

009421


A J EVANS ATF THE EVANS FAMILY TRUST  
MAIL RETURNED - VERIFY ADDRESS

### Your details at a glance

|                       |  |
|-----------------------|--|
| <b>BSB number</b>     | <b>633-000</b>   |
| <b>Account number</b> | <b>140110552</b>   |
| Customer number       | 24742298/1201  |
| Account title         | ANDREW JAMES EVANS ATF THE<br>EVANS FAMILY SUPERANNUATION FUND |

### Account summary

|                                       |                          |
|---------------------------------------|--------------------------|
| Statement period                      | 1 May 2021 - 30 Sep 2021 |
| Statement number                      | 124                      |
| Opening balance on 1 May 2021         | \$2,143.02               |
| Deposits & credits                    | \$0.00                   |
| Withdrawals & debits                  | \$0.00                   |
| <b>Closing Balance on 30 Sep 2021</b> | <b>\$2,143.02</b>        |



We've got your  
back because  
you've got ours

### Any questions?

Contact Brandon Hockley at 3-4/34 The Esplanade,  
Paradise Point 4216 on **07 5577 4199**, or call **1300 BENDIGO**  
(1300 236 344).

### Bendigo Business Cash Management

| Date  | Transaction | Withdrawals   | Deposits      | Balance           |
|---|-------------|---------------|---------------|-------------------|
| <b>Opening balance</b>                      |             |               |               | <b>\$2,143.02</b> |
| 1 May 21                                    | INTEREST    |               | 0.00          | 2,143.02          |
| 1 Jun 21                                    | INTEREST    |               | 0.00          | 2,143.02          |
| 1 Jul 21                                    | INTEREST    |               | 0.00          | 2,143.02          |
| 1 Aug 21                                    | INTEREST    |               | 0.00          | 2,143.02          |
| 1 Sep 21                                    | INTEREST    |               | 0.00          | 2,143.02          |
| <b>Transaction totals / Closing balance</b> |             | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$2,143.02</b> |

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

### Update to daily card limits

Effective 31 July 2021, clause 4.9 in the Bendigo Personal Accounts and Facilities Terms and Conditions will be updated.

#### Current clause

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal. Our current default for maximum daily withdrawal limit for transactions conducted using a PIN in conjunction with a card is \$1000 (for CHQ/SAV purchases). This amount may be varied for customers upon application and approval. We may vary the default amount of this limit or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

#### Updated clause

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal.

**Cash out limit** - Our current maximum daily cash out default limit for transactions conducted at an ATM or EFTPOS terminal and using a PIN is \$1000. This amount may be varied for customers upon application and approval.

**Purchase limit**- Our current maximum daily purchase limit for transactions conducted at an EFTPOS terminal and using a PIN is the available balance of your account.

We may vary the default amount of these limits or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

**NB: Business customers please refer to updated Clause 4.10 in the Bendigo Business Accounts and Facilities Terms & Conditions**

Making great things happen  
in your community.

