code.

You may be held liable, or partly liable, for unauthorized transactions if you contributed to the loss through:

- fraud;
- failing to comply with an applicable security requirement;
- unreasonably delaying reporting any security breach, misuse, loss or theft; or
- by leaving your card in an ATM.

VERIFIED BY VISA TRANSACTIONS

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

ANY QUESTIONS?

If you have any questions, please visit anz.com or call us on 13 13 14 for ANZ Access and ANZ Access Visa Debit card.