



044

3433
Happytogether Superannuation Fund
PO Box 1893
CAIRNS QLD 4870

Your details

Member number: 9045118
BSB: 814-282
Issue date: 21/07/2020

My statement



Make a statement – switch to eStatements

eStatements are not only better for the environment, they're safer than paper statements too, as you can only access them easily and securely from your CUA Online Banking. Make a statement and switch today.

Learn how at cua.com.au/eStatements

Account	Account Name	Opening Balance:	+	Deposits, Payments & Credits:	-	Purchases, Interest & Charges:	=	Closing Balance:
50554152	eSaver Plus	\$15,995.63		\$11.77		\$16,000.00		\$7.40
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 JAN 2020 To 21 JUL 2020

Account: 50554152 Happytogether Superannuation Fund

TFN Known: Y

Date	Description	Debits	Credits	Balance
22 Jan	OPENING BALANCE			15,995.63
31 Jan	Interest Paid		2.71	15,998.34
29 Feb	Interest Paid		2.54	16,000.88
31 Mar	Interest Paid		2.71	16,003.59
30 Apr	Interest Paid		2.62	16,006.21
12 May	TXN INITIATED BY-9045014 TRANSFER TO 484799 71979264 NQ Accounting & Ta REF: Early withdrawal	10,000.00		6,006.21
19 May	BPAY BPAY Automic Pty Ltd 18 REF: 20200519123555753	6,000.00		6.21

3433NNNNNN 9045118
E-3433IS-1430731-26625EM.



BANKING | INSURANCE

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

Member number: 9045118
BSB: 814-282
Issue date: 21/07/2020

Date	Description	Debits	Credits	Balance
31 May	Interest Paid		1.19	7.40
21 Jul	CLOSING BALANCE			7.40

	This Period	Financial Year to date	Last Financial Year
Interest Paid	\$11.77	\$0.00	\$27.89

Account name: Cash Management

Product name: Cash Management

Statement period: 22 JAN 2020 To 21 JUL 2020

Account: 50554154 Happytogether Superannuation Fund

TFN Known: Y

Date	Description	Debits	Credits	Balance
22 Jan	OPENING BALANCE			0.00
1 Feb	FREE TXNS 004			
1 Mar	FREE TXNS 004			
1 Apr	FREE TXNS 004			
1 May	FREE TXNS 004			
1 Jun	FREE TXNS 004			
1 Jul	FREE TXNS 004			
21 Jul	CLOSING BALANCE			0.00

Account name: Cash Management

Product name: Cash Management

Statement period: 22 JAN 2020 To 21 JUL 2020

Account: 50554155 Happytogether Superannuation Fund

TFN Known: Y

Date	Description	Debits	Credits	Balance
22 Jan	OPENING BALANCE			0.00
1 Feb	FREE TXNS 004			
1 Mar	FREE TXNS 004			
1 Apr	FREE TXNS 004			
1 May	FREE TXNS 004			
1 Jun	FREE TXNS 004			
1 Jul	FREE TXNS 004			
21 Jul	CLOSING BALANCE			0.00

Account name: eSaver Plus

Product name: eSaver Plus

Statement period: 22 JAN 2020 To 21 JUL 2020

Account: 50554325 Happytogether Superannuation Fund

TFN Known: Y

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

Director nominations

We're calling for nominations for the election of directors to the CUA Board at the 2020 Annual General Meeting.

Any nominations need to meet our constitutional requirements and be made in an approved format. You can download a copy of the Nominations Pack from cua.com.au/agm.

The closing date for nominations is 5.00pm (AEST) on Wednesday, 19 August 2020.

The Nomination form should be forwarded via email to company.secretary@cua.com.au. We will contact you to request supporting documentation once your application has been validated.

Annual General Meeting of CUA

The 2020 Annual General Meeting (AGM) of Credit Union Australia Limited (CUA) will take place during November 2020. The date, time and location of the AGM will be confirmed when the formal Notice of Meeting is issued in accordance with Corporations Act 2001(Cth) requirements. The Notice of Meeting also informs members of the matters to be discussed at the AGM and invites members to attend.

If you haven't already opted in to receive a Notice of Meeting and you wish to do so, please visit cua.com.au/agm, or email company.secretary@cua.com.au. Alternatively, you can call us on 133 282. If you do not confirm your preference, we will not send you the Notice of Meeting. If you change your mind, you can view or choose to opt in to receive a Notice of Meeting at any time by visiting cua.com.au/agm.

Nicole Pedwell
Company Secretary
1 July 2020

ePayments and pass code security requirements

CUA is committed to providing a safe banking environment for our members. It is important that we all play our part and remain aware of scammers and hackers whose aim is to gain access to your personal bank details.

CUA will never email, call or SMS you and ask for your online banking password, personal identification number (PIN) or account and card information. You should never provide any security or personal information to these requests.

To help protect yourself against this type of fraud you should consider checking the government website scamwatch.gov.au. This site provides information on what to be aware of and updates on scams.

You must remember to never share your PIN or disclose your online banking password with anyone - even a family member or friend. You shouldn't store your PIN or password with your card or device or write them down without attempting to protect them. You must also not select a recognisable PIN or password (e.g. your date of birth or name). And, we strongly recommend adding additional Biometric Authentications (e.g. Fingerprint) to your mobile device but do not add extra people's fingerprint to allow them to access your device.

We may be unable to reimburse you for unauthorised transactions where you have contributed to the loss by breaching CUA's pass code security requirements. The ePayments Code sets out how we will determine liability for unauthorised transactions, available on ASIC's website.

You must immediately report loss, theft or unauthorised use of your account. If you suspect a scam or believe someone else can access your account, please contact CUA on 133 282 during working hours. To report a lost or stolen card after hours, please call Visa and RediCards on 1800 648 027. Alternatively, you can speak to a personal banker on the iM CUA messaging app.

Terms & Conditions

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

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

By continuing to operate your accounts with us you agree to be bound by these terms and conditions.

A new look and a new name

We have made changes to make our terms and conditions easier to read. We have focused on those areas which are most frequently used, such as how to report a mistaken online payment. We have also changed the name of the document. The GITC is now known as 'Terms and Conditions'. Key changes that may impact you are mentioned below, and we encourage you to familiarise yourself with our updated terms and conditions document.

Your membership with CUA

We have clarified our expectation that CUA members should hold an active product with CUA.

Cheque book auto-re-ordering

From 1 September 2020, CUA will no longer automatically re-order cheque books when you run out of cheques. You will need to contact us when a new cheque book is required, or you can order a replacement book directly via online banking.

Savings Top Up

We have made updates to clarify that we may change the limits applying to our Savings Top Up feature from time to time, as well as the accounts which are eligible for Savings Top Up. We will notify you of these changes on our website.

Re-issuing of a Visa Debit card or rediCARD

We have updated our terms and conditions to state we may replace your rediCARD with a Visa Debit card.

Attorneys and signatories

We have included new terms and conditions on how to add an attorney to your accounts. These provisions also set out the rights and obligations of your attorney when operating on your accounts. We have also clarified the rights and obligations of account signatories.

CUA's rights to block transactions and suspend accounts

We have provided you with more detailed examples on where we may seek to exercise our existing right to block a transaction or suspend your accounts.

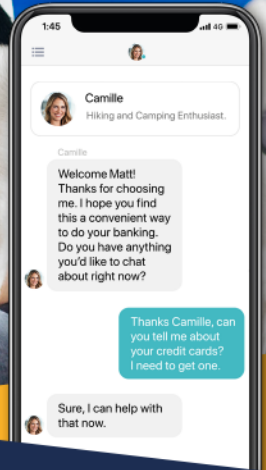
Freedom Plus accounts

We will no longer be offering cheque book and offset facilities to be established on our Freedom Plus accounts. Accounts already using these facilities can continue to do so, however we may suggest you switch to an equivalent product at any time.

Further information

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





Download your CUA Personal Banker to the palm of your hand

A safe and convenient way to chat banking and insurance with a real person from anywhere, when it suits you.



Credit Union Australia Limited ABN 44 087 650 959. AFSL & Australian Credit Licence 238317 (CUA) Registered Office: 145 Ann Street, Brisbane, QLD 4000.

CUA Online Banking makes life easier



Not only is it safe and secure, it's a convenient way to manage your money from the comfort of your home

Plus, there are lots of great features to enjoy too, such as:

- Account nicknames - add a personal touch to your accounts
- Savings Top Up - boost your savings as you spend
- The New Payments Platform (NPP) - make super-fast payments

- Transfer money between accounts, set up direct debits and pay bills
- View up-to-date balances and pending Visa Debit transactions
- Manage daily transfer limits, view eStatements and much more

To find out more, visit cua.com.au/bankfromhome
Coming soon... CUA Online Banking's getting a fresh new look!

