



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 238
15 OCTOBER 2018 TO 15 NOVEMBER 2018

THE DIRECTOR
RICIDEA PTY LTD
40 YOUNG ST
KEW VIC 3101

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

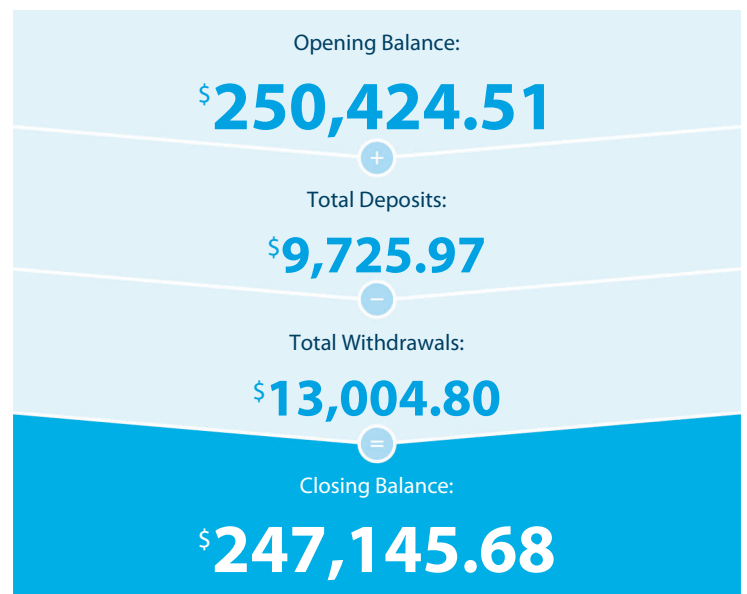
RICIDEA P/L ATF THE HOWARD
SUPERANNUATION FUND

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

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3514-14731

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
15 OCT	OPENING BALANCE			250,424.51
29 OCT	ANZ INTERNET BANKING FUNDS TFER TRANSFER 633263 TO 013350514893395 EFFECTIVE DATE 28 OCT 2018	5,000.00		245,424.51
30 OCT	TRANSFER FROM HERON CONSULTANT BELLE PROPERTY DAR		2,805.92	248,230.43
31 OCT	CREDIT INTEREST PAID		33.80	248,264.23
31 OCT	BONUS CREDIT INTEREST PAID		82.12	248,346.35
31 OCT	4 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE	2.40		248,343.95
31 OCT	4 EXCESS INTERNET/ONLINE TRANSACTIONS - FEE	2.40		248,341.55
08 NOV	TRANSFER FROM ATO ATO003000010352933		734.13	249,075.68
09 NOV	DIVIDEND FROM AVG DIVIDEND NOV18/00801019		750.00	249,825.68
09 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 934243 TO 013350514893395	8,000.00		241,825.68
14 NOV	DIVIDEND FROM BOQ FNL DIVIDEND 001222812760		5,320.00	247,145.68
	TOTALS AT END OF PAGE	\$13,004.80	\$9,725.97	
	TOTALS AT END OF PERIOD	\$13,004.80	\$9,725.97	\$247,145.68

This Statement Includes

Interest earned on deposits	\$115.92
ANZ bank charges	\$4.80

Fee Summary

Fees Charged for period: 29 SEP 2018 to 31 OCT 2018

Summary of ANZ Transaction Fees

Transaction Fees	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
INTERNET/ONLINE WDL	4.00		4.00	0.60	2.40
CHEQUE OR MERCHANT DEPOSITS	1.00	1.00		0.60	0.00
STAFF ASSISTED WDL	1.00	1.00		1.60	0.00
EFTPOS/PHONE BANKING WDL	7.00	3.00	4.00	0.60	2.40
Total Transaction Fees Charged					\$4.80

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

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Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 15/11/18 and the monthly fee cycle, as appears above, ended on 31/10/18.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	4.00
This is made up of:	
Value of Free Transactions	4.00

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**.

WE'RE REMINDING YOU ABOUT INFORMATION REGARDING YOUR ANZ VISA DEBIT CARD

We wanted to remind you about what to do if you need to dispute a transaction on your ANZ Visa Debit card.

WHAT YOU NEED TO KNOW

ANZ has a process in place to help you with any incorrect or unknown transactions charged to your account.

WHAT YOU CAN DO IF THIS HAPPENS

If you believe you're entitled to have the transaction reversed, you should let us know immediately. The operating rules for the Visa card scheme impose time limits for raising a dispute. Generally under the Scheme Rules ANZ must lodge a fully detailed claim on your behalf within 120 days¹. 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 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.

If you're disputing a transaction on an ANZ Access Visa Debit card (used either directly or with a mobile payment²) on the basis that you did not authorise the transaction then the time limits within the Visa Scheme Rules may not apply³. However, you should still let us know about your dispute as soon as you can.

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.

If we're not notified in time, we may not be able to investigate your claim which means you'll be liable for the transaction made on your account. To make sure this doesn't happen, it's important to review your statements carefully.

VERIFIED BY VISA TRANSACTIONS

It's only possible to reverse a transaction that's been authenticated using Verified by Visa where ANZ are 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 Visa Debit card or 1800 801 485 for ANZ Business Visa Debit card.

¹ For transactions executed using the EFTPOS system, different time limits may apply. ² Mobile Payments available on compatible devices and eligible ANZ cards. Terms and conditions apply. Find out more at anz.com/mobilepayments. ³ In general disputes regarding unauthorised transactions will instead be governed by the ePayments Code.

