

Your details

Customer number: 9045118

BSB: 814-282

Issue date: 21/07/2018



044

2446

Happytogether Superannuation Fund  
PO Box 1893  
CAIRNS QLD 4870

# My statement



Account	Account Name	Opening Balance:	+	Deposits, Payments & Credits:	-	Purchases, Interest & Charges:	=	Closing Balance:
50554152	eSaver Plus	\$45,237.44		\$4,152.76		\$0.00		\$49,390.20
50554154	Cash Management	\$2,565.56		\$10,104.90		\$3,990.43		\$8,680.03
50554155	Cash Management	\$0.00		\$0.00		\$0.00		\$0.00
50554325	eSaver Plus	\$77,200.15		\$1,320.07		\$78,514.65		\$5.57

## Transaction history

Statement period: 22 JAN 2018 To 21 JUL 2018

Account: 50554152 Happytogether Superannuation Fund

TFN Known: Y

Date	Description	Debits	Credits	Balance
22 Jan	OPENING BALANCE			45,237.44
24 Jan	From: Happytogether Supe REF: Tfr 154 to 155		2,565.56	47,803.00
31 Jan	Bonus Interest		93.55	47,896.55
31 Jan	Interest Paid		7.80	47,904.35
28 Feb	Interest Paid		7.35	47,911.70
31 Mar	Interest Paid		8.14	47,919.84
30 Apr	Interest Paid		7.88	47,927.72
31 May	Interest Paid		8.14	47,935.86
14 Jun	From: Happytogether Supe REF: Transfer		104.87	48,040.73
28 Jun	From: Happytogether Supe REF: Transfer		1,250.60	49,291.33
30 Jun	Bonus Interest		90.96	49,382.29
30 Jun	Interest Paid		7.91	49,390.20



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

### Your details

Customer number: 9045118  
 BSB: 814-282  
 Issue date: 21/07/2018

Date	Description	Debits	Credits	Balance
21 Jul	CLOSING BALANCE			49,390.20

	This Period	Financial Year to date	Last Financial Year
Interest Paid	\$231.73	\$0.00	\$365.85

Statement period: 22 JAN 2018 To 21 JUL 2018

Account: 50554154 Happytogether Superannuation Fund

TFN Known: Y

Date	Description	Debits	Credits	Balance
22 Jan	OPENING BALANCE			2,565.56
24 Jan	TXN INITIATED BY-9045014 TRANSFER TO 814282 50554152 Happytogether Supe REF: Tfr 154 to 155	2,565.56		0.00
31 Jan	Interest Paid		0.02	0.02
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			
14 Jun	From: Happytogether Supe REF: Tfr		104.87	104.89
14 Jun	TXN INITIATED BY-9045014 TRANSFER TO 814282 50554152 Happytogether Supe REF: Transfer	104.87		0.02
28 Jun	ePayment From:LI YIN I REF: Yin		5,000.00	5,000.02
29 Jun	TXN INITIATED BY-9045014 TRANSFER TO 032000 823716 SMSF Managers Pty REF: Inv3920 Happytogethe	1,320.00		3,680.02
29 Jun	ePayment From:LI YIN I REF: Yin contribution		5,000.00	8,680.02
30 Jun	Interest Paid		0.01	8,680.03
1 Jul	FREE TXNS 004			
21 Jul	CLOSING BALANCE			8,680.03

	This Period	Financial Year to date	Last Financial Year
Interest Paid	\$0.03	\$0.00	\$0.19

Statement period: 22 JAN 2018 To 21 JUL 2018

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

**Your details**

**Customer number:** 9045118  
**BSB:** 814-282  
**Issue date:** 21/07/2018

**Statement period:** 22 JAN 2018 To 21 JUL 2018

**Account:** 50554325 Happytogether Superannuation Fund

**TFN Known:** Y

Date	Description	Debits	Credits	Balance
22 Jan	<b>OPENING BALANCE</b>			<b>77,200.15</b>
31 Jan	Interest Paid		13.11	77,213.26
28 Feb	Interest Paid		11.85	77,225.11
31 Mar	Interest Paid		13.12	77,238.23
30 Apr	Interest Paid		12.70	77,250.93
31 May	Interest Paid		13.12	77,264.05
14 Jun	2615458 Qantas Superannuation Ltd	76,409.18		854.87
14 Jun	BPAY BPAY TAX OFFICE PAYMENTS REF: 20180614160855580	750.00		104.87
14 Jun	TXN INITIATED BY-9045014 TRANSFER TO 814282 50554154 Happytogether Supe REF: Tfr	104.87		0.00
18 Jun	ePayment From:ATO REF: ATO009000009377232		1,250.60	1,250.60
28 Jun	TXN INITIATED BY-9045014 TRANSFER TO 814282 50554152 Happytogether Supe REF: Transfer	1,250.60		0.00
30 Jun	Interest Paid		5.57	5.57
21 Jul	<b>CLOSING BALANCE</b>			<b>5.57</b>

	This Period	Financial Year to date	Last Financial Year
<b>Interest Paid</b>	<b>\$69.47</b>	<b>\$0.00</b>	<b>\$202.48</b>



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

CUA has updated its GITC, effective 1 October 2018. 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](http://cua.com.au/terms).

## Available accounts and access facilities

On page 7 we introduce two new products, the eSaver Extra and eSaver Flexi accounts. These new products are still in planning and not available at the time of printing. We'll let members know when these new products are available.

The table on pages 8-11 has been updated to reflect the access facilities for these two new products. It now also clarifies which accounts have access to the New Payments Platform (NPP) and mobile payment services.

## Term Deposit changes

On pages 12-15 we have updated how we manage your term deposit account during the grace period. Changes allow us to keep your term deposit open when you wish to withdraw a partial payment or change your term, instead of having to close and re-opening a new term deposit account.

We are also changing the way we adjust interest rates when a term deposit is withdrawn prior to maturity. Page 13 and 14 of the updated GITC sets out the old and new methods for calculating this adjustment.

## Cleared funds

On page 21 we've made an update to clarify when card credits and refunds are cleared back into your account.

## Dormant/inactive accounts

On page 22 we've made a minor amendment to clarify that fees applying to these accounts are referenced in the Schedule of Fees – Accounts and Access Facilities.

## Cheque deposits

From page 25 we've changed the time it takes for cheques to clear from three to five working days. We've inserted a paragraph stating that CUA may allow you to withdraw the proceeds of cheques before they clear, and that we reserve the right to recover the proceeds of these cheques if they are subsequently dishonoured.

## ePayments

On page 43 we have clarified that the ePayment Conditions of Use apply to Osko and NPP Payments.

## International card transactions

On page 52-53 we've made updates to when card transactions are subject to international transaction fees, and when the fees apply.

## Transaction limits

On page 60-61 we've made updates to more clearly define how daily transaction limits apply when payments are made through the New Payment Platform or via iM CUA.

## Osko and NPP Payments

On page 66-74 we've made numerous amendments to the New Payment Platform and Osko (NPP Terms) section. This incorporates changes to sections relating to creating and maintaining a PayID account, how to make payments, how payments work, transaction limits, and more.

## FURTHER INFORMATION

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

# Supplementary Schedule of Fees – Accounts & Access Facilities

At CUA, we regularly review our fees to ensure we remain competitive and offer good value for money. This supplement amends the Schedule of Fees, Accounts & Access Facilities brochure dated 1 October 2017. Details of all fee changes are outlined below and take effect on 1 October 2018.

## CHANGES TO ATM FEES

### rediATM fees

Effective 1 October 2018, CUA will exit the rediATM network. All references to rediATMs in the Schedule will be deleted.

CUA transaction accounts may be charged an upfront fee for withdrawals and balance enquiries when using non-CUA ATMs (including rediATMs), which will be determined by the third party ATM owner. The fee will be disclosed and charged by the ATM owner at the time of performing the transaction.

### CUA ATM fees

Effective 1 October 2018, CUA transaction accounts will not incur a fee at CUA ATMs, as outlined below:

	EVERYDAY YOUTH	EVERYDAY	EVERYDAY 55+	EVERYDAY BUSINESS
CUA ATM balance enquiry	Free	Free	Free	Free
CUA ATM withdrawals	Free	Free	Free	Free

## Changes to overdraft fees

The ongoing monthly fee associated with the overdraft facility has been relocated from the 'Schedule of Fees – Accounts & Access Facilities' brochure to the 'Lending Schedule of Fees' brochure.

If you have an Everyday Overdraft the service fee is changing from:

### Overdraft service fee

Payable and debited to your Everyday overdraft account on the last day of each calendar month. This fee is not payable if the account is eligible for the maximum number of free withdrawal transactions as specified in CUA's Schedule of Fees. .... \$3.00

To

### Everyday overdraft service fee

Payable and debited to your Everyday overdraft account on the last day of each calendar month. .... \$9.00

If you have a Just in Case Overdraft the service fee is changing from:

### Overdraft service fee

Payable and debited to your Everyday overdraft account on the last day of each calendar month. This fee is not payable if the account is eligible for the maximum number of free withdrawal transactions as specified in CUA's Schedule of Fees. .... \$3.00

To

### Just in Case Overdraft service fee

Payable and debited to your Just in Case overdraft account on the last day of each calendar month. . \$5.00

These changes reflect the increasing cost of maintaining credit facilities. Whilst CUA works hard to avoid charging fees we do ensure fees remain low in the industry.

## FURTHER INFORMATION

A copy of this Supplement and the current Schedule of Fees – Accounts and Access Facilities brochure are available for review from our website at [www.cua.com.au/fees](http://www.cua.com.au/fees)

## 2018 Annual General Meeting

We're pleased to advise that the 2018 Annual General Meeting of Credit Union Australia Limited (CUA) will be held on Wednesday, **14 November 2018** in Brisbane.

As a member, you have the right to participate in the corporate life of CUA through receiving the Annual Report, attending and voting at any Meetings of Members.

At the AGM, active CUA members can:

- 1) Participate in the governance of CUA;
- 2) Meet the directors, the executive management team and the auditors;
- 3) Ask questions about and comment on CUA's strategy, financial standing and performance;
- 4) Ask questions of the auditor about the conduct of the audit and the preparation and content of the auditor's report;
- 5) Vote on any resolutions put to members, including resolutions to amend CUA's Constitution.

If you can't attend the meeting but would like to vote, you have the opportunity to make your wishes known by appointing a proxy to cast a vote on your behalf.

A formal Notice of Meeting will be issued closer to the proposed meeting date in accordance with Corporations Act 2001 requirements. If you haven't already opted in to receive a Notice of Meeting and you wish to do so, please visit your local CUA Branch, call us on 133 282, log in via your online banking account or email [company.secretary@cua.com.au](mailto:company.secretary@cua.com.au).

### 2018 ANNUAL REPORT

Every year, we produce an Annual Report for our members which provides information about our financial position and performance for that year, management of the company and the financial risks facing the organisation.

If you wish to be notified when we release the Annual Report, or receive the Notices of Meetings setting out matters for discussion at each meeting, please visit our website [www.cua.com.au/agm](http://www.cua.com.au/agm). You don't have to let us know your preferences but if you don't, we will not send you these member communications. If you change your mind, just contact us at [www.cua.com.au/agm](http://www.cua.com.au/agm)

### NOMINATIONS FOR ELECTIONS OF DIRECTORS

We're also calling for nominations for the election of directors to the CUA Board at the 2018 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 our website [www.cua.com.au/agm](http://www.cua.com.au/agm) or email us at [company.secretary@cua.com.au](mailto:company.secretary@cua.com.au) for any queries you may have.

The closing date for nominations received at CUA's registered office: Level 23, 145 Ann Street, Brisbane Qld 4000 is **5.00pm (AEST) on Wednesday, 22 August 2018**.

Nicole Pedwell  
Company Secretary  
2 July 2018

## IMPORTANT CHANGES TO CUA MEMBERS' USAGE OF REDIATMS

At CUA, we're always looking at new ways to improve our services and member experience. With this in mind, from 1 October 2018, CUA will exit the rediATM network and divert the financial savings into other member initiatives.

Whilst this means CUA members will incur a \$2.50 usage fee each time they use a rediATM (except NAB rediATMs), the good news is CUA members now have free access to over 10,000 ATMs Australia-wide provided by Commonwealth Bank, NAB, ANZ and Westpac, compared to the rediATM network of just 3,000 ATMs.

Plus, rediATMs at selected CUA branches\* will be rebranded to new-look CUA ATMs and will continue to be free with a CUA card.

You'll also have the following options:

- Free cash out at supermarkets and participating retailers with purchases
- 3,500 Australia Post outlets which offer Bank@Post services

The way in which we all access and use cash is changing. With digital innovations such as the Pays and NPP, you can do your banking easily and securely anywhere, anytime.

To join the hundreds of thousands of CUA members already using our digital services to manage their money on the go, call us on 133 282, visit [cua.com.au](http://cua.com.au) or drop in to your nearest CUA branch today.

\*A full list of CUA branches with CUA ATMs can be found at [cua.com.au](http://cua.com.au)



## Changes coming to Digital Banking Log In

CUA takes security seriously. Over the coming months we will be enhancing the log in process for our digital platforms - online and mobile banking. What that means is that soon you will be required to upgrade your WAC (Web Access Code).

**Keep an eye out for further information.**

### Bank with CUA anywhere, anytime

With our range of simple and secure digital banking services, you can bank with us whenever and wherever suits you.

There is no fee for accessing your CUA accounts using your mobile. You may incur charges from your mobile provider - please check with your provider for more details. Access is subject to availability and maintenance.



#### CUA Online Banking

View all your account details, check your balances, pay bills and transfer money securely. Get started today. Call us on 133 282 with your member number handy or drop into your nearest branch.



#### CUA Mobile Banking app

Our Mobile Banking app lets you check balances, pay bills and transfer money securely, anywhere and anytime. Download the CUA Mobile Banking app today from the App Store or Google Play.



#### E-statements

Access your statements easily and securely through CUA Online Banking, and help us reduce our impact on the environment. Simply log in or sign up for CUA Online Banking and choose 'eStatements' from the left hand menu.