

# Statement of Account

## RETIREMENT ACCESS PLUS



LJUPCO BOZINOVSKI &  
NINA BOZINOVSKA  
39  
ST CATHERINE STREET  
MORTDALE  
MORTDALE NSW 2223

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 416175904  
**Statement Period** 20/11/2021 to 19/05/2022  
**Statement No.** 3(page 1 of 3)

NINA BOZINOVSKA  
LJUPCO BOZINOVSKI

### Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
591.25	0.12	0.00	591.37

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
20 NOV	OPENING BALANCE			591.25
30 NOV	CREDIT INTEREST		0.02	591.27
31 DEC	CREDIT INTEREST		0.02	591.29
31 JAN	CREDIT INTEREST		0.02	591.31
28 FEB	CREDIT INTEREST		0.02	591.33
31 MAR	CREDIT INTEREST		0.02	591.35
30 APR	CREDIT INTEREST		0.02	591.37
19 MAY	CLOSING BALANCE			591.37

### Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.20	\$0.00
Previous Year	\$0.17	\$0.00

### Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number	416175904
Statement Period	20/11/2021 to 19/05/2022
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**Information for customers that have a St.George transaction account and a Commonwealth Seniors Health Card, Health Care Card, or Pensioner Concession Card. The St.George Concession account is a transaction account designed for Concession cardholders and offers no Account-Keeping fees, no Dishonour fees, no Overdrawn fees and there are no informal overdrafts. For more info on eligibility visit [stgeorge.com.au/concession-account](http://stgeorge.com.au/concession-account) or call 13 33 30.**

#### Summary of Transaction Fees 01/11/2021 TO 30/11/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

#### Summary of Transaction Fees 01/12/2021 TO 31/12/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/01/2022 TO 31/01/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/02/2022 TO 28/02/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/03/2022 TO 31/03/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

**Account Number** 416175904  
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**Summary of Transaction Fees 01/04/2022 TO 30/04/2022 - No transactions carried out**

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL**

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**Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.**

**To help you learn how you can protect your card against unauthorised transactions, you can find more information at [stgeorge.com.au/dispute](http://stgeorge.com.au/dispute)**

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**Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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