

Bendigo and Adelaide Bank Limited
 ABN 11 068 049 178 AFSL/ACL 237879
 80 Grenfell Street, Adelaide GPO Box 1048, Adelaide SA 5001
 Telephone: 1800 224 124 Website: www.adelaidebank.com.au

Account Title A J GILES PTY LTD ATF
 A J GILES SUPERANNUATION FUND
 010000 CT



FIONA MICHELE NAIRN
 14B BLACKBURN AVENUE
 GLENELG NORTH SA 5045

Adelaide CMA Statement

Statement Details

Statement Period	from	01 Jul 2021
	to	31 Jul 2021
Statement Number		152
Customer Number		0033237926
Account ID		QT04
BSB		610-101
Account Number		070573114



Bill Code: 3517
Ref: 0705731149

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.

Page 1 of 2



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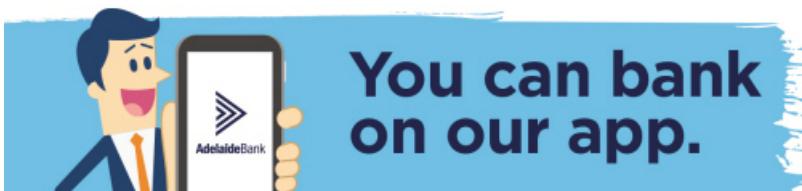


Account Summary

Opening Balance	\$692.90
Total Credits	\$2,500.09
Total Debits	\$2,500.00
Closing Balance	\$692.99

Date	Description	Debits	Credits	Balance
	Opening Balance			\$692.90
08JUL21	DIRECT CREDIT BSK Shares CBA		2,500.00	3,192.90
12JUL21	ANYPAY 3XD8TRYHYAJG To JRG	2,500.00		692.90
31JUL21	CREDIT INTEREST		0.09	692.99
Closing Totals				\$692.99
		\$2,500.00	\$2,500.09	\$692.99

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.10% P.A.

**Download now.**

Important Information

Lost or Stolen Cards



For lost or stolen cards please call 1800 224 124 as soon as the card has been identified missing.

All other enquiries

Should you have any questions regarding your account or statement please call us on 1800 224 124.

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Subject to correction of any errors or omissions.

Retain this statement for your records.

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 GLENELG NORTH SA 5045

Adelaide CMA Statement

Statement Details

Statement Period	from	01 Aug 2021
	to	31 Aug 2021
Statement Number		153
Customer Number		0033237926
Account ID		QT04
BSB		610-101
Account Number		070573114



Bill Code: 3517
Ref: 0705731149

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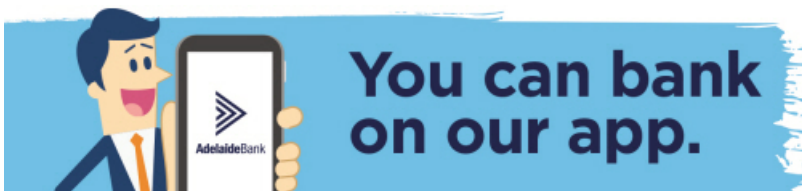


Account Summary

Opening Balance	\$692.99
Total Credits	\$2,500.08
Total Debits	\$2,500.00
Closing Balance	\$693.07

Date	Description	Debits	Credits	Balance
	Opening Balance			\$692.99
09AUG21	DIRECT CREDIT BSK Shares CBA		2,500.00	3,192.99
12AUG21	ANYPAY 3XW59K5TRAJG To JRG	2,500.00		692.99
31AUG21	CREDIT INTEREST		0.08	693.07
Closing Totals		\$2,500.00	\$2,500.08	\$693.07

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FIONA MICHELE NAIRN
 14B BLACKBURN AVENUE
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Adelaide CMA Statement

Statement Details

Statement Period	from	01 Oct 2021
	to	31 Oct 2021
Statement Number		155
Customer Number		0033237926
Account ID		QT04
BSB		610-101
Account Number		070573114



Bill Code: 3517
Ref: 0705731149

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.



Account Summary

Opening Balance	\$693.15
Total Credits	\$2,500.09
Total Debits	\$2,500.00
Closing Balance	\$693.24

Date	Description	Debits	Credits	Balance
	Opening Balance			\$693.15
08OCT21	DIRECT CREDIT BSK Shares CBA		2,500.00	3,193.15
12OCT21	ANYPAY 3XT475V7DAJG To JRG	2,500.00		693.15
31OCT21	CREDIT INTEREST		0.09	693.24

Resolving Complaints

If you have a complaint, please contact us on 1300 652 220 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:

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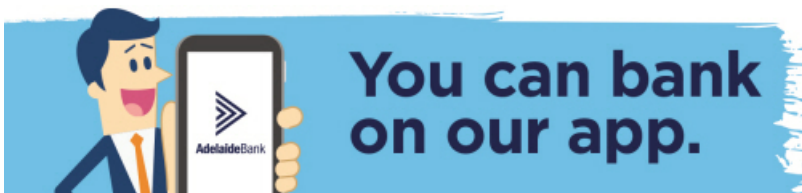
Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

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

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.10% P.A.

Closing Totals	\$2,500.00	\$2,500.09	\$693.24
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 GLENELG NORTH SA 5045

Adelaide CMA Statement

Statement Details

Statement Period	from	01 Nov 2021
	to	30 Nov 2021
Statement Number		156
Customer Number		0033237926
Account ID		QT04
BSB		610-101
Account Number		070573114



Bill Code: 3517
Ref: 0705731149

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.



Account Summary

Opening Balance	\$693.24
Total Credits	\$2,500.08
Total Debits	\$2,500.00
Closing Balance	\$693.32

Date	Description	Debits	Credits	Balance
	Opening Balance			\$693.24
08NOV21	DIRECT CREDIT BSK Shares CBA		2,500.00	3,193.24
12NOV21	ANYPAY 3XHNX876CAJG To JRG	2,500.00		693.24
30NOV21	CREDIT INTEREST		0.08	693.32

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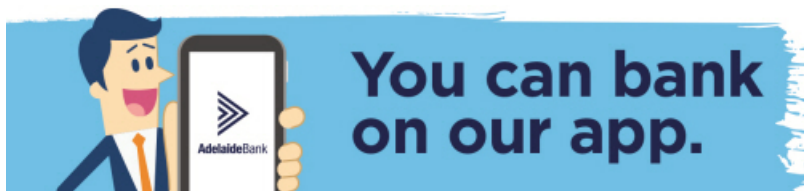
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Email: info@afca.org.au

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

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.10% P.A.

Closing Totals	\$2,500.00	\$2,500.08	\$693.32
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 GLENELG NORTH SA 5045

Adelaide CMA Statement

Statement Details

Statement Period	from	01 Dec 2021
	to	31 Dec 2021
Statement Number		157
Customer Number		0033237926
Account ID		QT04
BSB		610-101
Account Number		070573114



Bill Code: 3517
Ref: 0705731149

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.



Account Summary

Opening Balance	\$693.32
Total Credits	\$2,500.07
Total Debits	\$2,776.00
Closing Balance	\$417.39

Date	Description	Debits	Credits	Balance
	Opening Balance			\$693.32
08DEC21	DIRECT CREDIT BSK Shares CBA		2,500.00	3,193.32
10DEC21	ANYPAY 3X4NWBNRJAJG To JRG	2,500.00		693.32
29DEC21	BPAY ASIC 1458200308	276.00		417.32
31DEC21	CREDIT INTEREST		0.07	417.39

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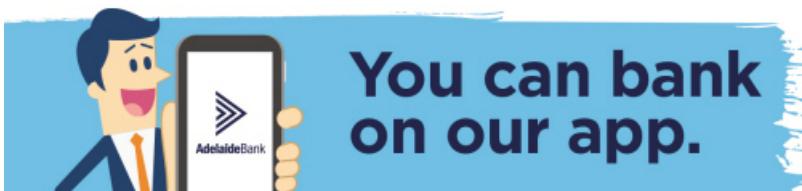
Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

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

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.10% P.A.

Closing Totals	\$2,776.00	\$2,500.07	\$417.39
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Important Information

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All other enquiries

Should you have any questions regarding your account or statement please call us on 1800 224 124.

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Retain this statement for your records.

IMPORTANT NOTICE

Important information about your account

This notice contains important information about:

- Making your electronic transactions more secure.
- What to do if any of your payment instruments are lost or stolen.
- Reducing the instance of fraud or forgery if you have a personal cheque book.

This notice summarises the specific guidelines detailed in your Product Guide. Information contained in this notice does not change the terms and conditions which apply to your account. Please refer to your Product Guide for more information.

Security advice regarding electronic transactions

Electronic access to your account provides you with the convenience to access, transact or make an enquiry when it suits you best. This can be done in a number of ways:

- via your card using your Personal Identification Number (PIN) or
- via Home Banking Services - Online Banking by using your Online Banking Password (OBP) and Express Line by using your Personal Access Code (PAC).

Keeping your card, PIN and OBP/PAC secure is very important. You will need to make every effort to ensure that your card or record of your PIN or OBP/PAC is not misused, disclosed, lost or stolen.

It is important that you are aware of the specific guidelines that address security because your liability may increase for any unauthorised electronic transactions on your account if you do not take proper care.

Security guidelines generally

- Sign your card as soon as you receive it.
- Do not record your PIN on your card or on anything normally carried with your card.
- Do not record your PIN or OBP/PAC on a telephone, computer, or on anything that may be lost or stolen.
- Use care to prevent anyone else seeing you use your PIN or OBP/PAC.
- Do not let any other person use your card.
- Do not disclose your PIN or OBP/PAC to any other person (including a family member or friend).
- Do not select a PIN or OBP/PAC that can be easily associated with you such as your date of birth, telephone number or postcode.

Using an electronic banking device securely

- Be ready to make your transaction when you approach an electronic banking device (such as an ATM).
- Protect yourself while using the ATM and make sure no one can see you pressing the keys.
- Be aware of the people around you and the security of the location of the ATM.
- When you have completed your transaction do not leave anything behind including your cash, card or receipt. If you do not want to take your receipt with you, you should place it into the secure bin provided at the ATM.

Using Online Banking and Express Line securely

- Be aware of the people around you and the security of the location when using these services.
- Completely log the computer off before leaving it unattended.
- Take reasonable steps to maintain the security of your computer.

Memory aid for your codes

If you require a memory aid to recall your PIN or OBP/PAC, you must make sure that it is reasonably disguised. Please refer to your Product Guide for further information regarding memory aids to recall your PIN or OBP/PAC and for information on any liability you may incur if your account receives an unauthorised transaction.

Security advice regarding cheque books

If you have an account with a cheque book facility, you should take care when you write out a cheque, to reduce the potential of forgery and fraud. It is your obligation to write cheques so they are not misleading to us and so they cannot be easily altered.

You should follow these guidelines when writing out cheques:

- Do not leave gaps between the word or figures.
- Begin the amount in words as close as possible to the left hand side.

Advice for lost or stolen cards and cheque books

You should safeguard payment instruments such as your card, personal cheques and bank cheques. Any delay or failure to notify us will significantly increase the risk that fraudulent cheques could be written and/or unauthorised transactions performed on your account, for which you may be personally liable.

To report a lost/stolen *card*, cheque or unauthorised use or lost/stolen/disclosed *PIN/OBP/PAC/other code*, telephone:

- 1800 224 124 within Australia
- +618 8300 6000 outside Australia.

Reporting a disputed transaction – important information

Our ability to dispute a transaction on your behalf may be lost if you fail to notify us within the required time frames.

For this reason, it is in your interest to report any disputed transaction to us immediately as failure to do so may result in your claim being declined.

ePayments code of conduct

Your rights may differ if the disputed transaction is regulated by the ePayments Code of Conduct but you should report all disputed transactions in the way we have outlined above.

Do you have a question?

If you have any questions about this notice, or if you would like a copy of the Product Guide, you can contact us by telephoning 1800 224 124.

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 A J GILES SUPERANNUATION FUND

010000 CT



FIONA MICHELE NAIRN
 14B BLACKBURN AVENUE
 GLENELG NORTH SA 5045

Adelaide CMA Statement

Statement Details

Statement Period	from	01 Jan 2022
	to	31 Jan 2022
Statement Number		158
Customer Number		0033237926
Account ID		QT04
BSB		610-101
Account Number		070573114



Bill Code: 3517
Ref: 0705731149

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.

Page 1 of 2



Account Summary

Opening Balance	\$417.39
Total Credits	\$2,500.05
Total Debits	\$2,500.00
Closing Balance	\$417.44

Date	Description	Debits	Credits	Balance
	Opening Balance			\$417.39
10JAN22	DIRECT CREDIT BSK Shares CBA		2,500.00	2,917.39
12JAN22	ANYPAY 3XMBH276JAJG To JRG	2,500.00		417.39
31JAN22	CREDIT INTEREST		0.05	417.44

Resolving Complaints

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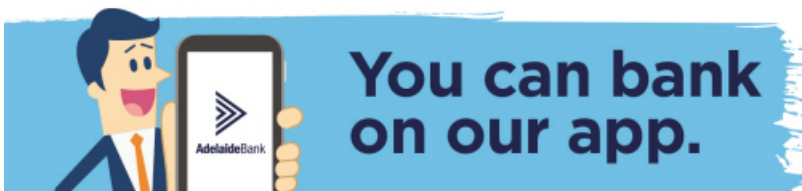
Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

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

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.10% P.A.

Closing Totals	\$2,500.00	\$2,500.05	\$417.44
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**Download now.**

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Adelaide CMA Statement

Statement Details

Statement Period	from	01 Feb 2022
	to	28 Feb 2022
Statement Number		159
Customer Number		0033237926
Account ID		QT04
BSB		610-101
Account Number		070573114



Bill Code: 3517
Ref: 0705731149

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.



Account Summary

Opening Balance	\$417.44
Total Credits	\$2,500.06
Total Debits	\$2,500.00
Closing Balance	\$417.50

Date	Description	Debits	Credits	Balance
	Opening Balance			\$417.44
08FEB22	DIRECT CREDIT BSK Shares CBA		2,500.00	2,917.44
11FEB22	ANYPAY 3XTSHDL6RAJG To JRG	2,500.00		417.44
28FEB22	CREDIT INTEREST		0.06	417.50

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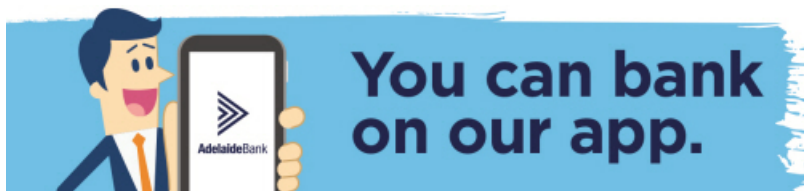
Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

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

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Closing Totals	\$2,500.00	\$2,500.06	\$417.50
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Adelaide CMA Statement

Statement Details

Statement Period	from	01 Mar 2022
	to	31 Mar 2022
Statement Number		160
Customer Number		0033237926
Account ID		QT04
BSB		610-101
Account Number		070573114



Bill Code: 3517
Ref: 0705731149

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.



Account Summary

Opening Balance	\$417.50
Total Credits	\$2,500.05
Total Debits	\$2,500.00
Closing Balance	\$417.55

Date	Description	Debits	Credits	Balance
	Opening Balance			\$417.50
08MAR22	DIRECT CREDIT BSK Shares CBA		2,500.00	2,917.50
11MAR22	ANYPAY 3X44TVGSRAJG To JRG	2,500.00		417.50
31MAR22	CREDIT INTEREST		0.05	417.55

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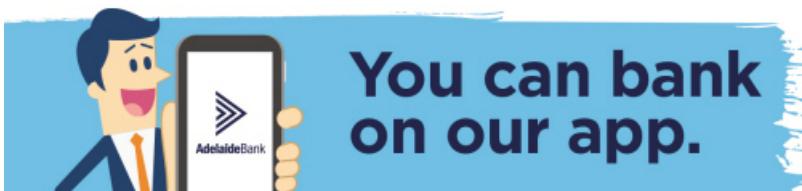
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Closing Totals	\$2,500.00	\$2,500.05	\$417.55
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Adelaide CMA Statement

Statement Details

Statement Period	from	01 Apr 2022
	to	30 Apr 2022
Statement Number		161
Customer Number		0033237926
Account ID		QT04
BSB		610-101
Account Number		070573114



Bill Code: 3517
Ref: 0705731149

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Page 1 of 2



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ANDROID APP ON  **Google play**

Available on the  **App Store**

Account Summary

Opening Balance	\$417.55
Total Credits	\$3,500.06
Total Debits	\$3,050.00
Closing Balance	\$867.61

Date	Description	Debits	Credits	Balance
	Opening Balance			\$417.55
08APR22	DIRECT CREDIT BSK Shares CBA		2,500.00	2,917.55
12APR22	ANYPAY 3XPQK9SQ2AJG To JRG	2,500.00		417.55
16APR22	ANYPAY 3XCZ948RCMinute Fee	165.00		252.55
27APR22	BPAY BPAY PAYMENT		1,000.00	1,252.55
28APR22	ANYPAY 3XY6ZK9RDAJ Giles Super Aud	385.00		867.55
30APR22	CREDIT INTEREST		0.06	867.61

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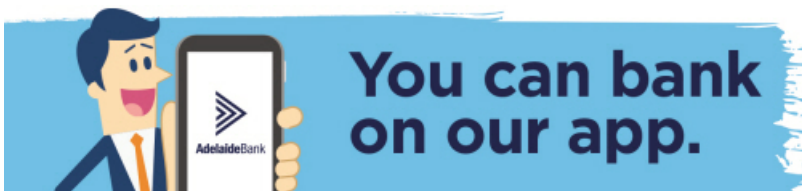
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Retain this statement for your records.

Bendigo and Adelaide Bank Limited
 ABN 11 068 049 178 AFSL/ACL 237879
 80 Grenfell Street, Adelaide GPO Box 1048, Adelaide SA 5001
 Telephone: 1800 224 124 Website: www.adelaidebank.com.au

Account Title A J GILES PTY LTD ATF
 A J GILES SUPERANNUATION FUND

010000 CT



FIONA MICHELE NAIRN
 14B BLACKBURN AVENUE
 GLENELG NORTH SA 5045

Adelaide CMA Statement

Statement Details

Statement Period	from	01 May 2022
	to	31 May 2022
Statement Number		162
Customer Number		0033237926
Account ID		QT04
BSB		610-101
Account Number		070573114



Biller Code: 3517
Ref: 0705731149

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.

Page 1 of 2



You can bank on our app.

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Account Summary

Opening Balance	\$867.61
Total Credits	\$4,664.98
Total Debits	\$3,710.00
Closing Balance	\$1,822.59

Date	Description	Debits	Credits	Balance
	Opening Balance			\$867.61
02MAY22	DIRECT CREDIT ATO002000016390671 ATO		2,164.69	3,032.30
09MAY22	DIRECT CREDIT BSK Shares CBA		2,500.00	5,532.30
12MAY22	ANYPAY 3XQWPPXMQAJG To JRG	2,500.00		3,032.30
15MAY22	ANYPAY 3XXN9CGZRAccounting Fees	1,210.00		1,822.30
31MAY22	CREDIT INTEREST		0.29	1,822.59

Resolving Complaints

If you have a complaint, please contact us on 1300 652 220 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

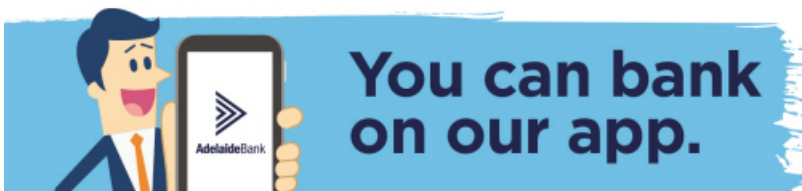
Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

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

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.25% P.A.

Closing Totals	\$3,710.00	\$4,664.98	\$1,822.59
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**Download now.**

Important Information

Lost or Stolen Cards



For lost or stolen cards please call 1800 224 124 as soon as the card has been identified missing.

All other enquiries

Should you have any questions regarding your account or statement please call us on 1800 224 124.

Please verify entries and notify us promptly of any errors, omissions or possible unauthorised transactions.

Subject to correction of any errors or omissions.

Retain this statement for your records.

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 010000 CT



FIONA MICHELE NAIRN
 14B BLACKBURN AVENUE
 GLENELG NORTH SA 5045

Adelaide CMA Statement

Statement Details

Statement Period	from	01 Jun 2022
	to	30 Jun 2022
Statement Number		163
Customer Number		0033237926
Account ID		QT04
BSB		610-101
Account Number		070573114



Bill Code: 3517
Ref: 0705731149

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Download now.



Account Summary

Opening Balance	\$1,822.59
Total Credits	\$5,000.42
Total Debits	\$5,000.00
Closing Balance	\$1,823.01

Date	Description	Debits	Credits	Balance
	Opening Balance			\$1,822.59
06JUN22	BPAY BPAY PAYMENT		2,500.00	4,322.59
07JUN22	ANYPAY 3X8ZXFH84AJG To JRG	2,500.00		1,822.59
08JUN22	DIRECT CREDIT BSK Shares CBA		2,500.00	4,322.59
10JUN22	ANYPAY 3XHJ2VK7YAJG To JRG	2,500.00		1,822.59
30JUN22	CREDIT INTEREST		0.42	1,823.01

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Website: www.afca.org.au

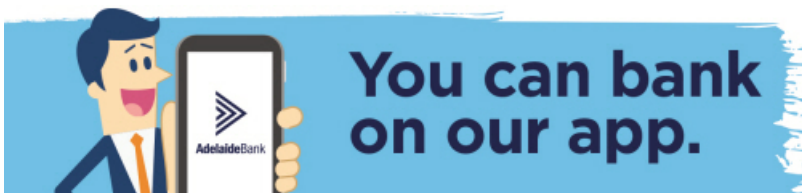
Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

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

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.25% P.A.

Closing Totals	\$5,000.00	\$5,000.42	\$1,823.01
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**Download now.**

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Please verify entries and notify us promptly of any errors, omissions or possible unauthorised transactions.

Subject to correction of any errors or omissions.

Retain this statement for your records.

IMPORTANT NOTICE

Regular Payments Advice Notice

This notice contains important information about:

- Regular Payments
- The benefits of making regular payments
- *Your* responsibilities and obligations
- *Your* right to dispute

This notice summarises the specific guidelines detailed in *your* Terms and Conditions booklet provided with *your* account. Information contained in this notice does not change the terms and conditions which apply to *your* account. Words that are printed *like this* have the same meaning as appears in *your* Terms and Conditions booklet. Please refer to *your* Terms and Conditions booklet for further detail.

What is a 'Regular' Payment?

Regular payments can be either a recurring payment or an instalment payment. A Regular Payment represents an agreement between *you* (the cardholder) and a merchant in which *you* authorise the merchant to debit your *card* at predetermined intervals (e.g. monthly or quarterly) or at intervals as agreed by *you*.

The amount may differ or be the same for each transaction.

For example: *You* may ask *your* local gymnasium to charge *your* monthly gym membership fee to *your* credit *card* each month. Or, *you* may have purchased a new television from *your* local appliance store and are being billed by the merchant in subsequent multiple periods.

What are the benefits of regular payments?

There are many benefits for cardholders who set up regular payments including:

- Ensures timely payments to the merchant
- Saves *you* time as the payment is processed automatically
- Saves *you* money as *you* do not have to pay for cheques, money transfers or postage, nor will *you* be liable for late fees.

Your responsibilities & obligations

Regular payment arrangements are an agreement between *you* (the cardholder) and the merchant. *You* should keep a record of all regular payment arrangements *you* have established with the merchant and store in a safe place. A template for recording *your* regular payment arrangements is available on our website under the "Support" section.

You are responsible for notifying the merchant when *your* card details change, including a change in credit *card* number and/or change of credit *card* expiry date. Until *you* notify the merchant, *your* bank is required to process transactions from the merchant. A template is available on our website under the "Support" section for *you* to utilise which will advise the merchant of any changes in *account* details.

We recommend *you* keep a copy of any change in *account* details letter sent to the merchant and *your* earlier regular payment agreements. This correspondence will be required if the merchant does not comply to *your* request in a timely manner and *you* decide to dispute any incorrectly charged regular payments.

If *you* ask *us* to, we will give *you* a list of direct debits and recurring payments on *your* accounts for up to the previous 13 months. The list will include only those direct debits and recurring payments that are known to *us* from the information *we* receive about *your* transactions.

The regular payments from *your*:

- a) *account* are called 'direct debits'. This is where *you* have given *your* deposit account details (BSB and account number) to allow a merchant or service provider to debit *your* account regularly to pay for the services they provide *you*.
- b) credit or debit card are called 'recurring payments'. This is where *you* have given *your* credit or debit card details (card number, expiry date and security code) to allow a merchant or service provider to charge *your* credit or debit card regularly to pay for the services they provide *you*.

Your rights to dispute

Any issues with *your* regular payments, including the failure of the merchant to act on a change in *account* details advice, should be taken up directly with the merchant. Should further assistance be required to resolve an issue between *yourself* and a merchant, please lodge a dispute with us for us to investigate.

Do you have a question?

If *you* have any questions about this notice, or if *you* would like a copy of the Terms and Conditions, *you* can contact us by telephoning the number on *your* statement.

