



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

## STATEMENT

Account Number: **22502702**  
BSB: 124021  
From 10-June-2019 to 09-Dec-2019

### Premier Investment Account

Account Details			Statement Summary		
Australian Real Estate Advances Corp P/L			Opening Balance		\$ 321,989.87 cr
ATF Latchkey Superannuation Fund			Total Credits		\$ 0.00 cr
			Total Debits		\$ 0.00 dr
			Closing Balance		\$ 321,989.87 cr
Details as at 09-Dec-2019					
Totals 1 July to 30 June	2019/2020	2018/2019			
Credit Interest Paid	0.00	8,922.02			
Transactions					
Posting Date	Transaction Details		Debit	Credit	Balance
2019					
10-June	Opening Balance				321,989.87 cr
09-Dec	Closing Balance				321,989.87 cr
Total Debits & Credits			0.00	0.00	

The closing balance is inclusive of an interest adjustment and any early pay out fee of \$30 for early redemption will be deducted from the closing balance, if applicable

Effective date 9/06/2019; Interest rate 2.20% p.a.; Maturity date 9/01/2020.

#### Important Information about your Term Deposit:

- During the renewal grace period you can change your term, deposit or withdraw funds. The renewal grace period will end 7 calendar days from the renewal/maturity date, day 1 is the renewal/maturity date. You should be aware if you change your term during the renewal grace period, the rate will be the rate applicable on the renewal maturity date and any deposits and withdrawals made during this period may result in a new interest rate being applied to the remaining term of your total balance from the date the transaction is made.
- A higher interest rate may be available on one of BOQ's other deposit products with a comparable term.
- You must give us 31 days prior notice if you want to close your Account outside of the renewal grace period, unless you are in a financial hardship situation or your fixed term Deposit Account is used as security for your loan agreement with us or as security for your lease. An early pay out fee and an interest rate adjustment will apply to your Account if you close it outside of the renewal grace period and before the maturity date.
- To make any changes to your account during the renewal grace period, please feel free to give us a call on 1300 55 72 72 or pop into your local branch.

#### Change to Terms and Conditions relating to Statements, effective 1 September 2015:

From 1 September 2015, we will give you a statement at least every six months, unless you request otherwise. You can request that statements be provided to you more frequently, but there may be a fee for these more frequent statements. If you have a Premier Investment Account, you can also request that statements be provided less frequently, either every twelve months or at the end of term, if your term is between 6 and 12 months.

#### Statement Integrity

You should check all entries appearing on this statement for error or possible unauthorised transactions. For more information about your account, including details on how to dispute any of the transactions found on your statement, or the benefits, fees and charges, they can be found in the relevant Terms and Conditions or Fees and Charges booklets. You can also obtain the information at any BOQ branch, through our Customer Contact Centre on 1300 55 72 72 or by visiting our website [boq.com.au](http://boq.com.au). If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.



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## STATEMENT

Account Number: **22502702**  
BSB: 124021  
From 10-Dec-2019 to 09-Jan-2020

### Premier Investment Account

Account Details				Statement Summary			
Australian Real Estate Advances Corp P/L ATF Latchkey Superannuation Fund				Opening Balance		\$ 321,989.87 cr	
				Total Credits		\$ 4,153.23 cr	
				Total Debits		\$ 0.00 dr	
Details as at 09-Jan-2020				Credit Interest FYTD		\$ 4,153.23 cr	
Totals 1 July to 30 June		2019/2020	2018/2019	Closing Balance		\$ 326,143.10 cr	
Credit Interest Paid		4,153.23	8,922.02				
Transactions							
Posting Date	Transaction Details			Debit	Credit	Balance	
2019							
10-Dec	Opening Balance					321,989.87 cr	
2020							
09-Jan	Interest				4,153.23	326,143.10 cr	
09-Jan	Investment Renewal					326,143.10 cr	
09-Jan	Closing Balance					326,143.10 cr	
Total Debits & Credits				0.00	4,153.23		

The closing balance is inclusive of an interest adjustment and any early pay out fee of \$30 for early redemption will be deducted from the closing balance, if applicable

Effective date 9/06/2019; Interest rate 2.20% p.a.; Maturity date 9/01/2020.  
Effective date 9/01/2020; Interest rate 1.35% p.a.; Maturity date 9/08/2020.

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## STATEMENT

Account Number: **22502702**  
BSB: 124021  
From 10-Jan-2020 to 09-Jul-2020

### Premier Investment Account

Account Details			Statement Summary	
Australian Real Estate Advances Corp P/L ATF Latchkey Superannuation Fund			Opening Balance	\$ 326,143.10 cr
			Total Credits	\$ 0.00 cr
			Total Debits	\$ 0.00 dr
			Closing Balance	\$ 326,143.10 cr
Details as at 09-Jul-2020				
Totals 1 July to 30 June	2020/2021	2019/2020		
Credit Interest Paid	0.00	4,153.23		

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2020</b>				
10-Jan	Opening Balance			326,143.10 cr
09-Jul	Closing Balance			326,143.10 cr
	Total Debits & Credits	0.00	0.00	

The closing balance is inclusive of an interest adjustment and any early pay out fee of \$30 for early redemption will be deducted from the closing balance, if applicable

Effective date 9/01/2020; Interest rate 1.35% p.a.; Maturity date 9/08/2020.

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