



Business Cash Management Statement

Enquiries 131314
 Lost/Stolen cards 1800 033 844
 Website & Internet Banking www.anz.com



001964

LISETTE MIDDLETON
 12 WILSON ST
 NORTH RYDE NSW 2113

Statement Summary

Opening balance \$2,597.08
 Total deposits \$0.22
 Total withdrawals \$2.50
Closing balance \$2,594.80
 Statement starts 29/11/2013
 Statement ends 30/12/2013
 Statement number 66

Branch Details

Parramatta
 Account Descriptor
 BJO SUPERFUND

Account Details

BJO SUPERFUND
 Branch No. (BSB) 012-370
 Account No 4829-76945

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2013				
29 NOV	OPENING BALANCE			2,597.08
30 DEC	CREDIT INTEREST PAID		0.22	2,597.30
	ACCOUNT SERVICING FEE	2.50		2,594.80
TOTALS AT END OF PAGE		\$2.50	\$0.22	\$2,594.80
TOTALS AT END OF PERIOD		\$2.50	\$0.22	\$2,594.80

This statement includes

Interest earned on deposits	\$0.22
ANZ bank charges	\$2.50

Your fee summary details are listed below:

Fees Charged for period: 30 NOV 2013 to 30 DEC 2013

Summary of ANZ Transaction fees	Transactions			Fee per transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
SERVICE FEES					
ACCOUNT SERVICE FEE					2.50
Total Account Service Fees					\$2.50
Total Bank Account Fees Charged \$2.50					
<i>Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included</i>					

Important information

Please check the entries and call 131314 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.

The following table identifies the clause(s) in your terms and conditions replaced by the above clause.

Product document	Clause
Business Banking Transaction Accounts Terms and Conditions	Replaces clauses "ANZ's Privacy Notice and Consents – Individuals" and "Authority to Disclose Confidential Information – Non Individuals"
Security Deposit Account Terms and Conditions	
Statutory Trust Account Terms and Conditions	
Business Driver Account Terms and Conditions	
Indemnity Guarantee Facility Account Terms and Conditions	
ANZ Business Online Saver Account Terms and Conditions	Replaces clause 2.12
Regulated Finance Conditions of Use	Replaces clause 29
Finance Conditions of Use	Replaces clause 36
Cash Cover Indemnity Guarantee Facility Terms and Conditions	Replaces clause 3.5
Esanda Term Deposit Terms and Conditions	Replaces clauses 2.10 and 2.11

Changes to credit reporting

From March 2014, changes to Australian privacy laws will allow additional credit information to be included in an individual's credit report. A credit report is a summary of your consumer credit history which is held at a credit reporting agency and shared with credit providers to help them assess credit applications (including commercial credit facilities).

The changes are designed to provide a more complete picture of your credit profile and give financial institutions information to help them make a more informed decision about credit applications.

What's changing?

Credit providers currently use the following information contained in a credit report to make decisions about your credit application:

- identity details,
- credit application history (any loans you applied for), and
- problems meeting repayments (such as defaults and judgments).

From March 2014, your credit report may also include:

- the date an account was opened,
- the type of account, the credit provider and credit limit,
- the date an account was closed, and
- the repayment history on the account.

We are letting you know about these changes to Australian privacy laws to ensure you are kept up to date.

There is nothing you need to do as a result of these changes. However if you'd like to know more about how these changes may affect you, visit www.creditsmart.org.au.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527. Item No. 89111 11.2013 W365976

Important information about privacy

This notice contains information about:

- updates we are making to your terms and conditions in light of changes to Australian privacy laws, and
- changes to credit reporting in Australia.

How we use and disclose your information

We're updating the information we provide to you about how we manage your information. We are making these updates in light of changes to Australian privacy laws.

The below in italics will form the new privacy clause in your product terms and conditions. It will apply from 12 March 2014 to ANZ's use and disclosure of information we hold about you.

These changes apply to individual and non-individual customers and are also relevant to any individual whose information you provide to us during the course of your relationship with ANZ.

The continued use of your product(s) after this time will constitute your consent to the new clause.

Privacy and confidentiality

ANZ will collect and use information about you during the course of your relationship with ANZ. We explain below when and how ANZ may collect, use and disclose this information.

It is important that the information ANZ holds about you is up to date. You must let ANZ know when information you have provided ANZ has changed.

Unless otherwise stated, this clause applies to individuals and non-individuals (e.g. companies).

Collection, use and disclosure of information

ANZ may use and disclose the information we collect about you for the following purposes:

- to assist in providing information about a product or service;
- to consider your request for a product or service;
- to enable ANZ to provide a product or service;
- to tell you about other products or services that may be of interest to you;
- to assist in arrangements with other organisations (such as loyalty partners) in relation to the promotion or provision of a product or service;
- to manage accounts and perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring, staff training, collecting debts and market or customer satisfaction research);
- to consider any concerns or complaints you raise against ANZ and/or to manage any legal action involving ANZ;
- to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- to identify you or establish your tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority; and
- as required by relevant laws, regulations, codes of practice and external payment systems.

Absence of relevant information

If you do not provide some or all of the information requested, ANZ may be unable to provide you with a product or service.

Information required by law etc.

ANZ may be required by relevant laws to collect certain information from you. Details of laws that require us to collect information about individuals (personal information) and why these laws require us to collect personal information are contained in ANZ's Privacy Policy and at www.anz.com/privacy.

Providing your information to others

ANZ may provide your information to:

- any related entity of ANZ which may use the information to: carry out ANZ's functions and activities; promote its own products and services; assess your application for one of its products or services; manage your product or service; perform administrative and operational tasks (including debt recovery); or comply with regulatory requirements and prudential standards;
- an organisation that is in an arrangement with ANZ to jointly offer products and/or has an alliance with ANZ to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or ANZ to: provide you with products or services; and/or promote a product or service;
- any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities (for example, mailing houses or debt collection agencies);
- an organisation that assists ANZ to identify, prevent or investigate fraud, unlawful activity or misconduct;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other parties ANZ is authorised or required by law or court/tribunal order to disclose information to;
- participants in the payments system (including payment organisations and merchants) and other financial institutions (such as banks);
- other credit providers;
- mortgage insurers and any reinsurer of any such mortgage insurer;
- your guarantors (and intending guarantors) and any person who has provided security for your loan;
- any person who introduces you to ANZ;
- your referee(s);
- your employer;
- your joint borrower(s) or account holder(s) and
- your authorised agents; your executor, administrator or trustee in bankruptcy; your legal representative; your attorney; or anyone acting for you in connection with your account.

If you are an individual and do not want us to tell you about products or services, phone 13 13 14 or your ANZ Manager to withdraw your consent.

ANZ may disclose information to recipients (including service providers and ANZ's related entities) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in ANZ's Privacy Policy and at www.anz.com/privacy.

Credit Reporting

If you are an individual you agree that ANZ may obtain information about your credit history and credit worthiness, including credit liabilities, repayments and defaults, from a credit reporting body (including a body that provides information on commercial activity and commercial credit worthiness) and use it to assess any application for credit, to manage your credit and for the purposes of debt collection. ANZ may also disclose information about you to credit reporting bodies.

Information about credit reporting, including the name and contact details of these credit reporting bodies, when ANZ may disclose your personal information to them to include in a report about your credit worthiness, and how you can request credit reporting bodies not use your information in certain circumstances, is available at www.anz.com/privacy.

If you would like a hard copy of this information, please call 13 13 14 or visit any ANZ branch for a copy of ANZ's Privacy Policy.

ANZ Privacy Policy

ANZ's Privacy Policy (www.anz.com/privacy) contains information about:

- the circumstances in which ANZ may collect personal information from other sources (including from a third party);
- how to access personal information and seek correction of personal information; and
- how you can raise concerns that ANZ has breached the Privacy Act or an applicable code and how ANZ will deal with those matters.

Collecting sensitive information

ANZ will not collect sensitive information about you, such as information about your health, without your consent.

Personal information you provide about someone else

If you give ANZ personal information about someone else, please show them a copy of this clause so that they may understand the manner in which their personal information may be used or disclosed by ANZ in connection with your dealings with ANZ.