

006539 000

 Wag Builders Pty Ltd ATF Wag Builders Su Per Fund
 PO Box 4038
 ROCKHAMPTON HOSPITAL QLD 4700


Customer Number **2136570**
 MyState BSB **807-009**
 Statement End **31 July 2021**

Your summary

S2 - Wag Super Fund Cheque A/C - Wag Builders Super Fund 100945732	Wag Builders Pty Ltd ATF Wag Builders Su Per Fund Opening balance \$67,847.23 Closing balance \$65,932.12
Online Term Deposit Account 30107739	Wag Builders Pty Ltd ATF Wag Builders Su Per Fund Opening balance \$61,937.32 Closing balance \$61,937.32

Need more information?

Please call our Service Centre on **138 001**, visit mystate.com.au or drop into your nearest MyState branch.



Important

Please check your statement and let us know of any errors or unauthorised transactions immediately. Your statement is issued subject to subsequent adjustments to any debits and credits. For information about resolving problems or disputes, please call our Service Centre on 138 001 or visit any MyState branch.

Don't be fooled by Investment Scams

If an investment opportunity looks too good to be true, it probably is. Common investment scams may include lucrative investment opportunities such as shares and stock, bonds, cryptocurrencies, foreign currency trading or property projects.

Get to know the signs!

Find out more at mystate.com.au



Your account transactions

S2 - Wag Super Fund Cheque A/C - Wag Builders Super Fund - 100945732

Wag Builders Pty Ltd ATF Wag Builders Su Per Fund

<i>Eff. Date</i>	<i>Post Date</i>	<i>Transaction Description</i>	<i>Debit</i>	<i>Credit</i>	<i>Balance</i>
01 Jul	01 Jul	Opening Balance			\$67,847.23
	01 Jul	Direct Credit - From:podre Ref: 40 Lennox Street T		876.34	\$68,723.57
	01 Jul	Direct Credit - From:precision CH Ref:		361.59	\$69,085.16
	12 Jul	External Transfer - Nq Accounting-Nq Accounting and	3,700.00		\$65,385.16
	15 Jul	Direct Credit - From:podre Ref: 40 Lennox Street T		634.56	\$66,019.72
	21 Jul	BPAY - 46920210721106876366 Rrc Water	87.30		\$65,932.42
	31 Jul	Electronic Banking Fee	0.30		\$65,932.12
31 Jul	31 Jul	Closing Balance			\$65,932.12
		Totals	\$3,787.60	\$1,872.49	

Online Term Deposit Account - 30107739

Matures on

28 August 2021

Wag Builders Pty Ltd ATF Wag Builders Su Per Fund

Interest Rate

0.55% p.a

<i>Eff. Date</i>	<i>Post Date</i>	<i>Transaction Description</i>	<i>Debit</i>	<i>Credit</i>	<i>Balance</i>
01 Jul	01 Jul	Opening Balance			\$61,937.32
31 Jul	31 Jul	Closing Balance			\$61,937.32
		Totals			

006422 000

 Wag Builders Pty Ltd ATF Wag Builders Su Per Fund
 PO Box 4038
 ROCKHAMPTON HOSPITAL QLD 4700


Customer Number **2136570**
 MyState BSB **807-009**
 Statement End **31 August 2021**

Your summary

S2 - Wag Super Fund Cheque A/C - Wag Builders Super Fund 100945732	Wag Builders Pty Ltd ATF Wag Builders Su Per Fund Opening balance \$65,932.12 Closing balance \$67,432.11
Online Term Deposit Account 30107739	Wag Builders Pty Ltd ATF Wag Builders Su Per Fund Opening balance \$61,937.32 Closing balance \$62,192.11

Need more information?

Please call our Service Centre on **138 001**, visit mystate.com.au or drop into your nearest MyState branch.



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Think before you click this tax season.

Be alert to phone calls, texts and emails that pose as the ATO. Cybercriminals can use bully tactics to scare people in to handing over banking details, credit cards, TFN's and personal data.

Stay safe and alert to tax scams.

Find out more at mystate.com.au



Your account transactions

S2 - Wag Super Fund Cheque A/C - Wag Builders Super Fund - 100945732

Wag Builders Pty Ltd ATF Wag Builders Su Per Fund

<i>Eff. Date</i>	<i>Post Date</i>	<i>Transaction Description</i>	<i>Debit</i>	<i>Credit</i>	<i>Balance</i>
01 Aug	01 Aug	Opening Balance			\$65,932.12
	02 Aug	Direct Credit - From:podre Ref: 40 Lennox Street T		820.09	\$66,752.21
	16 Aug	Direct Credit - From:podre Ref: 40 Lennox Street T		679.90	\$67,432.11
31 Aug	31 Aug	Closing Balance			\$67,432.11
		Totals		\$1,499.99	

Online Term Deposit Account - 30107739

Matures on

28 May 2022

Wag Builders Pty Ltd ATF Wag Builders Su Per Fund

Interest Rate

0.55% p.a

<i>Eff. Date</i>	<i>Post Date</i>	<i>Transaction Description</i>	<i>Debit</i>	<i>Credit</i>	<i>Balance</i>
01 Aug	01 Aug	Opening Balance			\$61,937.32
	27 Aug	Interest Credit		254.79	\$62,192.11
31 Aug	31 Aug	Closing Balance			\$62,192.11
		Totals		\$254.79	

007226 000

Wag Builders Pty Ltd ATF Wag Builders Su Per Fund
PO Box 4038
ROCKHAMPTON HOSPITAL QLD 4700

Customer Number **2136570**
MyState BSB **807-009**
Statement End **30 September 2021**

Your summary

S2 - Wag Super Fund Cheque A/C - Wag Builders Super Fund 100945732	Wag Builders Pty Ltd ATF Wag Builders Su Per Fund Opening balance \$67,432.11 Closing balance \$69,478.67
Online Term Deposit Account 30107739	Wag Builders Pty Ltd ATF Wag Builders Su Per Fund Opening balance \$62,192.11 Closing balance \$62,192.11

Need more information?

Please call our Service Centre on **138 001**, visit mystate.com.au or drop into your nearest MyState branch.



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Keep your contact details up to date.

Update your details to receive important information about your banking.



Visit us at mystate.com.au

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Your account transactions

S2 - Wag Super Fund Cheque A/C - Wag Builders Super Fund - 100945732

Wag Builders Pty Ltd ATF Wag Builders Su Per Fund

<i>Eff. Date</i>	<i>Post Date</i>	<i>Transaction Description</i>	<i>Debit</i>	<i>Credit</i>	<i>Balance</i>
01 Sep	01 Sep	Opening Balance			\$67,432.11
	01 Sep	Direct Credit - From:podre Ref: 40 Lennox Street T		674.40	\$68,106.51
	15 Sep	Direct Credit - From:podre Ref: 40 Lennox Street T		679.90	\$68,786.41
	21 Sep	Direct Credit - From:mystate Limited Ref:		472.81	\$69,259.22
	22 Sep	Direct Credit - From:edv Div Ref: 001266424688		104.16	\$69,363.38
	22 Sep	Direct Credit - From:edv Div Ref: 001266175471		3.29	\$69,366.67
	23 Sep	Direct Credit - From:tls Fnl Div Ref: 001263978872		112.00	\$69,478.67
30 Sep	30 Sep	Closing Balance			\$69,478.67
		Totals		\$2,046.56	

Online Term Deposit Account - 30107739

Matures on

28 May 2022

Wag Builders Pty Ltd ATF Wag Builders Su Per Fund

Interest Rate

0.55% p.a

<i>Eff. Date</i>	<i>Post Date</i>	<i>Transaction Description</i>	<i>Debit</i>	<i>Credit</i>	<i>Balance</i>
01 Sep	01 Sep	Opening Balance			\$62,192.11
30 Sep	30 Sep	Closing Balance			\$62,192.11
		Totals			

006429 000

 Wag Builders Pty Ltd ATF Wag Builders Su Per Fund
 PO Box 4038
 ROCKHAMPTON HOSPITAL QLD 4700

Customer Number **2136570**
 MyState BSB **807-009**
 Statement End **31 October 2021**

Your summary

S2 - Wag Super Fund Cheque A/C - Wag Builders Super Fund 100945732	Wag Builders Pty Ltd ATF Wag Builders Su Per Fund Opening balance \$69,478.67 Closing balance \$71,991.32
Online Term Deposit Account 30107739	Wag Builders Pty Ltd ATF Wag Builders Su Per Fund Opening balance \$62,192.11 Closing balance \$62,192.11

Need more information?

Please call our Service Centre on **138 001**, visit mystate.com.au or drop into your nearest MyState branch.



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Let's talk scams

Head over to www.scamwatch.gov.au for tips on how to avoid getting scammed.

8 -12 November 2021



#ScamsWeek2021

Your account transactions

S2 - Wag Super Fund Cheque A/C - Wag Builders Super Fund - 100945732

Wag Builders Pty Ltd ATF Wag Builders Su Per Fund

<i>Eff. Date</i>	<i>Post Date</i>	<i>Transaction Description</i>	<i>Debit</i>	<i>Credit</i>	<i>Balance</i>
01 Oct	01 Oct	Opening Balance			\$69,478.67
	01 Oct	Direct Credit - From:podre Ref: 40 Lennox Street T		674.40	\$70,153.07
	08 Oct	Direct Credit - From:wow Fnl Div Ref: 001267057593		818.40	\$70,971.47
	15 Oct	Direct Credit - From:podre Ref: 40 Lennox Street T		1,019.85	\$71,991.32
31 Oct	31 Oct	Closing Balance			\$71,991.32
Totals				\$2,512.65	

Online Term Deposit Account - 30107739

Matures on

28 May 2022

Wag Builders Pty Ltd ATF Wag Builders Su Per Fund

Interest Rate

0.55% p.a

<i>Eff. Date</i>	<i>Post Date</i>	<i>Transaction Description</i>	<i>Debit</i>	<i>Credit</i>	<i>Balance</i>
01 Oct	01 Oct	Opening Balance			\$62,192.11
31 Oct	31 Oct	Closing Balance			\$62,192.11
Totals					

009624 000

 Wag Builders Pty Ltd ATF Wag Builders Su Per Fund
 PO Box 4038
 ROCKHAMPTON HOSPITAL QLD 4700


Customer Number **2136570**
 MyState BSB **807-009**
 Statement End **30 November 2021**

Your summary

S2 - Wag Super Fund Cheque A/C - Wag Builders Super Fund 100945732	Wag Builders Pty Ltd ATF Wag Builders Su Per Fund Opening balance \$71,991.32 Closing balance \$14,971.90
Online Term Deposit Account 30107739	Wag Builders Pty Ltd ATF Wag Builders Su Per Fund Opening balance \$62,192.11 Closing balance \$62,192.11

Need more information?

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Beware of Online Scams this Christmas

Scammers will pretend to be genuine online sellers, either with a fake website or fake ad on social media to catch unsuspecting shoppers.

It is important to be aware of the risks of shopping online and take steps to safeguard your personal finances.

Find out more at mystate.com.au/security/shop-online-safely/



Your account transactions

S2 - Wag Super Fund Cheque A/C - Wag Builders Super Fund - 100945732

Wag Builders Pty Ltd ATF Wag Builders Su Per Fund

<i>Eff. Date</i>	<i>Post Date</i>	<i>Transaction Description</i>	<i>Debit</i>	<i>Credit</i>	<i>Balance</i>
01 Nov	01 Nov	Opening Balance			\$71,991.32
	01 Nov	Direct Credit - From:podre Ref: 40 Lennox Street T		334.45	\$72,325.77
	15 Nov	Direct Credit - From:podre Ref: 40 Lennox Street T		1,019.85	\$73,345.62
	22 Nov	BPAY - 46920211122107284167 Rrc Water	82.37		\$73,263.25
	22 Nov	External Transfer - Transfer To Boq-Wag Builders	10,000.00		\$63,263.25
	26 Nov	External Tfr - To Account 23225763	10,000.00		\$53,263.25
	26 Nov	Npp Debit - Wag Builders Super	1,582.50		\$51,680.75
	27 Nov	External Tfr - To Account 23225763	10,000.00		\$41,680.75
	28 Nov	External Tfr - To Account 23225763	10,000.00		\$31,680.75
	29 Nov	External Tfr - To Account 23225763	10,000.00		\$21,680.75
	29 Nov	BPAY - 46920211129107307472 Osr QLD Land Tax 1	1,705.00		\$19,975.75
	30 Nov	External Tfr - To Account 23225763	5,000.00		\$14,975.75
	30 Nov	Electronic Banking Fee	3.85		\$14,971.90
30 Nov	30 Nov	Closing Balance			\$14,971.90
Totals			\$58,373.72	\$1,354.30	

Online Term Deposit Account - 30107739

Matures on

28 May 2022

Wag Builders Pty Ltd ATF Wag Builders Su Per Fund

Interest Rate

0.55% p.a

<i>Eff. Date</i>	<i>Post Date</i>	<i>Transaction Description</i>	<i>Debit</i>	<i>Credit</i>	<i>Balance</i>
01 Nov	01 Nov	Opening Balance			\$62,192.11
30 Nov	30 Nov	Closing Balance			\$62,192.11
Totals					

005081 000

 Wag Builders Pty Ltd ATF Wag Builders Su Per Fund
 PO Box 4038
 ROCKHAMPTON HOSPITAL QLD 4700


Customer Number **2136570**
 MyState BSB **807-009**
 Statement End **31 December 2021**

Your summary

S2 - Wag Super Fund Cheque A/C - Wag Builders Super Fund 100945732	Wag Builders Pty Ltd ATF Wag Builders Su Per Fund Opening balance \$14,971.90 Closing balance \$6,322.94
Online Term Deposit Account 30107739	Wag Builders Pty Ltd ATF Wag Builders Su Per Fund Opening balance \$62,192.11 Closing balance \$62,192.11

Need more information?

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Your account transactions

S2 - Wag Super Fund Cheque A/C - Wag Builders Super Fund - 100945732

Wag Builders Pty Ltd ATF Wag Builders Su Per Fund

<i>Eff. Date</i>	<i>Post Date</i>	<i>Transaction Description</i>	<i>Debit</i>	<i>Credit</i>	<i>Balance</i>
01 Dec	01 Dec	Opening Balance			\$14,971.90
	01 Dec	Direct Credit - From:podre Ref: 40 Lennox Street T		671.16	\$15,643.06
	05 Dec	External Transfer - Transfer-Wag Builders	10,000.00		\$5,643.06
	15 Dec	Direct Credit - From:podre Ref: 40 Lennox Street T		679.88	\$6,322.94
31 Dec	31 Dec	Closing Balance			\$6,322.94
		Totals	\$10,000.00	\$1,351.04	

Online Term Deposit Account - 30107739

Matures on

28 May 2022

Wag Builders Pty Ltd ATF Wag Builders Su Per Fund

Interest Rate

0.55% p.a

<i>Eff. Date</i>	<i>Post Date</i>	<i>Transaction Description</i>	<i>Debit</i>	<i>Credit</i>	<i>Balance</i>
01 Dec	01 Dec	Opening Balance			\$62,192.11
31 Dec	31 Dec	Closing Balance			\$62,192.11
		Totals			

Are you a foreign tax resident?

If so, please make sure you provide us with your Tax Identification Number and country of tax residency information. For more details, please visit mystate.com.au/help-centre/foreign-resident-tax-reporting/

Important Changes to Terms & Conditions Deposit Accounts & Electronic Banking

We are making some changes to our Terms & Conditions from 1 January and 14 February 2022, which should be read in conjunction with the relevant Terms & Conditions dated 20 September 2021 available from mystate.com.au.

To help you understand the changes that may affect you, we've provided a summary of the key items below.

If you hold a term deposit or are seeking to acquire a new term deposit please consider the changes outlined below before acquiring or renewing your term deposit.

By continuing to operate your accounts with us, you agree to be bound by these Terms and Conditions. From 14 February 2022, a copy of the updated Terms & Conditions Deposit Accounts & Electronic Banking will be available from mystate.com.au

Changes to MyState Terms & Conditions Deposit Accounts & Electronic Banking dated 20 September 2021

Effective: 1 January 2022

Amendments

Product Specific Terms and Conditions

Section 2.9. Specific Terms and Conditions – Bonus Saver Account

Beem It transactions are not eligible for the purposes of determining bonus interest eligibility.

We have included Beem It transactions from your linked account as ineligible and will not count towards Bonus Interest.

Electronic Banking Terms & Conditions

Section 1. Online banking (Internet and mobile banking)

We have added a new paragraph;

Inappropriate use of online banking

You must not enter references in online banking payments that, in our opinion, include language which is:

- Inappropriate or insulting language;
- Defamatory or otherwise unlawful; and/or
- Harassing, abusive, intimidating or threatening, including any threats of physical violence or mental harm, to any other person.

If, in our opinion, you do not comply with this clause, we may suspend or terminate your use of online banking without giving you notice.

Effective: 14 February 2022

Amendments

Product Specific Terms and Conditions

Section 4. Specific Terms and Conditions – Term Deposit Accounts

We have introduced a 31 day notice period for the early withdrawal of term deposits before maturity date.

Before the term deposit table, we have added;

If you make a request to withdraw or transfer funds from your Term Deposit before the maturity date, a notice period applies. Should you have a need in the future to immediately withdraw or transfer funds from your term deposit, then other deposit products may be more suitable for you.

In the term deposit table, replace;

Withdrawal of deposits (or part thereof) prior to maturity is at the sole discretion of MyState Bank.

With

You may withdraw part or all funds prior to maturity, subject to you first providing us with a request no less than 31 calendar days' prior, unless financial hardship applies. An interest penalty will apply.^{4.3}

And added a new row;

If your Term Deposit has less than 31 calendar days remaining until its Maturity Date, the earliest you may access the funds is at the Maturity Date, unless financial hardship applies.

In explanatory note 4.3 we have added;

Should your 31 calendar days' notice period fall due on a weekend or Tasmanian public holiday it will be paid to you on the next business day.

Electronic Banking Terms & Conditions

The BPAY View service has been withdrawn and will no longer be provided.

Section 8. BPAY

Remove references to BPAY View

Section 9. BPAY View special terms and conditions

Delete the terms & conditions and replace with This service is no longer provided.

Effective : Mid 2022 and subject to confirmation

Amendments

Electronic Banking Terms & Conditions

New Section. PayTo

PayTo is a new, efficient way for payer customers to pre-authorise real-time payments from bank accounts. PayTo is being developed by NPP Australia (New Payments Platform) and the financial services industry and is planned to commence rolling out from mid-2022.

Once the service is available to you, our Electronic Banking Terms & Conditions will be updated with a revised effective date to incorporate the terms and conditions for PayTo. We will publish a notice on mystate.com.au to let you know when the service is available and the applicable terms and conditions relevant to the service.

Changes to MyState Terms & Conditions No Longer Offered Deposit Accounts & Electronic Banking dated 20 September 2021

Effective: 1 January 2022

Amendments

Electronic Banking Terms & Conditions

Section 1. Online banking (Internet and mobile banking)

We have added a new paragraph;

Inappropriate use of online banking

You must not enter references in online banking payments that, in our opinion, include language which is:

- Inappropriate or insulting language;
- Defamatory or otherwise unlawful; and/or
- Harassing, abusive, intimidating or threatening, including any threats of physical violence or mental harm, to any other person.

If, in our opinion, you do not comply with this clause, we may suspend or terminate your use of online banking without giving you notice.

Effective: 14 February 2022

Electronic Banking Terms & Conditions

The BPAY View service has been withdrawn and will no longer be provided.

Section 8. BPAY

Remove references to BPAY View

Section 9. BPAY View special terms and conditions

Delete the terms & conditions and replace with This service is no longer provided.

Effective: Mid 2022

Amendments

Electronic Banking Terms & Conditions

New Section. PayTo

PayTo is a new, efficient way for payer customers to pre-authorise real-time payments from bank accounts. PayTo is being developed by NPP Australia (New Payments Platform) and the financial services industry and is planned to commence rolling out from mid 2022.

Once the service is available to you, our Electronic Banking Terms & Conditions will be updated with a revised effective date to incorporate the terms and conditions for PayTo. We will publish a notice on mystate.com.au to let you know when the service is available and the applicable terms and conditions relevant to the service.

Changes to MyState Terms & Conditions No Longer Offered Deposit Accounts & Electronic Banking (Formerly offered by The Rock) dated 20 September 2021

Effective: 1 January 2022

Amendments

Product Specific Terms and Conditions

Section 1. Application of these terms and conditions

Section 2. Specific Terms and Conditions – No Longer Offered Savings, Transaction and Term Deposit Accounts

Section 2.9 Specific Terms and Conditions – Youth Account

We have removed all references of the Youth Account, which was consolidated with the Glide Account on 6 December 2021.

Electronic Banking Terms & Conditions

Section 1. Online banking (Internet and mobile banking)

We have added a new paragraph;

Inappropriate use of online banking

You must not enter references in online banking payments that, in our opinion, include language which is:

- Inappropriate or insulting language;
- Defamatory or otherwise unlawful; and/or
- Harassing, abusive, intimidating or threatening, including any threats of physical violence or mental harm, to any other person.

If, in our opinion, you do not comply with this clause, we may suspend or terminate your use of online banking without giving you notice.

Effective: 14 February 2022

Amendments

Product Specific Terms and Conditions

Section 2.3. Specific Terms and Conditions – Term Deposit Accounts

We have introduced a 31 day notice period for the early withdrawal of term deposits before maturity date.

Replace

- Early redemption of a term deposit will incur an interest adjustment. Please refer to Fees and Charges Deposit Accounts (formerly offered by The Rock) for the early redemption adjustment rates.

With

- You may withdraw part or all funds prior to maturity, subject to you first providing us with a request no less than 31 calendar days' prior, unless financial hardship applies. Should your 31 calendar days' notice period fall due on a weekend or Tasmanian public holiday it will be paid to you on the next business day.
- If your Term Deposit has less than 31 calendar days remaining until its Maturity Date, the earliest you may access the funds is at the Maturity Date, unless financial hardship applies.

- Early redemption of a term deposit will incur an interest adjustment. Please refer to Fees and Charges Deposit Accounts (formerly offered by The Rock) for the early redemption adjustment rates.
- Should you have a need in the future to immediately withdraw or transfer funds from your term deposit, then other deposit products may be more suitable for you.

Electronic Banking Terms & Conditions

The BPAY View service has been withdrawn and will no longer be provided.

Section 8. BPAY

Remove references to BPAY View

Section 9. BPAY View special terms and conditions

Delete the terms & conditions and replace with This service is no longer provided.

Effective: Mid 2022

Amendments

Electronic Banking Terms & Conditions

New Section. PayTo

PayTo is a new, efficient way for payer customers to pre-authorise real-time payments from bank accounts. PayTo is being developed by NPP Australia (New Payments Platform) and the financial services industry and is planned to commence rolling out from mid-2022.

Once the service is available to you, our Electronic Banking Terms & Conditions will be updated with a revised effective date to incorporate the terms and conditions for PayTo. We will publish a notice on mystate.com.au to let you know when the service is available and the applicable terms and conditions relevant to the service.

Changes to Dixon High Yield Cash Account dated 20 September 2021

Effective: 1 January 2022

Amendments

Electronic Banking Terms & Conditions

Section 1. Online banking (Internet and mobile banking)

We have added a new paragraph;

Inappropriate use of online banking

You must not enter references in online banking payments that, in our opinion, include language which is:

- Inappropriate or insulting language;
- Defamatory or otherwise unlawful; and/or
- Harassing, abusive, intimidating or threatening, including any threats of physical violence or mental harm, to any other person.

If, in our opinion, you do not comply with this clause, we may suspend or terminate your use of online banking without giving you notice.

Effective: 14 February 2022

Electronic Banking Terms & Conditions

The BPAY View service has been withdrawn and will no longer be provided.

Section 8. BPAY

Remove references to BPAY View

Section 9. BPAY View special terms and conditions

Delete the terms & conditions and replace with This service is no longer provided.

MyState Bank Limited (MyState Bank) ABN 89 067 729 195 AFSL 240896 Australian Credit Licence Number 240896 A wholly owned subsidiary of MyState Limited ABN 26 133 623 962.