



6 April 2022

R04



Gerrick Baden Powell And Margaret Powell ATF Powell Super Fund
GPO BOX 330
BRISBANE QLD 4000

Your contacts

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Account details

BSB ACCOUNT NUMBER
939 200 150988301

AMP SuperEdge Saver Account

Account summary

Account name	Gerrick Baden Powell And Margaret Powell ATF Powell Super Fund
Statement period	1 March 2022 - 4 April 2022
Statement number	08

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			254,013.39 cr
01/03/2022	Credit Interest to 28/02/2022		126.66	254,140.05 cr
01/04/2022	Credit Interest to 31/03/2022		140.30	254,280.35 cr
04/04/2022	Credit Interest to 3/04/2022		13.58	254,293.93 cr
04/04/2022	Payout balance	254,293.93		0.00 cr
	Closing balance			0.00 cr
Total		\$254,293.93	\$280.54	\$0.00 cr

Interest details

Interest period	Interest earned	00707	Interest charged
This financial year	\$1,386.08		\$0.00
This statement period	\$280.54		\$0.00

If you want to dispute any transactions on your account

You should always check the transactions on your statement to make sure they're correct. If you'd like to dispute a transaction free of charge, contact us at info@ampbanking.com.au or on 13 30 30. You can also refer to our **Account access and operating terms and conditions**. It outlines our internal dispute resolution process and includes other details about using your account. You can get a copy at amp.com.au/bankterms or by calling us.

Dispute Resolution

We have a free dispute resolution mechanism that covers complaints you may have. You can access this by lodging a complaint at amp.com.au/support/complaints, by calling us or by writing to us at AMP Bank, Locked Bag 5059, Parramatta NSW 2124. We are also a member of the Australian Financial Complaints Authority, a free dispute resolution service.

Helping you keep your account safe and secure

We take the security of your account very seriously. It's important that you keep your Devices (such as your AMP Bank Access Card) and your Security Access Codes (such as your PIN, TelePIN, answers to secret questions, user names and passwords) safe and secure.

- Don't disclose any of your Security Access Codes to anyone.
- Choose Security Access Codes that are unique and difficult to guess. If you need to keep a record, protect it by disguising it, storing it in a safe place and separate from your Devices.
- Don't select a numeric pass code that represents your birth date, or an alphabetical pass code that is a recognisable part of your name.
- Avoid using shared computers such as internet cafes and libraries for online banking and change your password regularly.
- Check your accounts regularly for unauthorised transactions.

If you suspect that someone may know your Security Access Codes or you don't recognise a transaction, call us immediately on 13 30 30. Go to amp.com.au/securityguidelines for more information on keeping your account safe and secure and liability for an unauthorised transaction.

If you use the 'credit' button, purchase goods online or over the phone or transact using Contactless methods on an AMP Visa Debit Card, you may be eligible for a chargeback. Visit amp.com.au/bankdisputes for more information.

Make a green statement

As we're an online bank, we invite you to join us in going paperless.

If you switch to get your bank statements and other correspondence from us in My AMP, you can keep things private and secure, as well as having everything in one place.

Current interest rates

For details of the current interest rates go to amp.com.au or call us on 13 30 30.

AMP Access Account – basic features available to eligible concession card holders

AMP Access Account – Basic Features, is available to eligible customers who hold one of the following Commonwealth government concession cards: Commonwealth Seniors Health Card, Health Care Card, or Pensioner Concession Card. Please visit amp.com.au or call us on 13 30 30 for more information. Terms and conditions apply. Before making a decision about this product you should consider the terms and conditions, available at amp.com.au/bankterms or on 13 30 30.

Supporting our customers with waived fees and charges

We made some changes to help our customers during these difficult and uncertain times.

From 1 April 2022, dishonour fees will no longer be waived. Additionally, from 1 April 2022 any deposit accounts with an overdrawn balance will incur debit interest.

For additional information regarding debit interest please refer to section 6.4 of our Deposit products terms and conditions.

Change to Telegraphic transfer fee - deposits

Effective 1 March 2022 we are updating our Deposit products fees and charges guide to reflect an increase in our Telegraphic transfer fee - deposits.

From 1 March 2022, the cost to process a Telegraphic transfer fee - deposits will be \$30.00.

Important notice in relation to Open Banking and joint accounts

In July 2020, AMP Bank commenced its participation in the Consumer Data Right (CDR, also known as "Open Banking"). CDR allows you to have greater access and control over your banking data. It gives you the ability to share certain information with third parties accredited by the ACCC. You can find out more about CDR and Open Banking here: <https://www.amp.com.au/banking/open-banking>

From 1 July 2022, you will be able to share data relating to joint AMP Bank accounts held in two or more individuals' names. The disclosure options available for joint accounts will be:

- **Pre-approval** – joint account data can be disclosed in response to a valid CDR request without the approval of the other account holder(s).
- **Non-disclosure** – joint account data cannot be disclosed, even if a valid CDR request is made by the other account holder(s).

Important: Pre-approval is the default option that applies to your joint accounts from 1 July 2022.

You can, at any time from 1 July 2022, using the "Manage data sharing" menu in My AMP:

- 1 Change the disclosure option to non-disclosure.
- 2 Ask the other account holder(s) to change the disclosure option to pre-approval.
- 3 Approve a request by the other account holder(s) to change the disclosure option.

If you have authorised a permission for a secondary user on the joint account (available from 1 November 2022), then the secondary user will also be able to authorise CDR data sharing on the account. You can revoke this authorisation at any time in the consumer dashboard. The secondary user will only be able to share CDR data if the pre-approval option applies on the account.

When data relating to a joint account is disclosed you, all other joint account holder(s), and any secondary users, with a consumer dashboard will be able to see this via the "Manage data sharing" menu in My AMP.

Changes to the Account access and operating terms and conditions

The following clauses are effective as and from 1 March 2022.

Clause 7.2 is changed so that the cut-off time for a telegraphic transfer is 1pm and not 4pm.

The following clauses are added:

7.9 To the extent permitted by law we don't represent or warrant that MyAMP, mobile banking or Bank Phone services will continue to operate without interruption or delay.

12.10 Any timeframes we give you on how long we or any of our service providers will take to do something are indicative only and may change.

Product information

Further information is available on request by calling us on 13 30 30.