



Bank of Queensland Limited  
ABN 32 009 656 740  
AFSL No. 244616  
BOQ Centre  
Level 6, 100 Skyring Terrace  
Newstead Qld 4006  
GPO Box 898, Brisbane 4001  
Telephone 1300 55 72 72  
Facsimile (07) 3212 3399  
[www.boq.com.au](http://www.boq.com.au)

## STATEMENT

Account Number: **22500459**  
BSB: 124021  
From 04-May-2019 to 03-Aug-2019

### Superannuation Savings Account

Account Details		Statement Summary		
Australian Real Estate Advances Corp P/L		Opening Balance		\$ 8,049.08 cr
ATF Latchkey Superannuation Fund		Total Credits		\$ 0.00 cr
		Total Debits		\$ 7,350.00 dr
Details as at 03-Aug-2019		Closing Balance		\$ 699.08 cr
Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
2019				
04-May	Opening Balance			8,049.08 cr
13-May	Tfr To Account 022616830 lb2-81846285	7,350.00		699.08 cr
03-Aug	Closing Balance			699.08 cr
Total Debits & Credits		7,350.00	0.00	
Overdrawn Rate is .00% p.a.				

#### Credit Interest Rates

Effective Date: 11/07/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.95%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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## STATEMENT

Account Number: **22500459**  
BSB: 124021  
From 04-Aug-2019 to 03-Nov-2019

### Superannuation Savings Account

Account Details	Statement Summary
Australian Real Estate Advances Corp P/L ATF Latchkey Superannuation Fund	Opening Balance \$ 699.08 cr
Details as at 03-Nov-2019	Total Credits \$ 163,764.25 cr
	Total Debits \$ 16,851.96 dr
	Credit Interest FYTD \$ 183.25 cr
	Closing Balance \$ 147,611.37 cr

Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
<b>2019</b>				
04-Aug	Opening Balance			<b>699.08 cr</b>
23-Aug	Tfr To Account 022616830 lb2-71965290	533.85		165.23 cr
11-Sep	Tfr From 022616830 lb2-55180100		163,581.00	163,746.23 cr
11-Sep	BPAY Tax Office Payments lb2-82745425	2,572.85		161,173.38 cr
20-Sep	Pay Anyone To Jessie Sanders 124035 021824290 lb2-71157123	400.00		160,773.38 cr
20-Sep	Pay Anyone To Jessie R L Sanders 126560 022850115 lb2-51147820	400.00		160,373.38 cr
30-Sep	Internet Pay Anyone Fee	1.30		160,372.08 cr
30-Sep	Interest		79.49	160,451.57 cr
14-Oct	Pay Anyone To S G Capewell 084756 892256377 lb2-01066123	2,453.00		157,998.57 cr
14-Oct	Tfr To Account 021396545 lb2-61945060	3,960.00		154,038.57 cr
22-Oct	Pay Anyone To S G Capewell 084756 892256377 lb2-35343974	3,060.85		150,977.72 cr
31-Oct	Pay Anyone To S G Capewell 084756 892256377 lb2-03302565	3,468.16		147,509.56 cr
31-Oct	Internet Pay Anyone Fee	1.95		147,507.61 cr
31-Oct	Interest		103.76	147,611.37 cr
03-Nov	Closing Balance			<b>147,611.37 cr</b>
Total Debits & Credits		<b>16,851.96</b>	<b>163,764.25</b>	

Overdrawn Rate is .00% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%





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## STATEMENT

Account Number: 22500459  
BSB: 124021  
From 04-Nov-2019 to 03-Feb-2020

### Superannuation Savings Account

Account Details		Statement Summary		
Australian Real Estate Advances Corp P/L ATF Latchkey Superannuation Fund		Opening Balance		\$ 147,611.37 cr
		Total Credits		\$ 1,537.36 cr
		Total Debits		\$ 36,456.32 dr
		Credit Interest FYTD		\$ 400.61 cr
Details as at 03-Feb-2020		Closing Balance		\$ 112,692.41 cr
Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
2019				
04-Nov	Opening Balance			147,611.37 cr
05-Nov	Pay Anyone To S G Capewell 084756 892256377, lb2-97566285	2,075.15		145,536.22 cr
08-Nov	Pay Anyone To Cleave Accounting Pty Ltd 484799 203184838 lb2-22751713	3,960.00		141,576.22 cr
14-Nov	Pay Anyone To S G Capewell 084756 892256377, lb2-96577102	2,265.41		139,310.81 cr
20-Nov	Pay Anyone To S G Capewell 084756 892256377, lb2-90678305	2,407.47		136,903.34 cr
27-Nov	Pay Anyone To S G Capewell 084756 892256377, lb2-08459934	1,762.05		135,141.29 cr
30-Nov	Internet Pay Anyone Fee	3.25		135,138.04 cr
30-Nov	Interest		81.00	135,219.04 cr
04-Dec	BPAY Tax Office Payments lb2-89442885	10,657.20		124,561.84 cr
04-Dec	Pay Anyone To S G Capewell 084756 892256377, lb2-87691745	887.45		123,674.39 cr
04-Dec	Pay Anyone To S G Capewell 084756 892256377, lb2-87706825	2,776.68		120,897.71 cr
05-Dec	BPAY Tax Office Payments lb2-61749402	2,234.95		118,662.76 cr
05-Dec	BPAY Tax Office Payments lb2-61763502	827.50		117,835.26 cr
05-Dec	BPAY Tax Office Payments lb2-61771182	827.50		117,007.76 cr
05-Dec	Pay Anyone To Cleave Accounting Pty Ltd 484799 203184838 lb2-61780422	1,320.00		115,687.76 cr
13-Dec	Pay Anyone To S G Capewell 084756 892256377, lb2-58793503	2,721.80		112,965.96 cr
18-Dec	Pay Anyone To S G Capewell 084756 892256377, lb2-90788614	1,489.88		111,476.08 cr
20-Dec	Direct Credit Cleave James R Ob CA Overpay Refund		1,320.00	112,796.08 cr
31-Dec	Internet Pay Anyone Fee	3.25		112,792.83 cr
31-Dec	Interest		69.34	112,862.17 cr

Transactions		Continued		
Posting Date	Transaction Details	Debit	Credit	Balance
<b>2020</b>				
10-Jan	Pay Anyone To S G Capewell 084756 892256377, lb2-10447225	153.29		112,708.88 cr
22-Jan	Pay Anyone To S G Capewell 084756 892256377, lb2-89599314	82.19		112,626.69 cr
31-Jan	Internet Pay Anyone Fee	1.30		112,625.39 cr
31-Jan	Interest		67.02	112,692.41 cr
03-Feb	Closing Balance			112,692.41 cr
<b>Total Debits &amp; Credits</b>		<b>36,456.32</b>	<b>1,537.36</b>	
<b>Overdrawn Rate is .00% p.a.</b>				

**Credit Interest Rates****Effective Date: 10/10/2019**

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

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**Privacy and Confidentiality**

BOQ is committed to respecting the privacy of your personal information. We may also need to disclose information about you to certain organisations in connection with the establishment and administration of your accounts. The types of organisations to which we may disclose this information are our related bodies corporate, regulatory bodies and government agencies, your agents, including broker or financial adviser, credit and debt agencies, agents, contractors and professional advisers who assist us in providing our services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. The information we provide to other organisations will be strictly limited to what is required to provide the service or comply with the law. We are happy to answer any further questions you may have about our management of your personal information. You can contact us at any of our branches.





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## STATEMENT

Account Number: **22500459**  
BSB: 124021  
From 04-Feb-2020 to 03-May-2020

### Superannuation Savings Account

Account Details	Statement Summary
Australian Real Estate Advances Corp P/L ATF Latchkey Superannuation Fund	Opening Balance \$ 112,692.41 cr
Details as at 03-May-2020	Total Credits \$ 130.93 cr
	Total Debits \$ 107,438.80 dr
	Credit Interest FYTD \$ 531.54 cr
	Closing Balance \$ 5,384.54 cr

Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
<b>2020</b>				
04-Feb	Opening Balance			112,692.41 cr
14-Feb	Pay Anyone To Stafford News & Casket Agency 124021 021396545 lb2-95228194	2,431.00		110,261.41 cr
29-Feb	Internet Pay Anyone Fee	0.65		110,260.76 cr
29-Feb	Interest		61.97	110,322.73 cr
11-Mar	Tfr To Account 021396545 lb2-02047042	3,000.00		107,322.73 cr
18-Mar	Tfr To Account 021396545 lb2-01603540	3,000.00		104,322.73 cr
20-Mar	Pay Anyone To Ms J Latchford & Mr H N Henderso 037120 000372801 lb2-54274933	9,000.00		95,322.73 cr
23-Mar	Pay Anyone To Ms J Latchford & Mr H N Henderso 037120 000372801 lb2-15512285	10,000.00		85,322.73 cr
24-Mar	Pay Anyone To Ms J Latchford & Mr H N Henderso 037120 000372801 lb2-60910870	10,000.00		75,322.73 cr
29-Mar	Pay Anyone To Ms J Latchford & Mr H N Henderso 037120 000372801 lb2-47993234	10,000.00		65,322.73 cr
31-Mar	Internet Pay Anyone Fee	2.60		65,320.13 cr
31-Mar	Interest		53.19	65,373.32 cr
03-Apr	Pay Anyone To Ms J Latchford & Mr H N Henderso 037120 000372801 lb2-76369209	9,000.00		56,373.32 cr
08-Apr	Pay Anyone To Ms J Latchford & Mr H N Henderso 037120 000372801 lb2-65999969	9,000.00		47,373.32 cr
09-Apr	Pay Anyone To Ms J Latchford & Mr H N Henderso 037120 000372801 lb2-68838046	9,000.00		38,373.32 cr

Transactions		Continued		
Posting Date	Transaction Details	Debit	Credit	Balance
<b>2020</b>				
13-Apr	Pay Anyone To Ms J Latchford & Mr H N Henderso 037120 000372801 lb2-47933681	9,000.00		29,373.32 cr
17-Apr	Pay Anyone To Ms J Latchford & Mr H N Henderso 037120 000372801 lb2-22645709	9,000.00		20,373.32 cr
20-Apr	Pay Anyone To Ms J Latchford & Mr H N Henderso 037120 000372801 lb2-13175599	9,000.00		11,373.32 cr
29-Apr	Pay Anyone To Stafford News & Casket Agency 124021 021396545 lb2-69760839	3,000.00		8,373.32 cr
30-Apr	Internet Pay Anyone Fee	4.55		8,368.77 cr
30-Apr	Interest		15.77	8,384.54 cr
03-May	Pay Anyone To Stafford News & Casket Agency 124021 021396545 lb2-76732584	3,000.00		5,384.54 cr
03-May	Closing Balance			5,384.54 cr
<b>Total Debits &amp; Credits</b>		<b>107,438.80</b>	<b>130.93</b>	
<b>Overdrawn Rate is .00% p.a.</b>				

**Credit Interest Rates**

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 – \$9,999	0.00%
\$10,000 and over	0.60%

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## STATEMENT

Account Number: **22500459**  
BSB: 124021  
From 04-May-2020 to 03-Aug-2020

### Superannuation Savings Account

#### Account Details

Australian Real Estate Advances Corp P/L  
ATF Latchkey Superannuation Fund

Details as at 03-Aug-2020

#### Statement Summary

Opening Balance	\$ 5,384.54 cr
Total Credits	\$ 0.00 cr
Total Debits	\$ 3,519.30 dr
Closing Balance	\$ 1,865.24 cr

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2020</b>				
04-May	Opening Balance			<b>5,384.54 cr</b>
06-May	Pay Anyone To Stafford News & Casket Agency 124021 021396545 lb2-30118219	3,000.00		2,384.54 cr
31-May	Internet Pay Anyone Fee	1.30		2,383.24 cr
30-Jul	BPAY Tax Office Payments lb2-88605281	518.00		1,865.24 cr
03-Aug	Closing Balance			<b>1,865.24 cr</b>
<b>Total Debits &amp; Credits</b>		<b>3,519.30</b>	<b>0.00</b>	

Overdrawn Rate is .00% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

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