

Your details

Customer number: 9045118

BSB: 814-282

Issue date: 21/01/2020



044

1135

Happytogether Superannuation Fund
PO Box 1893
CAIRNS QLD 4870

My statement



eStatements are safer than paper statements because they can't be stolen from your letterbox. Most members now access all their statements securely via CUA Online Banking. If you're still getting paper statements, make the switch today.

Learn how at www.cua.com.au/eStatements

| Account | Account Name | Opening Balance: | + | Deposits, Payments & Credits: | - | Purchases, Interest & Charges: | = | Closing Balance: |
|----------|-----------------|------------------|---|-------------------------------|---|--------------------------------|---|------------------|
| 50554152 | eSaver Plus | \$15,979.51 | | \$16.12 | | \$0.00 | | \$15,995.63 |
| 50554154 | Cash Management | \$0.00 | | \$0.00 | | \$0.00 | | \$0.00 |
| 50554155 | Cash Management | \$0.00 | | \$0.00 | | \$0.00 | | \$0.00 |
| 50554325 | eSaver Plus | \$0.12 | | \$0.00 | | \$0.00 | | \$0.12 |

Transaction history

Account name: eSaver Plus

Product name: eSaver Plus

Statement period: 22 JUL 2019 To 21 JAN 2020

Account: 50554152 Happytogether Superannuation Fund

TFN Known: Y

| Date | Description | Debits | Credits | Balance |
|--------|-----------------|--------|---------|-----------|
| 22 Jul | OPENING BALANCE | | | 15,979.51 |
| 31 Jul | Interest Paid | | 2.71 | 15,982.22 |
| 31 Aug | Interest Paid | | 2.71 | 15,984.93 |
| 30 Sep | Interest Paid | | 2.63 | 15,987.56 |
| 31 Oct | Interest Paid | | 2.72 | 15,990.28 |
| 30 Nov | Interest Paid | | 2.63 | 15,992.91 |
| 31 Dec | Interest Paid | | 2.72 | 15,995.63 |



Credit Union Australia Limited
ABN 44 087 650 959
AFSL and Australian credit licence 238317
GPO Box 100, Brisbane QLD 4001

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| Date | Description | Debits | Credits | Balance |
|--------|-----------------|--------|---------|-----------|
| 21 Jan | CLOSING BALANCE | | | 15,995.63 |

| | This Period | Financial Year to date | Last Financial Year |
|---------------|-------------|------------------------|---------------------|
| Interest Paid | \$16.12 | \$16.12 | \$941.96 |

Account name: Cash Management

Product name: Cash Management

Statement period: 22 JUL 2019 To 21 JAN 2020

Account: 50554154 Happytogether Superannuation Fund

TFN Known: Y

| Date | Description | Debits | Credits | Balance |
|--------|-----------------|--------|---------|---------|
| 22 Jul | OPENING BALANCE | | | 0.00 |
| 1 Aug | FREE TXNS 004 | | | |
| 1 Sep | FREE TXNS 004 | | | |
| 1 Oct | FREE TXNS 004 | | | |
| 1 Nov | FREE TXNS 004 | | | |
| 1 Dec | FREE TXNS 004 | | | |
| 1 Jan | FREE TXNS 004 | | | |
| 21 Jan | CLOSING BALANCE | | | 0.00 |

| | This Period | Financial Year to date | Last Financial Year |
|---------------|-------------|------------------------|---------------------|
| Interest Paid | \$0.00 | \$0.00 | \$0.13 |

Account name: Cash Management

Product name: Cash Management

Statement period: 22 JUL 2019 To 21 JAN 2020

Account: 50554155 Happytogether Superannuation Fund

TFN Known: Y

| Date | Description | Debits | Credits | Balance |
|--------|-----------------|--------|---------|---------|
| 22 Jul | OPENING BALANCE | | | 0.00 |
| 1 Aug | FREE TXNS 004 | | | |
| 1 Sep | FREE TXNS 004 | | | |
| 1 Oct | FREE TXNS 004 | | | |
| 1 Nov | FREE TXNS 004 | | | |
| 1 Dec | FREE TXNS 004 | | | |
| 1 Jan | FREE TXNS 004 | | | |
| 21 Jan | CLOSING BALANCE | | | 0.00 |



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Account name: eSaver Plus

Product name: eSaver Plus

Statement period: 22 JUL 2019 To 21 JAN 2020

Account: 50554325 Happytogether Superannuation Fund

TFN Known: Y

| Date | Description | Debits | Credits | Balance |
|--------|-----------------|--------|---------|---------|
| 22 Jul | OPENING BALANCE | | | 0.12 |
| 21 Jan | CLOSING BALANCE | | | 0.12 |

| | This Period | Financial Year to date | Last Financial Year |
|----------------------|-------------|------------------------|---------------------|
| Interest Paid | \$0.00 | \$0.00 | \$2.54 |



Important changes to CUA's General Information, Terms & Conditions – Accounts & Access Facilities (GITC)

CUA has updated its GITC, effective 1 January 2020. To help you understand the changes that may affect you, we've provided a summary of the key items below.

A full copy of the updated GITC is available in branch or can be downloaded from our website at cua.com.au/terms.

Everyday banking and savings products

During September we launched our new Everyday Snap account, which is now CUA's main transaction product. The GITC was previously updated to include the Everyday Snap account on pages 6-11.

The table on pages 8-9 has been updated to reflect that Everyday Youth account holders, once they reach 18 years of age, have their product converted to the Everyday Snap account, as well as the account holders who own the Freedom Plus account once they reach the age of 25.

Joint Accounts

On page 18 we have made updates that defines that when a joint account owner becomes deceased, the surviving account owner may be required to close the account and transfer funds to a new account under the name of the surviving account owners.

Also, when opening or closing a joint account, CUA requires consent from all account owners first. A party cannot be added to, or removed from, a joint account. Any change in account ownership will require you to open a new account.

Making Deposits to the Account

On page 21 we have defined when electronic funds need to be transferred to a CUA deposit account, from an external bank, in order for us to credit the funds into your account.

Over the Counter Withdrawals

On page 21 we have clarified that from 1 March 2020 the maximum cash withdrawal at a CUA branch, without providing 24 hours' notice, is \$2,000.

About Writing Cheques

On page 27 we've made a minor amendment to clarify that fees will be charged to your account for utilising cheques, as referenced in the Schedule of Fees.

rediCARD and Visa Debit Card

On page 40 we have made updates highlighting that you can select your cards (rediCARD and Visa Debit card) PIN through CUA's Digital Banking services.

We have also provided information indicating CUA in the future may provide you with a digital copy of your card and the conditions around this.

Further Information

A copy of the updated GITC is available in branch or can be downloaded from our website at cua.com.au/terms.

Notification of change to CUA's Schedule of Fees – Accounts & Access Facilities

This notice amends the Schedule of Fees, Accounts & Access Facilities brochure dated 15 September 2019. Details of all fee changes are outlined below and take effect on 1 March 2020.

Changes to Cheque Withdrawal Fees

CUA will be increasing the cheque withdrawal fee per transaction.

If you have an Everyday, Everyday 55+, Everyday 50+ or Everyday Business account the applicable transaction fee for a cheque withdrawal is changing from:

| Everyday | Everyday 55+ | Everyday 50+ | Everyday Business |
|----------|--------------|--------------|-------------------|
| Free | Free | Free | \$0.75 |

To

| Everyday | Everyday 55+ | Everyday 50+ | Everyday Business |
|----------|--------------|--------------|-------------------|
| \$1.50 | \$1.50 | \$1.50 | \$1.50 |

In addition, cheque withdrawals will no longer be included in the allocated free transactions for the Prime Access, Freedom Plus, Platinum Plus and Cash Management accounts. On page 3, the list of transactions included in the allocated free withdrawal transactions for these products will change:

| From | To |
|----------------------------------|----------------------------------|
| EFTPOS transactions | EFTPOS transactions |
| Cheque withdrawals | Staff assisted transfer fee |
| Staff assisted transfer fee | Cash withdrawals at CUA branches |
| Cash withdrawals at CUA branches | |

The cheque withdrawal fee will increase from \$0.75 to \$1.50 for these products and will be charged for each transaction.

Changes to Bank@Post Fees

If you have an Everyday Youth, Everyday, Everyday 55+, Everyday 50+ or Everyday Business account the fee charged for a Bank@Post cash withdrawal is changing from:

| Everyday Youth | Everyday | Everyday 55+ | Everyday 50+ | Everyday Business |
|----------------|----------|--------------|--------------|-------------------|
| Free | Free | Free | Free | Free |

To

| Everyday Youth | Everyday | Everyday 55+ | Everyday 50+ | Everyday Business |
|----------------|----------|--------------|--------------|-------------------|
| \$3.00 | \$3.00 | \$3.00 | \$3.00 | \$3.00 |

In addition, CUA will be increasing the Bank@Post withdrawal fee from \$2.00 to \$3.00 per transaction for the Prime Access, Freedom Plus, Platinum Plus and Cash Management accounts.

Change to International Fees

Visa Debit International Transaction Fee

The following change will be made to CUA's Visa Debit International Transaction Fee.

| Prior to 1 March 2020 | Effective from 1 March 2020 |
|----------------------------------|----------------------------------|
| 2.75% of AUD transactional value | 2.95% of AUD transactional value |

Overseas Cash Withdrawal Fee

The following change will be made to CUA's Overseas Cash Withdrawal Fee.

| Prior to 1 March 2020 | Effective from 1 March 2020 |
|-----------------------|-----------------------------|
| \$3.50 | \$4.50 |

Rebate Offer for Everyday Snap Account

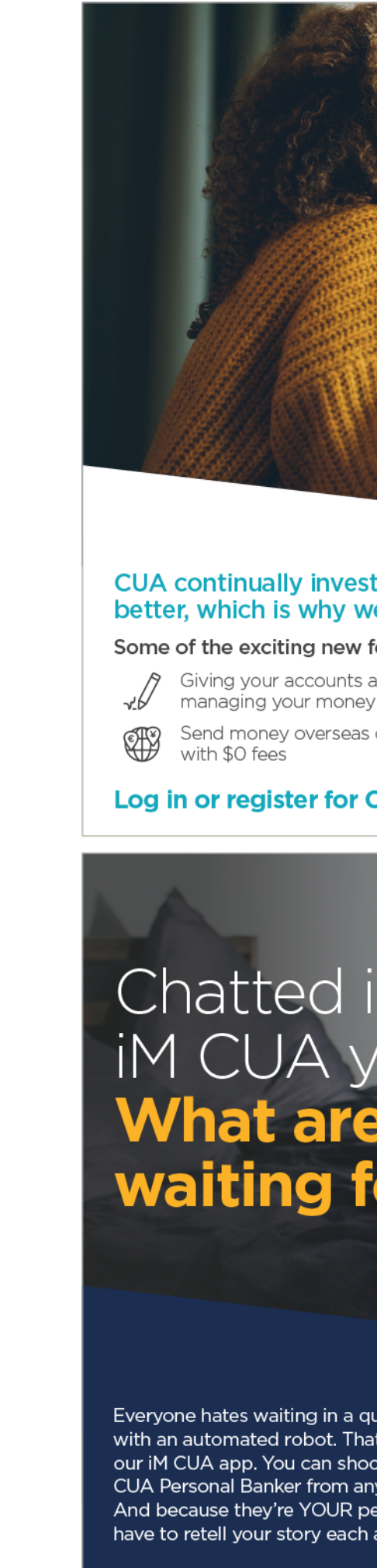
We have further clarified the following information in relation to the rebate offer for the Everyday Snap account.

For Everyday Snap Account holders, the rebate will apply only to the fees charged by CUA in relation to each Visa Debit International Transaction Fee, Overseas Cash Withdrawal Fee and CUA Overdrawn Fee debited to your account. Fees charged by overseas banks or merchants are not included in this fee rebate.

Further Information

A copy of this notice and the current Schedule of Fees – Accounts and Access Facilities brochure are available for review from our website at www.cua.com.au/fees.





CUA Online Banking now makes life even easier

CUA continually invests to make our member experiences better, which is why we've just updated Online Banking.

Some of the exciting new features include:



Giving your accounts a nickname to make managing your money simpler



See up-to-date balances with pending transactions so there are no more surprises



Send money overseas quickly and easily with \$0 fees

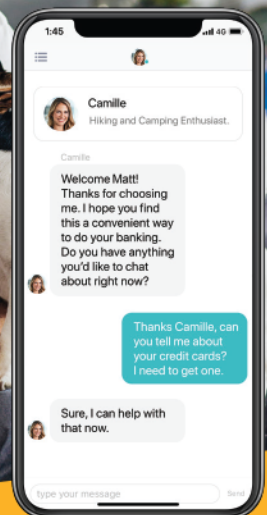


Boost your savings while you spend by creating a Savings Top Up

[Log in or register for CUA Online Banking today!](#)



Chatted in iM CUA yet? What are you waiting for?



Everyone hates waiting in a queue, being on hold or texting with an automated robot. That's why everyone loves using our iM CUA app. You can shoot off your questions to your CUA Personal Banker from anywhere, when it suits you. And because they're YOUR personal banker you won't have to retell your story each and every time.



Download iM CUA now and give it a go!



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