



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 34

18 JANUARY 2019 TO 19 FEBRUARY 2019

THE MANAGER
INSPIRING GARDEN SUPERFUND
32 WILLIAM ST
HERNE HILL WA 6056

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

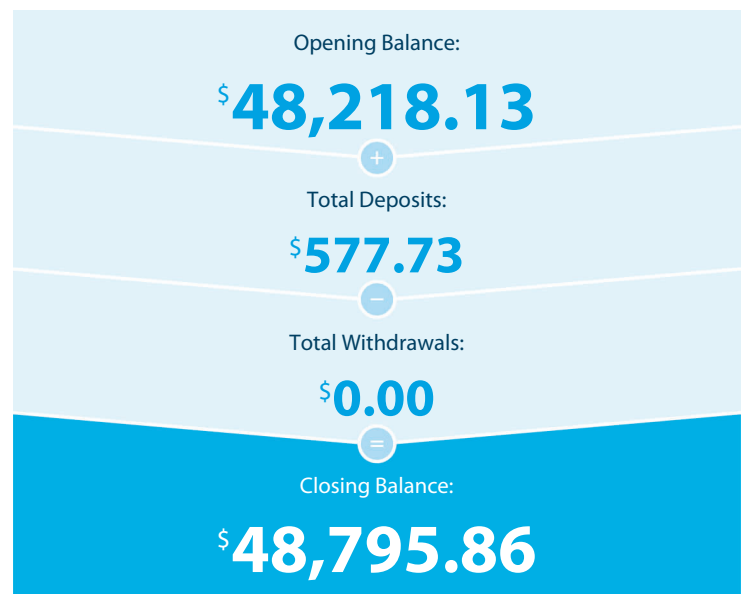
HEAVENLY SUCCESS P/L ATF INSPIRING
GARDEN SUPERFUND

Branch Number (BSB)

016-338

Account Number

2225-03228



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2225-03228

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
18 JAN	OPENING BALANCE			48,218.13
24 JAN	TRANSFER FROM ATO ATO005000010301013		571.57	48,789.70
31 JAN	CREDIT INTEREST PAID		6.16	48,795.86
	TOTALS AT END OF PAGE	\$0.00	\$577.73	
	TOTALS AT END OF PERIOD	\$0.00	\$577.73	\$48,795.86

This Statement Includes

Interest earned on deposits	\$6.16
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Fee Summary

Fees Charged for period: 01 JAN 2019 to 31 JAN 2019

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 19/02/19 and the monthly fee cycle, as appears above, ended on 31/01/19.

Summary of Relationship Benefit for this account Amount (\$)

Your Relationship Benefit **0.60**

This is made up of:

Value of Free Transactions 0.60

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IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.

NOTIFICATION OF CHANGES TO FEES AND CHARGES

We're writing to let you know about changes to the fees and charges of your ANZ Account relating to Overseas Transaction Fees. The description of the Overseas Transaction Fee in the ANZ Personal Banking Account Fees and Charges booklet, and ANZ Business Banking Transaction Account Fees and Charges booklet is replaced with the following:

Overseas Transaction Fee

ANZ will charge 3% of the value of any International Transaction charged or credited to your ANZ account.

It may not always be clear to you when use of your ANZ account is an International Transaction, for example where the merchant or financial institution processing a charge or credit is located outside of Australia.

For the purpose of the Overseas Transaction Fee, an International Transaction is any purchase (including a purchase of items directly convertible to Australian currency cash), cash withdrawal or credit (including a refund or reversal in respect of a purchase) processed to your ANZ account:

- In a currency other than Australian currency; or
- Where the merchant or financial institution accepting or processing the transaction, credit, refund or reversal is outside of Australia; or



- Which is considered by Visa to require conversion into Australian currency (for example, where the transaction, credit, refund or reversal is submitted on behalf of a merchant to a financial institution by an intermediary that is outside of Australia).

For an International Transaction using an ATM or branch, the Overseas Transaction Fee is calculated on the value of the International Transaction and any ATM operator or branch fee that applies to the International Transaction. The Overseas Transaction Fee is debited to your ANZ account at the same time as the debit or credit is processed to your account.

There is no change to the Overseas ATM Transaction Fee. The Overseas Transaction Fee does not apply to ANZ Rewards Travel Adventures credit card accounts. In the ANZ Business Banking Transaction Account Fees and Charges booklet, the following paragraph is being deleted: For using an ATM overseas, the overseas transaction fee is calculated on the value of the withdrawal or purchase including any fee charged by the ATM operator. There is no charge for point of sale refunds.

For a list of current fees applicable to your ANZ account, see the ANZ Personal Banking Account Fees and Charges booklet and ANZ Business Banking Transaction Account Fees and Charges booklet available at <https://www.anz.com.au>

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