

009446



M S & L WORTHINGTON  
PO BOX 1255  
CAPALABA QLD 4157

## Your details at a glance

BSB number	633-000
Account number	133010561
Customer number	21292842/1501
Account title	MICHLORR PTY LTD ATF WORTHINGTON SUPERANNUATION FUND

## Account summary

Statement period	18 May 2022 - 17 Aug 2022
Statement number	58
Opening balance on 18 May 2022	\$210,283.47
Deposits & credits	\$118,757.45
Withdrawals & debits	\$105,239.00
<b>Closing Balance on 17 Aug 2022</b>	<b>\$223,801.92</b>

Home to

AUSTRALIA'S  
**MOST SATISFIED**  
HOME LOAN  
CUSTOMERS\*

\* Roy Morgan Single Source (Australia), March 2022

## Any questions?

Contact Jane Nelson at A2/63 Bay Terrace, Wynnum 4178  
on **07 3893 0286**, or call **1300 BENDIGO** (1300 236 344).

## Bendigo Trust Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$210,283.47</b>
1 Jun 22	E-BANKING TFR 00138353841201 0296398047 U3 RENT JUN22		2,015.31	212,298.78
7 Jun 22	DIRECT CREDIT PC310522-113031830 SuperChoice P/L 0139704814		2,115.38	214,414.16
7 Jun 22	DIRECT CREDIT PC310522-113031831 SuperChoice P/L 0139704815		2,115.38	216,529.54
15 Jun 22	E-BANKING TFR 00199488761301 0298661399 EOFY withdrawal	100,000.00		116,529.54
16 Jun 22	E-BANKING TFR 00199488761301 0298845397 Return of funds		100,000.00	216,529.54
22 Jun 22	DIRECT CREDIT PC160622-109384109 SuperChoice P/L 0143215466		2,115.38	218,644.92
22 Jun 22	DIRECT CREDIT PC160622-109384108 SuperChoice P/L 0143215467		2,115.38	220,760.30
23 Jun 22	BILL PAYMENT 0137608317 BPAY TO: TAX OFFICE PAYMENTS	2,537.00		218,223.30

## Bendigo Trust Account (continued).

Date	Transaction	Withdrawals	Deposits	Balance
1 Jul 22	<b>Monthly Transaction Summary</b>			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	<b>Total Transaction Fees</b>	<b>0.80</b>		
	ACCOUNT REBATE		0.80	
	<b>Total Rebates</b>		<b>0.80</b>	
	<b>Net Transaction Fees for June 22</b>	<b>0.00</b>		218,223.30
1 Jul 22	E-BANKING TFR 00138353841201 0300613117 16 JUL22		2,015.31	220,238.61
6 Jul 22	BILL PAYMENT 0137941289 BPAY TO: TAX OFFICE PAYMENTS	2,702.00		217,536.61
1 Aug 22	<b>Monthly Transaction Summary</b>			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	<b>Total Transaction Fees</b>	<b>0.40</b>		
	ACCOUNT REBATE		0.40	
	<b>Total Rebates</b>		<b>0.40</b>	
	<b>Net Transaction Fees for July 22</b>	<b>0.00</b>		217,536.61
1 Aug 22	E-BANKING TFR 00138353841201 0305462705 U3 Rent Aug22		2,015.31	219,551.92
9 Aug 22	DIRECT CREDIT PC030822-182531442 SuperChoice P/L 0154536672		2,125.00	221,676.92
9 Aug 22	DIRECT CREDIT PC030822-182531443 SuperChoice P/L 0154536673		2,125.00	223,801.92
<b>Transaction totals / Closing balance</b>		<b>\$105,239.00</b>	<b>\$118,757.45</b>	<b>\$223,801.92</b>

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see

<https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](https://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](https://bendigobank.com.au/mybusinesscard).

## And Australia's most trusted bank\*. Try more Bendigo.

\* Roy Morgan Risk Monitor, May 2022

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

#### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](https://bendigobank.com.au/mycard) for all card related information. Business customers visit [/mybusinesscard](https://bendigobank.com.au/mybusinesscard).

#### Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter 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. You can contact AFCA at:

Website: [www.afca.org.au](https://www.afca.org.au)

Telephone: 1800 931 678 (free call)

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

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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\* Roy Morgan Risk Monitor, May 2022

# IMPORTANT NOTICE

## Important notice about changes to fees and charges

We have made the following changes to our Schedule of Fees, Charges and Transaction Account Rebates, which will soon apply to your account and related access methods.

These changes relate to the removal and amendment of fees applicable to your account and related access methods and should be read in conjunction with your account terms and conditions.

### When the changes apply

The changes described below apply to your account and related access methods from 15 February 2023.

### The changes

Fee Name	Change
International Transaction Fee	<p>We're changing our <b>International Transaction Fee</b> to expand the circumstances in which an International Transaction Fee is payable.</p> <p>From 15 February 2023, an International Transaction Fee of 3% of the value of the transaction (in AUD) will be payable in respect of each transaction you perform using a debit card which is performed in a currency other than Australian dollars (AUD) or in Australian dollars (AUD) but with a merchant, payment processor, financial institution or other entity (including an online merchant) who is outside of Australia.</p> <p><i>Note: It may not always be apparent to you that an online merchant, payment processor, financial institution or other entity is located outside of Australia.</i></p>
Emergency Cash	<b>Emergency Cash</b> will no longer be offered and the fee will be removed.
Replacement Card Fee	<p>The existing <b>Replacement Card Fee</b>, will be replaced with the following replacement fee:</p> <p><b>Replacement Card Fee - \$15.00</b></p> <p>Payable whenever we issue you a replacement, reissue or redirection card other than by standard post at your request.</p>
Emergency Replacement Cards	<b>Emergency Replacement Cards</b> will no longer be offered and the fee will be removed.

### **More information**

You can obtain more information about these changes and a full updated version of the [Schedule of Fees, Charges and Transaction Account Rebates](#) that apply to your accounts and facilities on the Bendigo Bank website (from 15 February 2023) or by contacting us on 1300 236 344.

