



BUSINESS ADVANTAGE STATEMENT

STATEMENT NUMBER 48

02 OCTOBER 2019 TO 02 DECEMBER 2019

THE DIRECTORS
BNC SA P/L
21 CLIFTON ST
PROSPECT SA 5082

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

BNC SA PTY LTD ATF
KORTE BURGESS SUPER FUND

Branch Number (BSB)

015-010

Account Number

1848-47432

Account Descriptor

BUSINESS CLASSIC



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS ADVANTAGE STATEMENT

Account Number 1848-47432

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
02 OCT	OPENING BALANCE			11,727.50
09 OCT	ANZ INTERNET BANKING PAYMENT 199600 TO BNC SA PTY LTD	3,200.00		8,527.50
18 OCT	PAYMENT TO MLC LIMITED 92077721	901.25		7,626.25
21 OCT	TRANSFER FROM SUPERCHOICE P/L PC06C027-5660108		1,388.46	9,014.71
31 OCT	TRANSFER FROM TAPLIN GROUP OF RENT PAYMNT CKORTE		2,559.89	11,574.60
01 NOV	ACCOUNT SERVICING FEE	10.00		11,564.60
11 NOV	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {634525} EFFECTIVE DATE 10 NOV 2019	1,200.00		10,364.60
11 NOV	ANZ INTERNET BANKING PAYMENT 633756 TO BNC SA PTY LTD EFFECTIVE DATE 10 NOV 2019	3,400.00		6,964.60
18 NOV	PAYMENT TO MLC LIMITED 92077721	901.25		6,063.35
21 NOV	TRANSFER FROM SUPERCHOICE P/L PC06C030-5690437		1,388.46	7,451.81
29 NOV	TRANSFER FROM TAPLIN GROUP OF RENT PAYMNT CKORTE		2,607.61	10,059.42
02 DEC	ACCOUNT SERVICING FEE	10.00		10,049.42
TOTALS AT END OF PAGE		\$9,622.50	\$7,944.42	
TOTALS AT END OF PERIOD		\$9,622.50	\$7,944.42	\$10,049.42

This Statement Includes

ANZ bank charges	\$20.00
------------------	---------

Fee Summary

Fees Charged for period: 03 OCT 2019 to 01 NOV 2019

Summary of ANZ Transaction Fees	Transactions		Fee Per	Total	
	Total	Free	Additional	Transaction	Charge
				(\$)	(\$)
SERVICE FEES					
MONTHLY ACCOUNT SERVICE FEE					10.00
Total Account Service Fees					\$10.00
Total Bank Account Fees Charged					\$10.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

BUSINESS ADVANTAGE STATEMENT

Account Number 1848-47432

Fees Charged for period: 02 NOV 2019 to 02 DEC 2019

Summary of ANZ Transaction Fees

	Transactions			Fee Per	Total
	Total	Free	Additional	Transaction (\$)	Charge (\$)
SERVICE FEES					
MONTHLY ACCOUNT SERVICE FEE					10.00
Total Account Service Fees					\$10.00
Total Bank Account Fees Charged					\$10.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

New Profile menu in ANZ Internet Banking

The new Profile menu in ANZ Internet Banking lets you securely manage your contact information and security details. You can find the new menu in the top right corner of ANZ Internet Banking.

Keep your contact information up to date, as these details may be used for security purposes (e.g. to verify transactions), or send you account information.

You can also choose which 'Offers & Promotions' you receive and how. You can select as many as you like and make changes any time.

Visit www.anz.com.au to explore your Profile today.

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.

WE'RE REMINDING YOU ABOUT INFORMATION REGARDING YOUR ANZ BUSINESS VISA DEBIT CARD

We wanted to remind you about what to do if you need to dispute a transaction on your ANZ Business Visa Debit card.

WHAT YOU NEED TO KNOW

ANZ has a process in place to help you with any incorrect or unknown transactions charged to your card.

WHAT YOU CAN DO IF THIS HAPPENS

You may be entitled to have a transaction reversed (a chargeback) in some situations where you have a dispute with the merchant. If you believe you're entitled to have a transaction reversed, you should let us know immediately. The Visa Scheme rules impose time limits for raising a dispute. Generally under the Scheme rules, ANZ must lodge a fully detailed claim on your behalf within 120 days¹. However, we recommend that you raise your dispute with us as soon as possible. If you do not notify us of your disputed transaction and provide us with all necessary details and documentation in time for ANZ to meet this deadline, ANZ may not be able to assist you in having the disputed transaction reversed.

In some cases, such as where the ePayments Code applies, the time limits under the Scheme rules may not apply to your disputed transaction. However, you should still let us know about your dispute as soon as you can.

If we're satisfied after an investigation that you're entitled to have the transaction reversed, we'll credit your account for the amount originally debited for the transaction.

If we're not notified in time, we may not be able to investigate your claim, which means you'll be liable for the transaction. To make sure this doesn't happen, it's important to review your statements carefully.

VERIFIED BY VISA TRANSACTIONS

Verified by Visa provides an extra level of protection for online Visa purchases at participating retailers utilising One Time Password via SMS sent to your mobile phone number held by ANZ. It's only possible to reverse a transaction that's been authenticated using Verified by Visa where ANZ is liable, as explained in the Electronic Banking Conditions of Use contained in your product Terms and Conditions or Conditions of Use.

ANY QUESTIONS?

For more information on disputing a transaction, refer to the relevant Terms and Conditions or Conditions of Use.

If you have any questions, please visit anz.com or call us on 1800 801 485.

¹ For transactions performed using the EFTPOS system, longer time limits may apply.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.
Australian Credit Licence Number 234527. Item No. 96878 10.2019 WX237186



WE'RE REMINDING YOU ABOUT INFORMATION REGARDING YOUR ANZ BUSINESS VISA DEBIT CARD

We wanted to remind you about what to do if you need to dispute a transaction on your ANZ Business Visa Debit card.

WHAT YOU NEED TO KNOW

ANZ has a process in place to help you with any incorrect or unknown transactions charged to your card.

WHAT YOU CAN DO IF THIS HAPPENS

You may be entitled to have a transaction reversed (a chargeback) in some situations where you have a dispute with the merchant. If you believe you're entitled to have a transaction reversed, you should let us know immediately. The Visa Scheme rules impose time limits for raising a dispute. Generally under the Scheme rules, ANZ must lodge a fully detailed claim on your behalf within 120 days¹. However, we recommend that you raise your dispute with us as soon as possible. If you do not notify us of your disputed transaction and provide us with all necessary details and documentation in time for ANZ to meet this deadline, ANZ may not be able to assist you in having the disputed transaction reversed.

In some cases, such as where the ePayments Code applies, the time limits under the Scheme rules may not apply to your disputed transaction. However, you should still let us know about your dispute as soon as you can.

If we're satisfied after an investigation that you're entitled to have the transaction reversed, we'll credit your account for the amount originally debited for the transaction.

If we're not notified in time, we may not be able to investigate your claim, which means you'll be liable for the transaction. To make sure this doesn't happen, it's important to review your statements carefully.

VERIFIED BY VISA TRANSACTIONS

Verified by Visa provides an extra level of protection for online Visa purchases at participating retailers utilising One Time Password via SMS sent to your mobile phone number held by ANZ. It's only possible to reverse a transaction that's been authenticated using Verified by Visa where ANZ is liable, as explained in the Electronic Banking Conditions of Use contained in your product Terms and Conditions or Conditions of Use.

ANY QUESTIONS?

For more information on disputing a transaction, refer to the relevant Terms and Conditions or Conditions of Use.

If you have any questions, please visit anz.com or call us on 1800 801 485.

¹ For transactions performed using the EFTPOS system, longer time limits may apply.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.
Australian Credit Licence Number 234527. Item No. 96878 10.2019 WX237186

