



ANZ BUSINESS ONLINE SAVER STATEMENT

STATEMENT NUMBER 241
15 JANUARY 2019 TO 15 APRIL 2019

THE DIRECTOR
RICIDEA PTY LTD
40 YOUNG ST
KEW VIC 3101

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

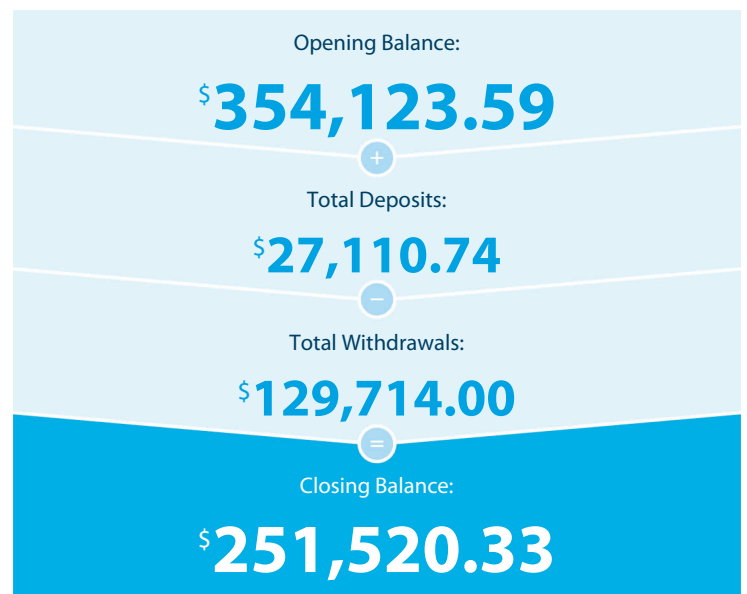
RICIDEA P/L ATF THE HOWARD
SUPERANNUATION FUND

Branch Number (BSB)

013-423

Account Number

3514-14731



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

ANZ BUSINESS ONLINE SAVER STATEMENT

Account Number 3514-14731

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
15 JAN	OPENING BALANCE			354,123.59
29 JAN	ANZ INTERNET BANKING BPAY CITY OF DARWIN {232038} EFFECTIVE DATE 28 JAN 2019	357.00		353,766.59
29 JAN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 232032 TO 013350514893395 EFFECTIVE DATE 28 JAN 2019	5,000.00		348,766.59
30 JAN	DIVIDEND FROM BHP GROUP DIV AS378/00936503		1,412.74	350,179.33
31 JAN	TRANSFER FROM HERON CONSULTANT RENT PAYMENT		2,262.64	352,441.97
31 JAN	BONUS CREDIT INTEREST PAID		108.97	352,550.94
31 JAN	CREDIT INTEREST PAID		120.71	352,671.65
11 FEB	ANZ INTERNET BANKING FUNDS TFER TRANSFER 692077 TO 013350514893395 EFFECTIVE DATE 09 FEB 2019	8,000.00		344,671.65
14 FEB	TRANSFER FROM ATO ATO008000010510720		598.11	345,269.76
18 FEB	TRANSFER FROM ATO ATO005000010331176		511.54	345,781.30
25 FEB	TRANSFER FROM QUICKSUPER QUICKSPR2374215658		2,429.81	348,211.11
26 FEB	ANZ INTERNET BANKING FUNDS TFER TRANSFER 194900 TO 013350514893395	90,000.00		258,211.11
27 FEB	TRANSFER FROM HERON CONSULTANT RENT PAYMENT		2,621.32	260,832.43
28 FEB	ANZ INTERNET BANKING FUNDS TFER TRANSFER 288951 TO 013350514893395	5,000.00		255,832.43
28 FEB	BONUS CREDIT INTEREST PAID		4.97	255,837.40
28 FEB	CREDIT INTEREST PAID		104.83	255,942.23
08 MAR	TRANSFER FROM QUICKSUPER QUICKSPR2383520147		106.20	256,048.43
11 MAR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 295323 TO 013350514893395 EFFECTIVE DATE 09 MAR 2019	8,000.00		248,048.43
15 MAR	DIVIDEND FROM CREDIT CORP S00014027246		373.32	248,421.75
19 MAR	DIVIDEND FROM SANDFIRE RESOURC RICIDEA PL		210.00	248,631.75
19 MAR	TRANSFER FROM CMC MARKETS STOC 6510804		24.34	248,656.09
20 MAR	DIVIDEND FROM WOODSIDE FIN18/00533508		8,471.06	257,127.15
21 MAR	TRANSFER FROM ATO ATO006000010524795		511.54	257,638.69
22 MAR	DIVIDEND FROM PME DIVIDEND 001228022685		546.91	258,185.60
	TOTALS AT END OF PAGE	\$116,357.00	\$20,419.01	

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Account Number 3514-14731

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
22 MAR	DIVIDEND FROM JUMBO INTERACTIV MAR19/00800496		750.00	258,935.60
25 MAR	DIVIDEND FROM APX FNL DIV 001227162992		629.16	259,564.76
27 MAR	ANZ INTERNET BANKING BPAY CITY OF DARWIN {877708}	357.00		259,207.76
28 MAR	DIVIDEND FROM CBA ITM DIV 001224642408		4,000.00	263,207.76
28 MAR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 612885 TO 013350514893395	5,000.00		258,207.76
29 MAR	BONUS CREDIT INTEREST PAID		70.60	258,278.36
29 MAR	CREDIT INTEREST PAID		80.68	258,359.04
01 APR	TRANSFER FROM HERON CONSULTANT RENT PAYMENT		642.32	259,001.36
01 APR	BONUS CREDIT INTEREST PAID EFFECTIVE DATE 31 MAR 2019		7.43	259,008.79
09 APR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 559092 TO 013350514893395	8,000.00		251,008.79
10 APR	TRANSFER FROM ATO ATO006000010550149		511.54	251,520.33
TOTALS AT END OF PAGE		\$13,357.00	\$6,691.73	
TOTALS AT END OF PERIOD		\$129,714.00	\$27,110.74	\$251,520.33

This Statement Includes

Interest earned on deposits	\$498.19
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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.

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**.

NOTIFICATION OF CHANGES TO FEES AND CHARGES

We're writing to let you know about changes to the fees and charges of your ANZ Account relating to Overseas Transaction Fees. The description of the Overseas Transaction Fee in the ANZ Personal Banking Account Fees and Charges booklet, and ANZ Business Banking Transaction Account Fees and Charges booklet is replaced with the following:

Overseas Transaction Fee

ANZ will charge 3% of the value of any International Transaction charged or credited to your ANZ account.

It may not always be clear to you when use of your ANZ account is an International Transaction, for example where the merchant or financial institution processing a charge or credit is located outside of Australia.

For the purpose of the Overseas Transaction Fee, an International Transaction is any purchase (including a purchase of items directly convertible to Australian currency cash), cash withdrawal or credit (including a refund or reversal in respect of a purchase) processed to your ANZ account:

- In a currency other than Australian currency; or
- Where the merchant or financial institution accepting or processing the transaction, credit, refund or reversal is outside of Australia; or



- Which is considered by Visa to require conversion into Australian currency (for example, where the transaction, credit, refund or reversal is submitted on behalf of a merchant to a financial institution by an intermediary that is outside of Australia).

For an International Transaction using an ATM or branch, the Overseas Transaction Fee is calculated on the value of the International Transaction and any ATM operator or branch fee that applies to the International Transaction. The Overseas Transaction Fee is debited to your ANZ account at the same time as the debit or credit is processed to your account.

There is no change to the Overseas ATM Transaction Fee. The Overseas Transaction Fee does not apply to ANZ Rewards Travel Adventures credit card accounts. In the ANZ Business Banking Transaction Account Fees and Charges booklet, the following paragraph is being deleted: For using an ATM overseas, the overseas transaction fee is calculated on the value of the withdrawal or purchase including any fee charged by the ATM operator. There is no charge for point of sale refunds.

For a list of current fees applicable to your ANZ account, see the ANZ Personal Banking Account Fees and Charges booklet and ANZ Business Banking Transaction Account Fees and Charges booklet available at <https://www.anz.com.au>

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