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## STATEMENT

Account Number: **23057281**  
BSB: 124013  
From 09-June-2020 to 08-Jul-2020

### TEMPORARY WAIVER OF ACCOUNT MAINTENANCE FEES

To support our customers during these challenging times, effective March 2020 we have waived the Account Maintenance fees for the Everyday Business Account, until 31 August 2020.

### Everyday Business Account

Account Details	Statement Summary
Winston Fleming Investments Pty Ltd	Opening Balance \$ 0.00 cr
Details as at 08-Jul-2020	Total Credits \$ 262,108.57 cr
	Total Debits \$ 0.00 dr
	Closing Balance \$ 262,108.57 cr

Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
<b>2020</b>				
09-June	Opening Balance			<b>0.00 cr</b>
12-June	Direct Credit Dinimus Credit F Dinimus Credit Fun		13,068.00	13,068.00 cr
15-June	Direct Credit 3315970 WBC Ol P Rent4keeps Jun 20		7,561.64	20,629.64 cr
24-June	Direct Credit Scheme Escala Ot Escala Transfer		235,164.25	255,793.89 cr
08-Jul	Direct Credit Sandhurst Trus Te Mhyf Distrib		6,314.68	262,108.57 cr
08-Jul	Closing Balance			<b>262,108.57 cr</b>
Total Debits & Credits		<b>0.00</b>	<b>262,108.57</b>	

Overdrawn Rate is 17.20% p.a.

#### Regular payment arrangements

For information on Regular Payment Arrangements including:

1. Definition of a Regular Payment
2. Benefits of a Regular Payment
3. Customer Responsibilities and Obligations and
4. Customer Rights

Please refer to [www.boq.com.au/cardswitching.htm](http://www.boq.com.au/cardswitching.htm) or contact your local branch for a copy of the Terms and Conditions.

#### Fraud alert – New Visa card phone scam

A new scam has been identified where cardholders receive a call from someone claiming to be from Visa's Fraud & Security department. The caller claims they are verifying an unusual transaction and already has many of the cardholders details, but will ultimately request the CVV (3 digit number on reverse of card) enabling fraudulent transactions to be processed. Under no circumstances will the Bank or Visa request such information. Any queries should be directed to your nearest branch or our Customer Contact Centre on 1300 55 72 72.

**Statement Integrity**

You should check all entries appearing on this statement for error or possible unauthorised transactions. For more information about your account, including details on how to dispute any of the transactions found on your statement, or the benefits, fees and charges, they can be found in the relevant Terms and Conditions or Fees and Charges booklets. You can also obtain the information at any BOQ branch, through our Customer Contact Centre on 1300 55 72 72 or by visiting our website [boq.com.au](http://boq.com.au). If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

**SECURITY ALERT FOR PIN AND PAC HOLDERS – visit [www.boq.com.au](http://www.boq.com.au)**

Protect your card. Always carry it with you and never give it to anybody, including family or friends. Don't tell anyone your PIN or PAC, & don't let anyone see your PIN when using ATMs/Eftpos. Don't record your PIN on your card. Don't record your PAC in the same place as your CAN, & always disguise it. If you lose your card, or think others may know your PIN or PAC, call BOQ immediately on 1800 077 024. If you do not follow these precautions or fail to inform us quickly, you may be liable for losses in accordance with EFT Code of Conduct. For details visit [www.boq.com.au](http://www.boq.com.au)

**Privacy and Confidentiality**

BOQ is committed to respecting the privacy of your personal information. We may also need to disclose information about you to certain organisations in connection with the establishment and administration of your accounts. The types of organisations to which we may disclose this information are our related bodies corporate, regulatory bodies and government agencies, your agents, including broker or financial adviser, credit and debt agencies, agents, contractors and professional advisers who assist us in providing our services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. The information we provide to other organisations will be strictly limited to what is required to provide the service or comply with the law. We are happy to answer any further questions you may have about our management of your personal information. You can contact us at any of our branches.