



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

For help or enquiries?

133 282
 www.cua.com.au

Your details

Customer number: 9045118
 BSB: 814-282
 Issue date: 21/01/2019



044

Happytogether Superannuation Fund
 PO Box 1893
 CAIRNS QLD 4870

My statement



Go paperless. Access your statements online, anytime. Simply log in or register for CUA Online Banking and choose 'eStatements' from the left-hand menu.

Account	Account Name	Opening Balance:	+	Deposits, Payments & Credits:	-	Purchases, Interest & Charges:	=	Closing Balance:
50554152	eSaver Plus	\$49,390.20		\$9,258.81		\$0.00		\$58,649.01
50554154	Cash Management	\$8,680.03		\$300.13		\$8,980.16		\$0.00
50554155	Cash Management	\$0.00		\$0.00		\$0.00		\$0.00
50554325	eSaver Plus	\$5.57		\$1,000.62		\$1,006.19		\$0.00

Transaction history

Statement period: 22 JUL 2018 To 21 JAN 2019

Account: 50554152 Happytogether Superannuation Fund

TFN Known: Y

Date	Description	Debits	Credits	Balance
22 Jul	OPENING BALANCE			49,390.20
31 Jul	Interest Paid		8.39	49,398.59
6 Aug	From: Happytogether Supe REF: Tfr saver to saver		505.88	49,904.47
6 Aug	From: Happytogether Supe REF: Tfr to saver		6,000.00	55,904.47
31 Aug	Bonus Interest		107.13	56,011.60
31 Aug	Interest Paid		9.32	56,020.92
11 Sep	From: Happytogether Supe REF: Tfr cash to saver		1,000.00	57,020.92
30 Sep	Bonus Interest		107.16	57,128.08
30 Sep	Interest Paid		9.32	57,137.40
22 Oct	From: Happytogether Supe REF: Tfr cash to saver		500.25	57,637.65
31 Oct	Bonus Interest		111.91	57,749.56
31 Oct	Interest Paid		9.73	57,759.29
1 Nov	From: Happytogether Supe REF: Tfr saver to saver		0.06	57,759.35
27 Nov	From: Happytogether Supe REF: Tfr cash to saver		360.00	58,119.35
30 Nov	Bonus Interest		103.57	58,222.92
30 Nov	Interest Paid		9.50	58,232.42

328NNNNN 9045118

E-328S-100179/-184093EM.

Your details

Customer number: 9045118
BSB: 814-282
Issue date: 21/01/2019

Date	Description	Debits	Credits	Balance
21 Dec	From: Happytogether Supe		300.16	58,532.58
31 Dec	Bonus Interest		106.52	58,639.10
31 Dec	Interest Paid		9.91	58,649.01
21 Jan	CLOSING BALANCE			58,649.01

	This Period	Financial Year to date	Last Financial Year
Interest Paid	\$592.46	\$592.46	\$365.85

Statement period: 22 JUL 2018 To 21 JAN 2019

Account: 50554154 Happytogether Superannuation Fund

TFN Known: Y

Date	Description	Debits	Credits	Balance
22 Jul	OPENING BALANCE			8,680.03
31 Jul	Interest Paid		0.07	8,680.10
1 Aug	FREE TXNS 004			
6 Aug	TXN INITIATED BY-9045014 TRANSFER TO 814282 50554152 Happytogether Supe REF: Tfr to saver	6,000.00		2,680.10
31 Aug	Interest Paid		0.03	2,680.13
1 Sep	FREE TXNS 004			
11 Sep	TXN INITIATED BY-9045014 TRANSFER TO 814282 50554152 Happytogether Supe REF: Tfr cash to saver	1,000.00		1,680.13
30 Sep	Interest Paid		0.02	1,680.15
1 Oct	FREE TXNS 004			
31 Oct	Interest Paid		0.01	1,680.16
1 Nov	TXN INITIATED BY-9045014 TRANSFER TO 032000 823716 SMSF Managers Pty REF: Inv3927 Happytogethe	1,320.00		360.16
1 Nov	FREE TXNS 004			
27 Nov	TXN INITIATED BY-9045014 TRANSFER TO 814282 50554152 Happytogether Supe REF: Tfr cash to saver	360.00		0.16
1 Dec	FREE TXNS 004			
18 Dec	ePayment From:NQACCOUTAS REF: Contribution		300.00	300.16
21 Dec	TXN INITIATED BY-9045014 TRANSFER TO 814282 50554152 Happytogether Supe	300.16		0.00
1 Jan	FREE TXNS 004			
21 Jan	CLOSING BALANCE			0.00

	This Period	Financial Year to date	Last Financial Year
Interest Paid	\$0.13	\$0.13	\$0.19

Statement period: 22 JUL 2018 To 21 JAN 2019

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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Customer number: 9045118
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Statement period: 22 JUL 2018 To 21 JAN 2019

Account: 50554325 Happytogether Superannuation Fund

TFN Known: Y

Date	Description	Debits	Credits	Balance
22 Jul	OPENING BALANCE			5.57
23 Jul	ePayment From:ATO REF: ATO005000009436373		500.00	505.57
31 Jul	Bonus Interest		0.28	505.85
31 Jul	Interest Paid		0.03	505.88
6 Aug	TXN INITIATED BY-9045014 TRANSFER TO 814282 50554152 Happytogether Supe REF: Tfr saver to saver	505.88		0.00
31 Aug	Interest Paid		0.01	0.01
24 Sep	ePayment From:ATO REF: ATO009000010011386		500.00	500.01
30 Sep	Bonus Interest		0.22	500.23
30 Sep	Interest Paid		0.02	500.25
22 Oct	TXN INITIATED BY-9045014 TRANSFER TO 814282 50554152 Happytogether Supe REF: Tfr cash to saver	500.25		0.00
31 Oct	Interest Paid		0.06	0.06
1 Nov	TXN INITIATED BY-9045014 TRANSFER TO 814282 50554152 Happytogether Supe REF: Tfr saver to saver	0.06		0.00
21 Jan	CLOSING BALANCE			0.00



	This Period	Financial Year to date	Last Financial Year
Interest Paid	\$0.62	\$0.62	\$202.48

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

CUA has updated its GITC, effective 1 January 2019. To help you understand the changes that may affect you, we've provided a summary of the key items below.

Available accounts and access facilities

On page 7 of the GITC we've updated our product offering, listing the Everyday 50+ product and making improvements to the eSaver Extra product. These new products are still in planning and are 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 current and new products.

Fingerprint or Face to Access

References to Apple's TouchID have been broadened throughout to cover fingerprint and facial recognition more generally. Please don't let anyone else register their fingerprint or face on your mobile device. If you do, they will be able to access mobile banking and iM CUA and we will act on their instructions, thinking that it's you. You will be liable for any transactions they perform.

Further Information

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

Update to 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 update amends the Schedule of Fees, Accounts & Access Facilities brochure dated 1 October 2018. Details of all fee changes are outlined in the updated Schedule of Fees, Accounts & Access Facilities brochure effective on 1 January 2019.

Foreign Currency Cash Orders

CUA is making available cash orders via WeXchange, reducing the cost to order cash in a foreign currency. This will be launched in the near future - we'll let you know when it becomes available.

Outward Overseas Transfers via Online Banking

We're making changes to allow you to make overseas payments through online banking - and we won't charge a fee for these transactions. We're also speeding up the time it takes to process these transactions. This service will become available in 2019. Additional fees may be deducted by other financial institutions involved in the transfer.

Outward Overseas Transfers

The cost of outward overseas telegraphic transfer in foreign currency, performed by CUA staff, is reducing from \$30 to \$20. This is effective from 1 January 2019.

Everyday Transaction Fees

The Everyday 50+ product fees are also listed. As this product is still in planning it is not yet available for sale.

Further Information

A copy of the updated Schedule of Fees – Accounts and Access Facilities brochure is available for review from our website at cua.com.au/fees

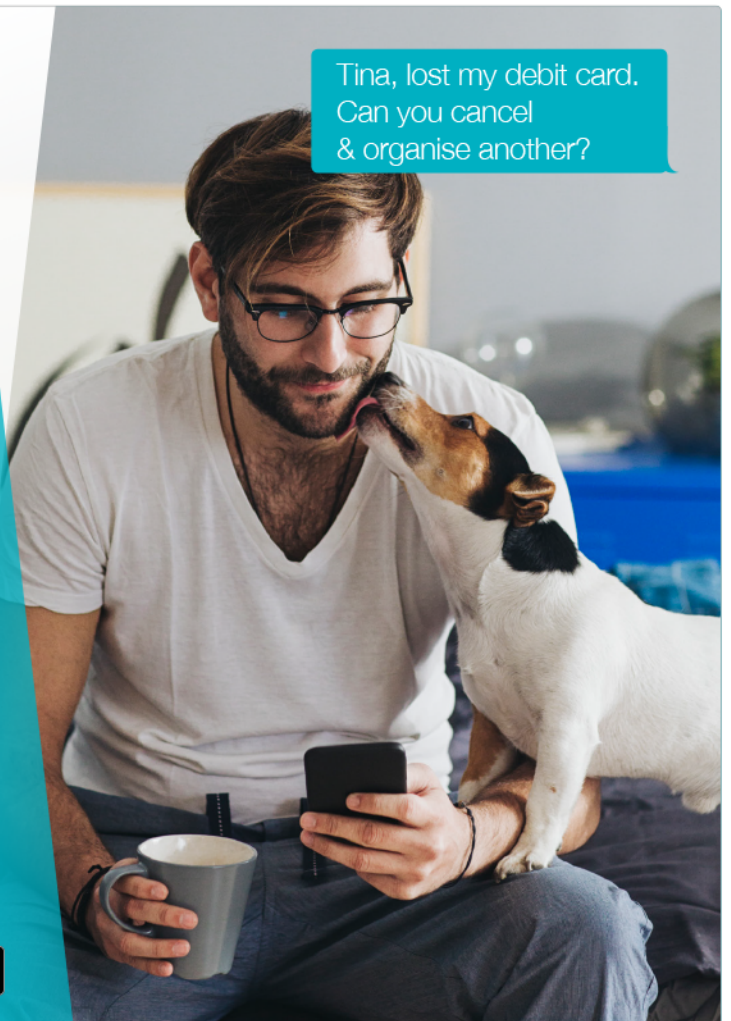


Our new iM CUA app lets you instant message your own CUA Personal Banker from anywhere, when it suits you. It's ideal if you can't call us, get to a branch or just want to tick jobs off your to-do-list.

Download today



Tina, lost my debit card.
Can you cancel
& organise another?



“Let’s get digital, digital...”

Discover a secure, easier way to manage your money, anytime, anywhere with CUA’s digital services.



CUA Mobile Banking

Use our app to check your balances, make NPP fast payments and manage payees on the go.



CUA Online Banking

Manage your accounts 24/7. Pay bills, transfer money, activate your cards, change your PIN and so much more.



Fast and secure - the New Payments Platform (NPP)

Now you can make fast payments with NPP - in under a minute when you transfer with Osko*. It's easier too, when you create a PayID.



Tap and Pay with your phone

No wallet? No worries. If you have a smartphone, you can use it to Tap and Pay securely at the checkout.



iM CUA app - a personal banker at your fingertips

Our new iM CUA app lets you instant message your own CUA Personal Banker from anywhere, when it suits you. Why not try iM CUA to help you get set up with our digital services today?

Our digital services are easy to set up and simple to use. Let us help you get started today, visit cua.com.au/digitalbanking

*Between participating Osko financial institutions.



Do more with CUA Mobile and Online Banking.



Activate your debit and credit card & change your PIN in Online Banking.



View your pending debit card transactions in Online Banking.



Set up your security questions in Online Banking to reset your WAC quickly and securely.



Create a PayID in Online Banking to make receiving transfers easier.



Make NPP fast payments in your CUA Mobile Banking app.

Log in today to get started.

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