



NAB Business
Cash Maximiser

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

052/005447



JANCEY SUPERFUND
118 CUNNINGHAM DRIVE
OAKFORD WA 6121

Account Balance Summary

Table with 2 columns: Description, Amount. Rows include Opening balance (\$112,624.80 Cr), Total credits (\$27,081.27), Total debits (\$30,000.00), and Closing balance (\$109,706.07 Cr).

Statement starts 1 July 2022
Statement ends 30 September 2022

Handwritten '2002' in blue ink.

Outlet Details

Maddington
Shop 76/77, Maddington Central
Cnr Burslem & Attfield Sts, Maddington WA 6109

Account Details

THE TRUSTEE FOR JANCEY SUPER FUND
BUS CASH MAXIMISER
BSB number 086-466
Account number 84-792-6378

For Your Information

We will be changing how often we send you paper statements. This is to align with NAB's goal to be a more sustainable organisation and to make your banking experience as simple as possible. For more information or to keep your current frequency, please visit nab.com.au/businessstatements.

Transaction Details

Table with 5 columns: Date, Particulars, Debits, Credits, Balance. Contains transaction history from July 2022 to August 2022, including interest rates and fund transfers.

Vertical text on the left margin: 273/88/02/M005447/S090013/1/018025

**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			88,340.34 Cr
	Jancey Super .....		510.00	88,850.34 Cr
19 Aug 2022	As At 19/08/2022 Your Variable Cr Interest Rate Is 0.600% When Your Balance Is \$10,000 or More			88,850.34 Cr
22 Aug 2022	Internet Transfer NT:CE13644906 .....		152.81	89,003.15 Cr
31 Aug 2022	Interest.....		32.76	89,035.91 Cr
1 Sep 2022	Online Z2773145771 transfer funds Jancey Super .....		820.13	89,856.04 Cr
14 Sep 2022	Online G8173792338 transfer funds Jancey Super .....		940.00	90,796.04 Cr
16 Sep 2022	Please Note From Today Your Dr Interest Rate Is 8.720%			90,796.04 Cr
21 Sep 2022	Online L0373130504 transfer funds Jancey Super .....		724.91	91,520.95 Cr
23 Sep 2022	Online Q6317561744 transfer funds Jancey Super.....		275.53	
	Online J3373007135 transfer funds Jancey Super .....		3,519.15	95,315.63 Cr
27 Sep 2022	Online H6539578586 transfer funds Jancey Super .....		318.00	95,633.63 Cr
28 Sep 2022	Online E0837021018 transfer funds Jancey Super .....		330.00	95,963.63 Cr
29 Sep 2022	Online C0952170223 transfer funds Jancey Super .....		13,697.10	109,660.73 Cr
30 Sep 2022	Interest.....		45.34	109,706.07 Cr

**Summary of Government Charges**

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

**Explanatory Notes**

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

273/88/02/M005447/S009013/1018026



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Cash Maximiser**

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052/009693  
JANCEY SUPERFUND  
118 CUNNINGHAM DR  
OAKFORD WA 6121

**Account Balance Summary**

Opening balance	\$109,706.07	Cr
Total credits	\$69,848.80	
Total debits	\$147,662.00	
<b>Closing balance</b>	<b>\$31,892.87</b>	<b>Cr</b>

**Statement starts 1 October 2022  
Statement ends 31 March 2023**

**Outlet Details**

Maddington  
Shop 76/77, Maddington Central  
Cnr Burslem & Attfield Sts, Maddington WA 6109

**Account Details**

THE TRUSTEE FOR JANCEY SUPER FUND  
BUS CASH MAXIMISER  
BSB number 086-466  
Account number 84-792-6378

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Oct 2022	Brought forward			109,706.07 Cr
3 Oct 2022	As At 03/10/2022 Your Variable Cr Interest Rate Is 0.600% When Your Balance Is \$10,000 or More			109,706.07 Cr
6 Oct 2022	Online L5807071495 transfer funds Jancey Super.....		3,135.00 ✓	112,841.07 Cr
7 Oct 2022	Online V4534911894 transfer funds Jancey Super.....		1,540.00 ✓	114,381.07 Cr
14 Oct 2022	Please Note From Today Your Dr Interest Rate Is 8.970%			114,381.07 Cr
17 Oct 2022	Online G7307584398 transfer funds Jancey Super.....		590.97 ✓	114,972.04 Cr
21 Oct 2022	As At 21/10/2022 Your Variable Cr Interest Rate Is 0.850% When Your Balance Is \$10,000 or More			114,972.04 Cr
28 Oct 2022	Online M9507190583 transfer funds Jancey Super.....	2,662.00		112,310.04 Cr
31 Oct 2022	Interest.....		65.62 ✓	112,375.66 Cr
3 Nov 2022	Online A5807528584 transfer funds Jancey Super.....		950.00 ✓	113,325.66 Cr
4 Nov 2022	Online X8384031278 transfer funds Jancey Super.....		28,274.68 ✓	141,600.34 Cr
11 Nov 2022	Please Note From Today Your Dr Interest Rate Is 9.220%			141,600.34 Cr
18 Nov 2022	As At 18/11/2022 Your Variable Cr Interest Rate Is 0.950% When Your Balance Is \$10,000 or More			141,600.34 Cr
21 Nov 2022	Online S0234732317 transfer funds Jancey Super.....		550.00 ✓	142,150.34 Cr
30 Nov 2022	Interest.....		101.00 ✓	142,251.34 Cr
12 Dec 2022	Online Y2804077280 transfer Angus sec Jancey Super.....	20,000.00		122,251.34 Cr
14 Dec 2022	Online V3707568838 transfer funds Jancey Super.....		2,470.00 ✓	124,721.34 Cr
15 Dec 2022	Online L1436155369 transfer funds Jancey Super.....		2,225.00 ✓	133,419.35 Cr
	Internet Transfer NT:CE14462003.....		6,473.01 ✓	133,419.35 Cr
16 Dec 2022	Please Note From Today Your Dr Interest Rate Is 9.470%			133,419.35 Cr
20 Dec 2022	Online B5081180433 transfer funds Jancey Super.....		6,709.00 ✓	140,128.35 Cr
	Carried forward			140,128.35 Cr

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**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			140,128.35 Cr
30 Dec 2022	Interest.....	0575	107.87	140,236.22 Cr
5 Jan 2023	Online F8391792829 transfer funds Jancey Super.....	A 100,000.00		40,236.22 Cr
13 Jan 2023	Online P1481564852 transfer funds Jancey Super.....		A 660.00 ✓	40,896.22 Cr
31 Jan 2023	Interest.....		0575 49.43 ✓	40,945.65 Cr
2 Feb 2023	Online E0978584331 transfer funds Jancey Super.....		A 950.00 ✓	41,895.65 Cr
14 Feb 2023	Online D9579574072 transfer funds Jancey Super.....		A 638.00 ✓	42,533.65 Cr
17 Feb 2023	Please Note From Today Your Dr Interest Rate Is 9.720% As At 17/02/2023 Your Variable Cr Interest Rate Is 1.200% When Your Balance Is \$10,000 or More			42,533.65 Cr
28 Feb 2023	Interest.....	A	0575 33.91 ✓	42,567.56 Cr
3 Mar 2023	Online D5589213026 transfer funds Jancey Super.....	A 25,000.00		17,567.56 Cr
15 Mar 2023	Online W0057067401 transfer funds Jancey Super.....		A 565.00 ✓	18,132.56 Cr
16 Mar 2023	Online F0155584432 transfer funds Jancey Super.....		A 385.00 ✓	18,517.56 Cr
17 Mar 2023	Please Note From Today Your Dr Interest Rate Is 9.970% As At 17/03/2023 Your Variable Cr Interest Rate Is 1.300% When Your Balance Is \$10,000 or More			18,517.56 Cr
29 Mar 2023	Online D8856041928 transfer funds Jancey Super.....		A 970.00 ✓	26,987.56 Cr
30 Mar 2023	Online B4889951297 transfer funds Jancey Super.....		A 7,500.00 ✓	31,147.56 Cr
30 Mar 2023	Online L5857283708 transfer funds Jancey Super.....		A 385.00 ✓	31,147.56 Cr
30 Mar 2023	Online B8456091905 transfer funds Jancey Super.....		A 3,775.00 ✓	31,147.56 Cr
31 Mar 2023	Interest.....		0575 22.31 ✓	31,147.56 Cr
31 Mar 2023	Online C6969568270 transfer funds Jancey Super.....		A 723.00 ✓	31,892.87 Cr

**Summary of Government Charges**

Government	From 1 July to date	Last year to 30 June
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Date Created: Jul 17, 2023 6:36:51 PM

**Transaction Listing****Account Balance Summary**

Opening Balance	\$18,517.56 CR
Total Credits	\$30,081.93
Total Debits	\$0.00
<b>Closing Balance</b>	<b>\$48,599.49 CR</b>

**Transaction Listing starts****20 March 2023****Transaction Listing ends****17 July 2023****Account Details**

Account Type	Savings
BSB Number	086-466
Account Number	84-792-6378

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
29 Mar 23	ONLINE B4889951297 TRANSFER FUNDS JANCEY SUPER		\$7,500.00	\$26,017.56 CR
29 Mar 23	ONLINE D8856041928 TRANSFER FUNDS JANCEY SUPER		\$970.00	\$26,987.56 CR
30 Mar 23	ONLINE B8456091905 TRANSFER FUNDS JANCEY SUPER		\$3,775.00	\$30,762.56 CR
30 Mar 23	ONLINE L5857283708 TRANSFER FUNDS JANCEY SUPER		\$385.00	\$31,147.56 CR
31 Mar 23	ONLINE C6969568270 TRANSFER FUNDS JANCEY SUPER		\$723.00	\$31,870.56 CR
31 Mar 23	INTEREST CA INTEREST JANCEY SUPER	0.57	\$22.31	\$31,892.87 CR
03 Apr 23	WHEN YOUR BALANCE IS \$10,000 OR MORE		\$0.00	\$31,892.87 CR
03 Apr 23	AS AT 03/04/2023 YOUR VARIABLE CR INTEREST RATE IS 1.300%		\$0.00	\$31,892.87 CR
05 Apr 23	ONLINE V1257554057 TRANSFER FUNDS JANCEY SUPER		\$2,740.00 ✓	\$34,632.87 CR
06 Apr 23	ONLINE E7856175021 TRANSFER FUNDS JANCEY SUPER		\$1,750.00 ✓	\$36,382.87 CR
14 Apr 23	ONLINE G2642554181 TRANSFER FUNDS JANCEY SUPER		\$1,615.00 ✓	\$37,997.87 CR
18 Apr 23	INTEREST CA INTEREST JANCEY SUPER		\$36.22 ✓	\$38,034.09 CR
05 May 23	ONLINE L6842175589 TRANSFER FUNDS JANCEY SUPER		\$960.00 ✓	\$38,994.09 CR
12 May 23	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 10.220%		\$0.00	\$38,994.09 CR
15 May 23	ONLINE T5015011853 TRANSFER FUNDS JANCEY SUPER		\$669.00 ✓	\$39,663.09 CR
26 May 23	ONLINE R2627037884 TRANSFER FUNDS JANCEY SUPER		\$640.00 ✓	\$40,303.09 CR
31 May 23	INTEREST CA INTEREST JANCEY SUPER	0.57	\$46.08 ✓	\$40,349.17 CR
02 Jun 23	WHEN YOUR BALANCE IS \$10,000 OR MORE		\$0.00	\$40,349.17 CR
02 Jun 23	AS AT 02/06/2023 YOUR VARIABLE CR INTEREST RATE IS 1.350%		\$0.00	\$40,349.17 CR
14 Jun 23	ONLINE S0432253194 TRANSFER FUNDS JANCEY SUPER		\$690.00 ✓	\$41,039.17 CR
16 Jun 23	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 10.470%		\$0.00	\$41,039.17 CR

**Important**

- This provisional list is not a statement of account.
- It may include transactions which may appear on previous statements.
- It may not include all transactions processed since last statement was issued.
- With the exception of cheque serial numbers, the details shown in the particulars column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the bank.

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
27 Jun 23	ONLINE C6915125634 TRANSFER FUNDS JANCEY SUPER		\$2,350.00 ✓	\$43,389.17 CR
30 Jun 23	INTEREST CA INTEREST JANCEY SUPER		\$45.32 ✓	\$43,434.49 CR
<del>03 Jul 23</del>	<del>ONLINE W1010534271 TRANSFER FUNDS JANCEY SUPER</del>		<del>\$2,430.00</del>	<del>\$45,864.49 CR</del>
<del>05 Jul 23</del>	<del>ONLINE Q0627213587 TRANSFER FUNDS JANCEY SUPER</del>		<del>\$2,075.00</del>	<del>\$47,939.49 CR</del>
17 Jul 23	ONLINE H3019087820 TRANSFER FUNDS JANCEY SUPER		\$660.00	\$48,599.49 CR

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If this email contains any promotional content that you do not wish to receive, please reply to the original sender and write "Don't email promotional material" in the subject.

Hi LINDY

ATTACHED COPY OF LETTER FROM N.A.B  
CONFIRMING MISTAKE WITH \$100,000 FIXED  
TERM DEPOSIT. ON 5/1/2023.  
HOPE THIS IS SUFFICIENT FOR AUDITOR.

REGARDS BRYCE JANCEY

Dear BRYCE ,

Thankyou for taking the time to discuss your complaint with myself over the phone. I can appreciate your frustration. I can confirm that your NAB Term Deposit ending in 4969 was opened under your personal profile instead of your Self Managed Superannuation Fund profile. This has been confirmed as a banker error internally.

I apologise for any inconvenience this complaint may have caused you. This Term Deposit was opened on 5/1/23 and will mature on 5/1/24. The interest payable for this Term Deposit is \$4,000\* at the time of this email

\*If we don't have your Tax File Number (TFN), Australian Business Number (ABN) or an exemption recorded, we will deduct Withholding Tax from any interest you earn at the maximum marginal tax rate (plus the Medicare levy) at maturity. It is not compulsory for you to provide this information, however please get in touch if you'd like to tell us

Please call us on 13 13 12 to amend the maturity instructions of this Term Deposit, as at the time of this email, your instructions are to reinvest this principle and interest amount into a new Term Deposit.

If you have any further enquiries, please reach out to our NAB specialists available on 13 22 65 Monday - Friday, 8:00am – 7:00pm (AEST/AEDT) Saturday, 7:00am – 6:00pm (AEST/ACAEDT) Sunday, 9:00am – 6:00pm (AEST/AAEDT) If you're calling internationally, please dial +61 3 8641 9083

Thank you for taking the time to contact us regarding this matter and I apologise for any distress this may have caused. Please note, your complaint, COM-930422 is now closed.



Please note all rates, fees and charges are subject and indicative to change.

### **Next steps**

If you'd like to discuss this further, you can get in touch with me via *1800 152 015 (Option 2, then select Option 1)* or email [complaintsteam@nab.com.au](mailto:complaintsteam@nab.com.au) with your reference number COM-930422.

We are committed to resolving your concerns with you directly, and hope to have a final response for you soon.

### **If you're not comfortable with this**

You can choose to take your complaint to the Australian Financial Complaints Authority (AFCA). There may be a time limit in contacting AFCA – so get in touch with them promptly or check their website for more information.

**Online:** [afca.org.au](http://afca.org.au)  
Complaints Authority,  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
3001  
**Phone:** 1800 931 678

**Mail:** Australian Financial  
GPO Box 3, Melbourne VIC

Regards,

Nicholas  
Case Manager, NAB Resolve  
**Customer Resolution and Remediation | National Australia Bank  
Limited**

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