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Morrison Superannuation Co Pty Ltd
17 Brunel Court
CURRAMBINE WA 6028

Customer Number **40209776**
MyState BSB **807-009**
Statement End **30 June 2021**

Your summary

Offset Account 30145373	Morrison Superannuation Co Pty Ltd Opening balance \$18,689.48 Closing balance \$19,593.41
Superfund Home Loan 200288342	Morrison Superannuation Co Pty Ltd Opening balance -\$232,500.10 Closing balance -\$230,100.00

Need more information?

Please call our Service Centre on **138 001**, visit mystate.com.au or drop into your nearest MyState branch.



Important

Please check your statement and let us know of any errors or unauthorised transactions immediately. Your statement is issued subject to subsequent adjustments to any debits and credits. For information about resolving problems or disputes, please call our Service Centre on 138 001 or visit any MyState branch.

Keep your contact details up to date.

Update your details to receive important information about your banking.



Visit us at mystate.com.au

Your account transactions

Offset Account - 30145373

Morrison Superannuation Co Pty Ltd

Eff. Date	Post Date	Transaction Description	Debit	Credit	Balance
01 Apr	01 Apr	Opening Balance			\$18,689.48
	01 Apr	External Tfr - To Account 568763158	187.00		\$18,502.48
	06 Apr	Direct Credit - From:pure Real Estate Ref: 12 Forest		102.47	\$18,604.95
	07 Apr	Direct Debit - From:premcbba Youi Ref:	605.22		\$17,999.73
	12 Apr	Direct Credit - From:pure Real Estate Ref: 12 Forest		88.58	\$18,088.31
	24 Apr	Repay Tfr - To Account 200288342	1,630.00		\$16,458.31
	27 Apr	Transfer - To Account 200288342	58.05		\$16,400.26
	27 Apr	Direct Credit - From:pure Real Estate Ref: 12 Forest		8.81	\$16,409.07
	30 Apr	Monthly Account Fee	8.00		\$16,401.07
	01 May	External Tfr - To Account 568763158	187.00		\$16,214.07
	04 May	Direct Credit - From:pure Real Estate Ref: 12 Forest		564.69	\$16,778.76
	10 May	Direct Credit - From:pure Real Estate Ref: 12 Forest		333.58	\$17,112.34
	17 May	Direct Credit - From:pure Real Estate Ref: 12 Forest		221.08	\$17,333.42
	24 May	Repay Tfr - To Account 200288342	1,630.00		\$15,703.42
	24 May	Direct Credit - From:pure Real Estate Ref: 12 Forest		333.58	\$16,037.00
	25 May	Transfer - To Account 200288342	31.79		\$16,005.21
	31 May	Monthly Account Fee	8.00		\$15,997.21
	01 Jun	External Tfr - To Account 568763158	187.00		\$15,810.21
	21 Jun	Direct Credit - From:pure Real Estate Ref: 12 Forest		148.83	\$15,959.04
	24 Jun	Repay Tfr - To Account 200288342	1,630.00		\$14,329.04
	25 Jun	Transfer - To Account 200288342	61.21		\$14,267.83
	25 Jun	Direct Credit - From:j S Morrison Ref: Extra To Super		500.00	\$14,767.83
	25 Jun	Direct Credit - From:j S Morrison Ref: Extra To Super		4,500.00	\$19,267.83
	28 Jun	Direct Credit - From:pure Real Estate Ref: 12 Forest		333.58	\$19,601.41
	30 Jun	Monthly Account Fee	8.00		\$19,593.41
30 Jun	30 Jun	Closing Balance			\$19,593.41
		Totals	\$6,231.27	\$7,135.20	

Superfund Home Loan - 200288342

Current Interest Rate

4.88% p.a

Morrison Superannuation Co Pty Ltd

Interest Saved This Financial Year

\$653.36

Available Redraw

\$33,588.37

Interest Saved This Statement
Period Due to Offset Facility

\$209.09

Eff. Date	Post Date	Transaction Description	Debit	Credit	Balance
01 Apr	01 Apr	Opening Balance			\$232,500.10 -
	23 Apr	Int Saved By Balance Offset 75.71000			
	23 Apr	Loan Interest	887.95		\$233,388.05 -
	24 Apr	From Account 30145373 - Mortgage Repayment		1,630.00	\$231,758.05 -
	27 Apr	From Account 30145373 - Top Up		58.05	\$231,700.00 -
	23 May	Int Saved By Balance Offset 67.58000			
	23 May	Loan Interest	861.79		\$232,561.79 -
	24 May	From Account 30145373 - Mortgage Repayment		1,630.00	\$230,931.79 -
	25 May	From Account 30145373 - Top Up		31.79	\$230,900.00 -
	23 Jun	Int Saved By Balance Offset 65.80000			
	23 Jun	Loan Interest	891.21		\$231,791.21 -
	24 Jun	From Account 30145373 - Mortgage Repayment		1,630.00	\$230,161.21 -
	25 Jun	From Account 30145373 - Top Up		61.21	\$230,100.00 -

Your account transactions (...continued)

Superfund Home Loan - 200288342			Current Interest Rate	4.88% p.a	
Morrison Superannuation Co Pty Ltd			Interest Saved This Financial Year	\$653.36	
			Available Redraw	\$33,588.37	
			Interest Saved This Statement Period Due to Offset Facility	\$209.09	
Eff. Date	Post Date	Transaction Description	Debit	Credit	Balance
30 Jun	30 Jun	Closing Balance			\$230,100.00 -
Totals			\$2,640.95	\$5,041.05	

Your loan is currently in advance by \$33,588.37 as at the last day of this statement period. This advance amount does not take into account any future debits or credits to your loan account, including any repayments due. Loan redraws are subject to the terms and conditions of your loan agreement. Fees and charges apply. To find out more, call us on 138 001, or drop into your nearest branch.

Tax Summary to be retained by Payee for Taxation purposes

		YTD Interest Earned	Withholding Tax
30145373	Offset Account	\$0.00	\$0.00

The YTD interest summary is for the financial year ended 30 June 2021. If you have closed an account this financial year and subsequently received a statement, then that account may not appear in this YTD interest summary. Please refer to your previous statements to obtain the relevant interest earned for the year.

Property insurance reminder

As the market changes, so can the value of your home. It's a condition of your MyState Bank mortgage secured loan that you must have appropriate current home building insurance with MyState Bank Limited noted as Mortgagee. MyState recommend that you review your cover with your insurer, as if your home has increased in value over the years, you need to make sure your insurance continues to represent what it's worth. ASIC's MoneySmart website has some helpful information about property insurance. Check out their website (<https://moneysmart.gov.au/home-insurance>) for more information. If you have any questions about your current insurance policy, or would like an obligation-free quote, please get in touch with us on 138 001 or drop into your nearest branch.

Important changes to Terms and Conditions Deposit Accounts & Electronic Banking

Effective 1 July 2021

To help you understand the changes that may affect you, we've provided a summary of the key changes below. By continuing to operate your accounts with us, you agree to be bound by these Terms and Conditions and Fees and Charges.

Product Specific Terms and Conditions

Section 1 and section 2 we have removed from sale;

- Everyday account, Cash on Hand, Cash on Hand Investment accounts and Personal Overdraft facilities and;
- New registrations for Phone Banking are no longer available.

If you have one of these accounts or services they will continue to operate however you may wish to consider another offered product that may be better suited for you.

In section 2 we have removed some of the eligibility restrictions of the Access Assist accounts

A customer who is 55 years or older may now apply for an Access Assist account.

In section 2 we have removed the restriction of the number of Access Assist and Offset accounts that a customer may have.

A customer may have more than one account, however eligibility criteria and fees & charges will apply for each account.

In section 4 we have removed reference that the term deposit certificate forms part of the terms and conditions for the account.

Term deposit certificates will still be issued to you as normal.

In section 4 we have removed from sale quarterly interest payments on term deposits.

We will contact you prior to maturity to discuss other products that may be better suited to you.

General Banking Terms and Conditions

Section 19 Sweep facility has been removed from sale and no new facilities will be accepted.

If you have a Sweep facility it will continue to operate.

Section 21 Transaction Limits. We have added a new section which outlines our standard transaction limits.

We have not made any changes to your current limits.

The Terms & Conditions No Longer Offered Deposit Accounts & Electronic Banking (including those formerly offered by The Rock) have also been updated to include the changes outlined above.

Important changes to Terms and Conditions No Longer Offered Deposit Accounts & Electronic Banking

Effective 1 July 2021

To help you understand the changes that may affect you, we've provided a summary of the key changes below. By continuing to operate your accounts with us, you agree to be bound by these Terms and Conditions and Fees and Charges.

Product Specific Terms and Conditions

In section 2 Specific Terms and Conditions – No longer offered Savings and Transaction Accounts we have added:

If you have a product that is no longer offered we may switch you to a similar product or you may take a full withdrawal from the product. However before doing this we will give you 60 days' notice in writing and provide a comparison of the old and new product features to assist you with your decision.

If you hold a no longer offered product it will continue to operate as normal, until such time as we notify you and switch your product.

In section 2, we have added the Everyday, Cash on Hand, Cash on Hand Investment accounts and Personal Overdraft.

If you have one of these accounts or services they will continue to operate however you may wish to consider another offered product that may be better suited for you.

In section 2.4 Youth Account we have added

If you have a product that is no longer offered we may switch you to a similar product or you may take a full withdrawal from the product. However before doing this we will give you 60 days' notice in writing and provide a comparison of the old and new product features to assist you with your decision.

If you hold a no longer offered product it will continue to operate as normal, until such time as we notify you and switch your product.

General Banking Terms and Conditions

Section 19 Sweep facility has been removed from sale and no new facilities will be accepted.

If you have a Sweep facility it will continue to operate.

Section 21 Transaction Limits. We have added a new section which outlines our standard transaction limits.

We have not made any changes to your current limits.

Important changes to Terms and Conditions No Longer Offered Deposit Accounts & Electronic Banking (Formally offered by The Rock)

Effective 1 July 2021

To help you understand the changes that may affect you, we've provided a summary of the key changes below. By continuing to operate your accounts with us, you agree to be bound by these Terms and Conditions and Fees and Charges.

Product Specific Terms and Conditions

In section 2 Specific Terms and Conditions – No longer offered Savings, Transaction and Term Deposit Accounts we have added:

If you have a product that is no longer offered we may switch you to a similar product or you may take a full withdrawal from the product. However before doing this we will give you 60 days' notice in writing and provide a comparison of the old and new product features to assist you with your decision.

If you hold a no longer offered product it will continue to operate as normal, until such time as we notify you and switch your product.

In section 2.9 Youth Account we have replaced

Following the account holder's 18th birthday, we may switch your

account to an alternative offered product. If this happens we will give you at least 30 days notice in writing before the change takes effect. With:

If you have a product that is no longer offered we may switch you to a similar product or you may take a full withdrawal from the product.

However before doing this we will give you 60 days' notice in writing and provide a comparison of the old and new product features to assist you with your decision.

If you hold a no longer offered product it will continue to operate as normal, until such time as we notify you and switch your product.

General Banking Terms and Conditions

Section 19 Sweep facility has been removed from sale and no new facilities will be accepted.

If you have a Sweep facility it will continue to operate.

Section 21 Transaction Limits. We have added a new section which outlines our standard transaction limits.

We have not made any changes to your current limits.

Important changes to Fees & Charges Deposit Accounts

Effective 1 July 2021

To help you understand the changes that may affect you, we've provided a summary of the key changes below. By continuing to operate your accounts with us, you agree to be bound by these Fees and Charges.

Section A

Fees and Charges for Personal Deposit Accounts

The product table has been updated to remove the Everyday, Cash on Hand and Cash on Hand Investment accounts which have been withdrawn from sale.

The explanation for Staff Assisted and Electronic transactions has been removed and we have added a table to show which transactions are free.

Our offered products, apart from the Christmas account, have unlimited transactions, although an ATM operator may charge a fee for using their ATM. A transaction fee is applicable for making a Bank@Post withdrawal.

The Monthly Account Fee exemption description has been removed.

Our offered transaction and savings accounts, excluding the Offset account, do not have a monthly account fee.

Section C

Periodical Scheduled Payment Alteration and Sweep Facility fees have been removed.

Sweep facility has been removed from sale. If you have a Sweep facility it will continue to operate.

Effective 1 November 2021

MyState Bank will also decrease some fees and charges for offered products effective 1 November 2021. We will update the Fees & Charges Deposit Accounts schedule effective 1 November 2021 and publish the changes on mystate.com.au no later than 1 October 2021. If you have provided an email address we will drop you a note letting you know we have done this.

Update or provide your email address so we can let you know.

Important changes to Fees & Charges No Longer Offered Deposit Accounts

Effective 1 July 2021

To help you understand the changes that may affect you, we've provided a summary of the key changes below. By continuing to operate your accounts with us, you agree to be bound by these Fees and Charges.

Section A

Fees and Charges for Personal Deposit Accounts

The product table has been updated to include the Everyday, Cash on Hand and Cash on Hand Investment accounts which have been withdrawn from sale.

If you hold a no longer offered product the fees and charges applicable to your account have not changed.

Section C

Periodical Scheduled Payment Alteration and Sweep Facility fees have been removed.

Sweep facility has been removed from sale. If you have a Sweep facility it will continue to operate.

Important changes to Fees & Charges No Longer Offered Deposit Accounts (Formally offered by The Rock)

Effective 1 July 2021

To help you understand the changes that may affect you, we've provided a summary of the key changes below. By continuing to operate your accounts with us, you agree to be bound by these Fees and Charges.

Section A

Periodical Payment establishment and alteration fees have been removed.

Tips for Banking Securely

With security becoming more important than ever, we have to be extra vigilant when it comes to protecting ourselves and our banking. Follow these tips to safeguard your card, PIN, passwords and other personal information. If you suspect your information has been compromised or fallen into the wrong hands, be sure to contact us as soon as possible on **138 001**.



Transaction Disputes

If you identify a transaction on your statement that you do not recognise or don't think you have made, we can provide you with more information or help you dispute the payment. Call us on **138 001** and we'll support you through the process.



Liability

When determining who is responsible for money being lost from your accounts there are a number of things we need to consider. While there are some protections for your payments, if you are not careful or actively participate in a loss of your money, you may not be able to get your money back through us. As always we will try and help but for more information please refer to the 'e-payments code' on the Australian Securities and Investments Commission website or contact us.



Keep your PIN and passwords safe

- Never share your PIN or passwords with anyone, even close family or friends.
- Memorise your PIN and passwords, don't write them down or store them on your mobile phone, computer, notebook or in your wallet.
- Choose a unique PIN or password. Never use obvious information such as your name, date of birth or phone number.
- Don't use the same PIN for mobile banking that you use for your card.
- Change your passwords at least every six months, or anytime you suspect your password has been compromised.



Keeping your card safe

Always take steps to ensure your Visa Debit or rediCARD are secure to protect yourself from unauthorised card access.

- Never lend your card to anyone
- Never give your card number to cold callers asking

for card details over the phone.

- Make note of when new and replacement cards may arrive and call us if they don't arrive on time.
- Check your account transactions regularly and contact us immediately if you notice anything unusual.

We monitor your card 24/7, providing early detection of suspicious activity. If we detect a suspicious transaction on your account, we may block cards until we can verify the detected activity with you.

MyState Visa Debit customer – please note that the complimentary Verified by Visa security service is now known as Visa Secure. For more information visit: www.mystate.com.au/about-us/security/cards



Travel tips

If travelling overseas (when travel restrictions are lifted) let us know your travel details before leaving. Card fraud can happen anywhere, so be vigilant when transacting overseas and make sure we have your contact number(s) so we can reach you if we notice anything suspicious on your account.



Bank online securely

Check out these tips to create stronger passwords and bank securely online:

- Create passwords using eight characters or more, upper and lower case letters, numbers and special characters.
- Always access Internet Banking via our official website or mobile apps. We will never send you a link via email to access your accounts.
- Avoid accessing your Internet Banking on public computers or over public Wi-Fi networks.
- Always check login times and dates when you log into Internet or Mobile Banking - if you see any inconsistencies tell us immediately.
- Install antivirus, anti-spyware and firewall software on your computer and mobile devices to keep them up-to-date.





Securing your smartphone

Follow these simple guidelines to protect your personal information on your mobile device:

- Always set your smartphone to auto-lock after inactivity, and use PIN, password, fingerprint or other device specific security to unlock.
- Don't register other users biometrics or fingerprints on your device.
- Don't use Internet Banking via unsecured and public Wi-Fi networks.
- Ensure SMS codes are kept secret and secure.
- Set up automatic updates for applications and operating systems, so your device is always up to date with the latest security features.
- If you lose your phone, block your SIM card immediately.



Protecting your identity

As technology becomes more advanced, so do the techniques used by scammers and fraudsters. Take the steps below to make sure you are being as secure as possible.

- Never give your personal information to someone you don't know or trust.
- Your bin is a goldmine of personal information, shred or destroy personal or financial information such as bank statements or bills before throwing them out. If filing personal documents, make sure they are kept in a secure place.
- Secure your letterbox with a lock, and follow up if you do not receive your regular expected mail.
- Keep your contact information with us current so we can contact you if we notice unusual activity.
- If you think you have come into contact with a scammer or believe you're a victim of fraud or a scam, call us as soon as possible.



Identifying scams at home

Email scams are now common. We'll never send you an email asking you to confirm any personal or banking details or to reset your password via a link. Remember to always log onto Internet Banking manually through your web browser.

- Be cautious when you receive unsolicited phone calls. Scams offering to 'fix' your computer and other scams are also on the rise.
- Never give your log on details or account access to another person.

- Never give a stranger remote access to your computer.
- Never provide your SMS verification code to another person, or verify an unknown Internet Banking transfer using an SMS code.
- Be wary of emails from email addresses that you don't know or trust.
- Never provide your personal or security details in response to an email or phone call. We never request this information from you via email or over the phone.



Secure social networking

Be aware of information you share online via social networking websites and be wary of anyone asking for your personal information on these networks. Follow these simple rules and learn how your social media platforms handle your personal information:

- Don't use social networking sites without any privacy settings, or that allow anonymous user contact.
- Always protect social media accounts with strong passwords.
- Familiarise yourself with privacy settings to only share your information with people you want to share it with.
- Be selective when accepting friend requests. If you don't know the person, don't accept their request.
- Be wary of showing personal details (date of birth, phone number, contact details, etc.) on your social profiles and avoid posting pictures online that may give away personal information.
- Be careful if sending money overseas.
- Avoid sending money to someone you have met through social media or online.



Shopping safely online

Be aware that every online purchase is an opportunity for people to access your information.

- If a website seems slightly suspicious don't make your purchase.
- Personal information is like money, value it and protect it when shopping online.
- Use safe payment options such as PayPal or your Visa Debit card that come with built in consumer protection.
- Protect your money and check to be sure the site is security enabled by looking for web addresses starting with https://

Need to change your details immediately?
Call us on **138 001** and we'll do it right away.

