

1 October 2021

037

<u>հվերհիկիլով։</u>

DA Bjorksten Pty Ltd ACN 620 963 671 ATF DA Bjorksten Super Fund GPO BOX 330 BRISBANE OLD 4000

Your contacts

E info@ampbanking.com.au

w amp.com.au

T 13 30 30 F 1300 555 503

AMP Bank

Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER	
939 200	962929709	

AMP SuperEdge Saver Account

Account summary

Account name	DA Bjorksten Pty Ltd ACN 620 963 671 ATF DA Bjorksten Super Fund	
Statement period	1 July 2021 - 30 September 2021	
Statement number	04	

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			251,480.16 cr
01/07/2021	Credit Interest to 30/06/2021		134.35	251,614.51 cr
01/08/2021	Credit Interest to 31/07/2021		138.90	251,753.41 cr
01/09/2021	Credit Interest to 31/08/2021		138.98	251,892.39 cr
	Closing balance			251,892.39 cr
Total		\$0.00	\$412.23	\$251,892.39 cr

Account number: 962929709 1451027361|112384742700060.18105 Issued by AMP Bank Limited ABN 15 081 596 009 Australian credit license 234517, AFSL No. 234517 Page1of3

AMP bank



04116

DA Bjorksten Pty Ltd ACN 620 963 671 ATF DA Bjorksten Super Fund

Mail this deposit slip with your cheque to: AMP Bank Customer Transaction Services Reply Paid 79702 Parramatta NSW 2124 BSB | Account number

Date

939 200 | 962929709

Number of cheques

Amount enclosed \$

(complete cheque details over)

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Make a green statement

As we're an online bank, we invite you to join us in going paperless.

If you switch to get your bank statements and other correspondence from us in My AMP, you can keep things private and secure, as well as having everything in one place.

Current interest rates

For details of the current interest rates go to **amp.com.au** or call us on 13 30 30.

AMP Access Account - basic features available to eligible concession card holders

AMP Access Account – Basic Features, is available to eligible customers who hold one of the following Commonwealth government concession cards: Commonwealth Seniors Health Card, Health Care Card, or Pensioner Concession Card. Please visit amp.com.au or call us on 13 30 30 for more information. Terms and conditions apply. Before making a decision about this product you should consider the terms and conditions, available at **amp.com.au/bankterms** or on 13 30 30.

Supporting our customers with waived fees and charges

We made some changes to help our customers during these difficult and uncertain times:

- from 14 July 2020 until at least 30 June 2021,
 - no dishonour fees will apply, and
 - no interest will apply for deposit accounts that dropped into a negative balance,
- from 30 March 2020 until at least 30 June 2021, no monthly account fees will apply on our transaction products.





2 January 2022

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Account details

BSB	ACCOUNT NUMBER
939 200	962929709

AMP SuperEdge Saver Account

Account summary

Account name	DA Bjorksten Pty Ltd ACN 620 963 671 ATF DA Bjorksten Super Fund	
Statement period	1 October 2021 - 31 December 2021	
Statement number	05	

037

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			251,892.39 cr
01/10/2021	Credit Interest to 30/09/2021		134.57	252,026.96 cr
01/11/2021	Credit Interest to 31/10/2021		139.13	252,166.09 cr
01/12/2021	Credit Interest to 30/11/2021		134.72	252,300.81 cr
02/12/2021	Direct Entry Credit Item Ref: ATO004000015621870 ATO		867.40	253,168.21 cr
	Closing balance			253,168.21 cr
Total		\$0.00	\$1,275.82	\$253,168.21 cr

Interest details

	03360		
Interest period	Interest earned	Interest charged	
This financial year	\$820.65	\$0.00	
This statement period	\$408.42	\$0.00	

If you want to dispute any transactions on your account

You should always check the transactions on your statement to make sure they're correct. If you'd like to dispute a transaction free of charge, contact us at **info@ampbanking.com.au** or on 13 30 30. You can also refer to our **Account access and operating terms and conditions**. It outlines our internal dispute resolution process and includes other details about using your account. You can get a copy at **amp.com.au/bankterms** or by calling us.

Dispute Resolution

We have a free dispute resolution mechanism that covers complaints you may have. You can access this by lodging a complaint at **amp.com.au/support/complaints**, by calling us or by writing to us at AMP Bank, Locked Bag 5059, Parramatta NSW 2124. We are also a member of the Australian Financial Complaints Authority, a free dispute resolution service.

Helping you keep your account safe and secure

We take the security of your account very seriously. It's important that you keep your Devices (such as your AMP Bank Access Card) and your Security Access Codes (such as your PIN, TelePIN, answers to secret questions, user names and passwords) safe and secure.

- Don't disclose any of your Security Access Codes to anyone.
- Choose Security Access Codes that are unique and difficult to guess. If you need to keep a record, protect it by
 disguising it, storing it in a safe place and separate from your Devices.
- Don't select a numeric pass code that represents your birth date, or an alphabetical pass code that is a recognisable part of your name.
- Avoid using shared computers such as internet cafes and libraries for online banking and change your password regularly.
- Check your accounts regularly for unauthorised transactions.

If you suspect that someone may know your Security Access Codes or you don't recognise a transaction, call us immediately on 13 30 30. Go to **amp.com.au/securityguidelines** for more information on keeping your account safe and secure and liability for an unauthorised transaction.

If you use the 'credit' button, purchase goods online or over the phone or transact using Contactless methods on an AMP Visa Debit Card, you may be eligible for a chargeback. Visit **amp.com.au/bankdisputes** for more information.

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Supporting our customers with waived fees and charges

We made some changes to help our customers during these difficult and uncertain times.

From 1 April 2022, dishonour fees will no longer be waived. Additionally, from 1 April 2022 any deposit accounts with an overdrawn balance will incur debit interest.

For additional information regarding debit interest please refer to section 6.4 of our Deposit products terms and conditions.

Change to Telegraphic transfer fee - deposits

Effective 1 March 2022 we are updating our Deposit products fees and charges guide to reflect an increase in our Telegraphic transfer fee - deposits.

From 1 March 2022, the cost to process a Telegraphic transfer fee - deposits will be \$30.00.

Important notice in relation to Open Banking and joint accounts

In July 2020, AMP Bank commenced its participation in the Consumer Data Right (CDR, also known as "Open Banking"). CDR allows you to have greater access and control over your banking data. It gives you the ability to share certain information with third parties accredited by the ACCC. You can find out more about CDR and Open Banking here: https://www.amp.com.au/banking/open-banking

From 1 July 2022, you will be able to share data relating to joint AMP Bank accounts held in two or more individuals' names. The disclosure options available for joint accounts will be:

- Pre-approval joint account data can be disclosed in response to a valid CDR request without the approval of the
 other account holder(s).
- Non-disclosure joint account data cannot be disclosed, even if a valid CDR request is made by the other account holder(s).

Important: Pre-approval is the default option that applies to your joint accounts from 1 July 2022.

You can, at any time from 1 July 2022, using the "Manage data sharing" menu in My AMP:

- 1 Change the disclosure option to non-disclosure.
- 2 Ask the other account holder(s) to change the disclosure option to pre-approval.
- 3 Approve a request by the other account holder(s) to change the disclosure option.

If you have authorised a permission for a secondary user on the joint account (available from 1 November 2022), then the secondary user will also be able to authorise CDR data sharing on the account. You can revoke this authorisation at any time in the consumer dashboard. The secondary user will only be able to share CDR data if the pre-approval option applies on the account.

When data relating to a joint account is disclosed you, all other joint account holder(s), and any secondary users, with a consumer dashboard will be able to see this via the "Manage data sharing" menu in My AMP.

Changes to the Account access and operating terms and conditions

The following clauses are effective as and from 1 March 2022.

Clause 7.2 is changed so that the cut-off time for a telegraphic transfer is 1pm and not 4pm.

The following clauses are added:

7.9 To the extent permitted by law we don't represent or warrant that MyAMP, mobile banking or Bank Phone services will continue to operate without interruption or delay.

12.10 Any timeframes we give you on how long we or any of our service providers will take to do something are indicative only and may change.

Product information

Further information is available on request by calling us on 13 30 30.





1 April 2022

037

DA Bjorksten Pty Ltd ACN 620 963 671 ATF DA Bjorksten Super Fund GPO BOX 330 BRISBANE QLD 4000

Your contacts



Account details

BSB	ACCOUNT NUMBER
939 200	962929709

AMP SuperEdge Saver Account

Account summary

Account name	DA Bjorksten Pty Ltd ACN 620 963 671 ATF DA Bjorksten Super Fund
Statement period	1 January 2022 - 31 March 2022
Statement number	06

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			253,168.21 cr
01/01/2022	Credit Interest to 31/12/2021		139.75	253,307.96 cr
01/02/2022	Credit Interest to 31/01/2022		139.84	253,447.80 cr
01/03/2022	Credit Interest to 28/02/2022		126.38	253,574.18 cr
	Closing balance			253,574.18 cr
Total		\$0.00	\$405.97	\$253,574.18 cr

Interest details

Interest period	Interest earned		Interest charged
This financial year	\$1,226.62	03670	\$0.00
This statement period	\$405.97		\$0.00

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15 June 2022

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DA Bjorksten Pty Ltd ACN 620 963 671 ATF DA Bjorksten Super Fund GPO BOX 330 BRISBANE OLD 4000

Your contacts

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F 1300 555 503

AMP Bank

Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER	
939 200	962929709	

AMP SuperEdge Saver Account

Account summary

Account name	DA Bjorksten Pty Ltd ACN 620 963 671 ATF DA Bjorksten Super Fund	
Statement period	1 April 2022 - 14 June 2022	
Statement number	07	

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			253,574.18 cr
01/04/2022	Credit Interest to 31/03/2022		139.99	253,714.17 cr
01/05/2022	Credit Interest to 30/04/2022		135.55	253,849.72 cr
01/06/2022	Credit Interest to 31/05/2022		140.14	253,989.86 cr
14/06/2022	Credit Interest to 13/06/2022		58.80	254,048.66 cr
14/06/2022	Withdrawal Direct Credit payout balance	254,048.66		0.00 cr
	Closing balance			0.00 cr
Total		\$254,048.66	\$474.48	\$0.00 cr

Interest details

Interest details	00557		
Interest period	Interest earned	Interest charged	
This financial year	\$1,701.10	\$0.00	
This statement period	\$474.48	\$0.00	

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