



1 July 2022



Daniell Management Pty. Ltd. ACN 608 554 516 ATF P & R
Daniell Super Fund
9 McLeans Street
LENNOX HEAD NSW 2478

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Account details

BSB	ACCOUNT NUMBER
939 200	571339852

AMP SuperEdge Variable Rate Loan - Principal & Interest

Account summary

Account name	Daniell Management Pty. Ltd. ACN 608 554 516 ATF P & R Daniell Super Fund
Statement period	1 January 2022 - 30 June 2022
Statement number	13

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			144,363.79 dr
09/01/2022	Account Management Fee	10.00		144,373.79 dr
10/01/2022	Debit Interest to 9/01/2022	730.28		145,104.07 dr
10/01/2022	Payment Direct Debit		931.62	144,172.45 dr
08/02/2022	Account Management Fee	10.00		144,182.45 dr
09/02/2022	Debit Interest to 8/02/2022	683.73		144,866.18 dr
09/02/2022	Payment Direct Debit		931.62	143,934.56 dr
08/03/2022	Account Management Fee	10.00		143,944.56 dr
09/03/2022	Debit Interest to 8/03/2022	637.10		144,581.66 dr
09/03/2022	Payment Direct Debit		931.62	143,650.04 dr
10/04/2022	Account Management Fee	10.00		143,660.04 dr
11/04/2022	Debit Interest to 10/04/2022	749.38		144,409.42 dr
11/04/2022	Payment Direct Debit		931.62	143,477.80 dr
08/05/2022	Account Management Fee	10.00		143,487.80 dr
09/05/2022	Debit Interest to 8/05/2022	635.08		144,122.88 dr
09/05/2022	Payment Direct Debit		931.62	143,191.26 dr
08/06/2022	Account Management Fee	10.00		143,201.26 dr

Date	Transaction description	Debits \$	Credits \$	Balance \$
09/06/2022	Debit Interest to 8/06/2022	725.26		143,926.52 dr
09/06/2022	Payment Direct Debit		931.62	142,994.90 dr
	Closing balance			142,994.90 dr
Total		\$4,220.83	\$5,589.72	\$142,994.90 dr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$0.00	\$8,360.03
This statement period	\$0.00	\$4,160.83

Interest rates for your loan account for this period

Effective date	Interest rate p.a.
01/01/2022	5.77%
16/05/2022	6.02%
20/06/2022	6.52%

Reference Rate and Margin

Reference Rate name	Reference Rate (pa)	Margin (pa)
SMSF Reference Rate	6.67%	-0.15%

- This is the reference rate and margin that applied on the date we prepared this statement. For more details about the current reference rates, visit amp.com.au/bankreferencerate or call us.

If you want to dispute any transactions on your account

You should always check the transactions on your statement to make sure they're correct. If you'd like to dispute a transaction free of charge, contact us at info@ampbanking.com.au or on 13 30 30. You can also refer to our **Account access and operating terms and conditions**. It outlines our internal dispute resolution process and includes other details about using your account. You can get a copy at amp.com.au/bankterms or by calling us.

Dispute Resolution

We have a free dispute resolution mechanism that covers complaints you may have. You can access this by lodging a complaint at amp.com.au/support/complaints, by calling us or by writing to us at AMP Bank, Locked Bag 5059, Parramatta NSW 2124. We are also a member of the Australian Financial Complaints Authority, a free dispute resolution service.

Helping you keep your account safe and secure

We take the security of your account very seriously. It's important that you keep your Devices (such as your AMP Bank Access Card) and your Security Access Codes (such as your PIN, TelePIN, answers to secret questions, user names and passwords) safe and secure.

- Don't disclose any of your Security Access Codes to anyone.
- Choose Security Access Codes that are unique and difficult to guess. If you need to keep a record, protect it by disguising it, storing it in a safe place and separate from your Devices.
- Don't select a numeric pass code that represents your birth date, or an alphabetical pass code that is a recognisable part of your name.
- Avoid using shared computers such as internet cafes and libraries for online banking and change your password regularly.
- Check your accounts regularly for unauthorised transactions.

If you suspect that someone may know your Security Access Codes or you don't recognise a transaction, call us immediately on 13 30 30. Go to amp.com.au/securityguidelines for more information on keeping your account safe and secure and liability for an unauthorised transaction.

If you use the 'credit' button, purchase goods online or over the phone or transact using Contactless methods on an AMP Visa Debit Card, you may be eligible for a chargeback. Visit amp.com.au/bankdisputes for more information.

Make a green statement

As we're an online bank, we invite you to join us in going paperless.

If you switch to get your bank statements and other correspondence from us in My AMP, you can keep things private and secure, as well as having everything in one place.

Check your insurance cover for the security property

Under your loan agreement and mortgage, you must hold insurance for each property that is security for your loan (eg your home or investment property that we have a mortgage over). This insurance must cover the full cost to replace the property. Each insurance policy must note AMP Bank as the first mortgagee and be on terms that we agree with. You should check with your insurer about your cover at least once a year. For information about property insurance, visit the Australian Securities Investment Commission's website at www.moneysmart.gov.au

Notify us if your loan purpose or address changes

We'd like to remind you to keep your address details up to date and that you need to let us know if the purpose of your loan(s) changes.

You can change your address any time in My AMP. If you notify of us of an address change, we may contact you to discuss your loan purpose if required.

Change to Telegraphic transfer fee - deposits

Effective 30 April 2022, we have updated our Home loan fees and charges guide to reflect an increase in our Telegraphic transfer fee - deposits. The cost to process a Telegraphic transfer fee - deposits is \$30.00.

Updates to the AMP First home loan offer

The AMP First home loan offer document is updated.

For full details, refer to the AMP First home loan rules published on 4 July 2022 available at amp.com.au/bankterms and effective from 15 August 2022 or contact us and we'll send you a copy.

Changes to the Valuation Fee

Effective 15 August 2022, we will be updating our Home loan fees and charges guide to reflect changes to the fee amount. The fee description in the Home loan fees and charges guide will reflect the following:-

Payable when valuation costs associated with a loan application or a variation exceed \$550. If applicable, we will advise you of any excess valuation costs payable prior to the valuation.

The fee is applicable for new and variation applications submitted on or after 15 August 2022 that requires a valuation.

Product information

Further information is available on request by calling us on 13 30 30.