



1 January 2020

013



Joncevski Super Co Pty Ltd ACN 166 237 850 ATF Joncevski
Super Fund
17 Fifth Avenue
PORT KEMBLA NSW 2505

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB ACCOUNT NUMBER
939 200 016934424

AMP SuperEdge Variable Rate Loan - Principal & Interest

Account summary

Account name Joncevski Super Co Pty Ltd ACN 166 237 850 ATF Joncevski Super Fund
Statement period 1 July 2019 - 31 December 2019
Statement number 12

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			272,456.92 dr
16/07/2019	Account Management Fee	10.00		272,466.92 dr
17/07/2019	Debit Interest to 16/07/2019	1,473.14		273,940.06 dr
17/07/2019	Payment Direct Debit		1,859.28	272,080.78 dr

Account number: 016934424
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Issued by AMP Bank Limited ABN 15 081 596 009
Australian credit license 234517, AFSL No. 234517

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Joncevski Super Co Pty Ltd ACN 166 237 850 ATF Joncevski Super Fund

Mail this deposit slip with your cheque to:
AMP Bank
Customer Transaction Services
Reply Paid 79702
Parramatta NSW 2124

BSB | Account number

939 200 | 016934424

Date

Number of cheques

Amount enclosed \$

(complete cheque details over)

Payment slip



*873 016934424

To make your repayments from an account of your choice, please contact us.

939 200 016934424 50

Date	Transaction description	Debits \$	Credits \$	Balance \$
18/07/2019	Dishonour of Payment Direct Debit (For value on 17/07/2019)	1,859.28		273,940.06 dr
18/08/2019	Account Management Fee	10.00		273,950.06 dr
19/08/2019	Debit Interest to 18/08/2019	1,572.79		275,522.85 dr
21/08/2019	Deposit Direct Debit		912.71	274,610.14 dr
16/09/2019	Account Management Fee	10.00		274,620.14 dr
17/09/2019	Debit Interest to 16/09/2019	1,379.24		275,999.38 dr
19/09/2019	Payment Direct Debit		912.71	275,086.67 dr
16/10/2019	Account Management Fee	10.00		275,096.67 dr
17/10/2019	Debit Interest to 16/10/2019	1,425.87		276,522.54 dr
21/10/2019	Payment Direct Debit		912.71	275,609.83 dr
17/11/2019	Account Management Fee	10.00		275,619.83 dr
18/11/2019	Debit Interest to 17/11/2019	1,491.48		277,111.31 dr
19/11/2019	Payment Direct Debit		912.71	276,198.60 dr
16/12/2019	Account Management Fee	10.00		276,208.60 dr
17/12/2019	Debit Interest to 16/12/2019	1,354.13		277,562.73 dr
19/12/2019	Payment Direct Debit		912.71	276,650.02 dr
	Closing balance			276,650.02 dr
Total		\$10,615.93	\$6,422.83	\$276,650.02 dr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$0.00	\$8,696.65
This statement period	\$0.00	\$8,696.65

Account number: 016934424

Page 2 of 3



AMP Bank Limited ABN 15 081 596 009 AFSL 234517
2-12 Macquarie Street Parramatta NSW 2123

If paying by cheque, please detach and return this slip with your cheque(s) to the reply paid address on the front of this pay slip (no stamp required). Please write your name and account number on the reverse of the cheque(s).

Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
Note: Proceeds of cheques will not be available until cleared.				Total
				\$

Interest rates for your loan account for this period

Effective date	Interest rate p.a.
01/07/2019	6.52%
22/07/2019	6.32%
14/10/2019	6.17%

Reference Rate and Margin

Reference Rate name	Reference Rate (pa)	Margin (pa)
SMSF Reference Rate	6.17%	+0.00%

- 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, refer to the **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 on 13 30 30.

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.

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.
- 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.

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.



Your contacts

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AMP Bank
Reply Paid 79702 Parramatta NSW 2124

1 July 2020

013



Jonceviski Super Co Pty Ltd ACN 166 237 850 ATF Jonceviski
Super Fund
17 Fifth Avenue
PORT KEMBLA NSW 2505

Account details

BSB ACCOUNT NUMBER
939 200 016934424

AMP SuperEdge Variable Rate Loan - Principal & Interest

Account summary

Account name Jonceviski Super Co Pty Ltd ACN 166 237 850 ATF Jonceviski Super Fund
Statement period 1 January 2020 - 30 June 2020
Statement number 13

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			276,650.02 dr
16/01/2020	Account Management Fee	10.00		276,660.02 dr
17/01/2020	Debit Interest to 16/01/2020	1,450.03		278,110.05 dr
20/01/2020	Payment Direct Debit		912.71	277,197.34 dr
16/02/2020	Account Management Fee	10.00		277,207.34 dr

Account number: 016934424
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Australian credit license 234517, AFSL No. 234517

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Payment slip



*873 016934424

Jonceviski Super Co Pty Ltd ACN 166 237 850 ATF Jonceviski Super Fund

BSB | Account number

939 200 | 016934424

Mail this deposit slip with your cheque to:

AMP Bank
Customer Transaction Services
Reply Paid 79702
Parramatta NSW 2124

Date

Number of cheques

Amount enclosed \$

To make your repayments from an account of your choice, please contact us.

(complete cheque details over)

939 200 016934424 50

Date	Transaction description	Debits \$	Credits \$	Balance \$
17/02/2020	Debit Interest to 16/02/2020	1,453.05		278,660.39 dr
17/02/2020	Payment Direct Debit		1,800.53	276,859.86 dr
16/03/2020	Account Management Fee	10.00		276,869.86 dr
17/03/2020	Debit Interest to 16/03/2020	1,357.22		278,227.08 dr
17/03/2020	Payment Direct Debit		1,800.53	276,426.55 dr
16/04/2020	Account Management Fee	10.00		276,436.55 dr
17/04/2020	Debit Interest to 16/04/2020	1,414.47		277,851.02 dr
17/04/2020	Payment Direct Debit		1,800.53	276,050.49 dr
17/05/2020	Account Management Fee	10.00		276,060.49 dr
18/05/2020	Debit Interest to 17/05/2020	1,387.97		277,448.46 dr
18/05/2020	Payment Direct Debit		1,808.54	275,639.92 dr
16/06/2020	Account Management Fee	10.00		275,649.92 dr
17/06/2020	Debit Interest to 16/06/2020	1,341.20		276,991.12 dr
17/06/2020	Payment Direct Debit		1,808.54	275,182.58 dr
	Closing balance			275,182.58 dr
Total		\$8,463.94	\$9,931.38	\$275,182.58 dr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$0.00	\$17,100.59
This statement period	\$0.00	\$8,403.94

Interest rates for your loan account for this period

Effective date	Interest rate p.a.
01/01/2020	6.17%
30/03/2020	5.92%

Account number: 016934424

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AMP Bank Limited ABN 15 081 596 009 AFSL 234517
2-12 Macquarie Street Parramatta NSW 2123

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Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
				\$ Total

Note: Proceeds of cheques will not be available until cleared.

Reference Rate and Margin

Reference Rate name	Reference Rate (pa)	Margin (pa)
SMSF Reference Rate	5.92%	+0.00%

- 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.

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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

Updates to our account access and operating terms and conditions

From 1 September 2020, our **account access and operating terms and conditions** will include further details about who can access account information if an account holder passes away. It will include a person identified as next of kin in a death certificate (or other official document we accept). We've also updated information about cheque dishonours to make it clear a dishonour fee is not always payable, and refreshed parts of the terms and conditions to make them clearer and easier to understand. The updated account access and operating terms and conditions will be available from 1 September 2020 at amp.com.au/bankterms

