



## GREEN FOR GOOD!

Go green with us and receive your statement by email.  
Call 13 19 87 to register.



Member Support Centre 13 19 87  
newcastlepermanent.com.au

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FERGUSON FAMILY SUPERANNUATION  
FUND  
13 WATSON ST  
NEW LAMPTON NSW 2305

Period: 23 June 2018 to 30 June 2018

Statement number 1

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# Business Cash Management Account

## About your account

Account number	531835103
Account name	JJ FERGUSSON PTY LTD ATF FERGUSSON FAMILY SUPERANNUATION FUND
BSB	650 300
Total interest earned for the financial year ending 30 June 2018	\$0.78

Closing balance **\$16,917.31**

## Your transaction summary

Opening account balance	\$0.00
Total Credits	+\$20,217.31
Total Debits	-\$3,300.00
Closing account balance	<b>\$16,917.31</b>

## Osko<sup>®</sup>, the new and faster way to pay, is here!

You can use Osko to make payments almost instantly to other participating Australian financial institutions – 24/7 weekends included!

You can also receive payments using a registered PayID mobile number or email address instead of having to remember your account details.

For more information, visit [newcastlepermanent.com.au/osko](http://newcastlepermanent.com.au/osko) or visit your local branch to register for Internet Banking.



Here's some more information for you: \*Registered to BPW Pty Ltd ABN 69 029 137 518 Newcastle Permanent Building Society ACN 087 651 992. Australian Financial Services Licence/Australian Credit Licence 238273. Terms and Conditions apply

# Important Security Information

for all cardholders and customers registered for Internet, Mobile and/or Phone banking.

Please read this information and ensure it's also read by any authorised user of your account(s).

## It pays to stay alert!

Financial fraud is big business and takes many forms – from mail and credit card abuses to identity theft and online scams. We ask you to be alert and follow these security guidelines to protect the balance of your accounts when you use your cards, Internet, Mobile or Phone banking.

## Keep your money safe and secure

Take care to protect the security of your:

- Card(s);
- Personal Identification Number (PIN); and
- Access codes, i.e. your customer ID and password(s).

## How to maintain card security

1. Sign your card as soon as you receive it.
2. Don't allow anyone else to use your card.
3. Don't write your PIN on your card or any article you normally carry with your card.
4. Ensure your card is not left unattended in public places.
5. Ensure you destroy your card and cut through the magnetic stripe and security microchip when it expires.
6. Always keep your card in a secure location.
7. Check regularly that you have your card.

## Protect your PIN and access codes

1. Use care at ATMs or EFTPOS terminals to prevent others seeing the PIN you enter. If you believe an ATM has been tampered with, do not use it. Advise the nearest Newcastle Permanent branch or call us on 13 19 87.
2. Don't disclose your PIN or access codes to anyone, including family, friends, merchants (face-to-face or online) and Newcastle Permanent staff.
3. Memorise your PINs and access codes and destroy letters that advise you of new ones.
4. Do not store your PIN or access codes (or your disguised codes) on your card, device or any article normally carried with your card or device.
5. Take care to prevent anyone seeing or hearing your access codes being entered into a phone, computer or device.

## Additional cardholders

We give a PIN to each additional cardholder. They are required to protect their card and store their PIN and access code with as much care as you are required to protect and store yours.

## You can create your own PIN or access code

For your convenience and security you may select your own PIN and access code. If you choose your own, don't use your birthday, name or other obvious combinations such as your phone number, car registration or postcode.

If you don't take reasonable steps to disguise your PIN and access code and stop others from being able to access them, you may be liable for any unauthorised transactions.

## When to notify us immediately

It's important that you make every effort to ensure your card; any record of your PIN; and/or any record of your access codes are not misused, lost or stolen. You or any authorised user must notify us immediately if:

- A card is lost or stolen;
- Your access codes are lost or stolen;
- You suspect a PIN or access code has become known to someone else; or
- You suspect any unauthorised use of a card, PIN or account.

If you don't notify us, or if there is an unreasonable delay in notifying us, you may be liable for any loss incurred as a result of unauthorised access or transactions.

If you or an authorised user fail to adhere to the security requirements outlined in the terms and conditions, you may be liable for losses resulting from any unauthorised transactions. Your liability for such losses will be determined in accordance with the ePayments Code and our Terms and Conditions.

## We're here for you

Simply call 13 19 87

- For a copy of Terms and Conditions or our security statement; or
- To notify us of unauthorised transactions; or
- For any account security issues.

# Newcastle Permanent takes workplace equality seriously

In accordance with the requirements of the *Workplace Gender Equality Act 2012*, we have lodged our annual compliance report with the Workplace Gender Equality Agency and a copy of this report is available to review and make comment on at [www.newcastlepermanent.com.au/gender-equality](http://www.newcastlepermanent.com.au/gender-equality)

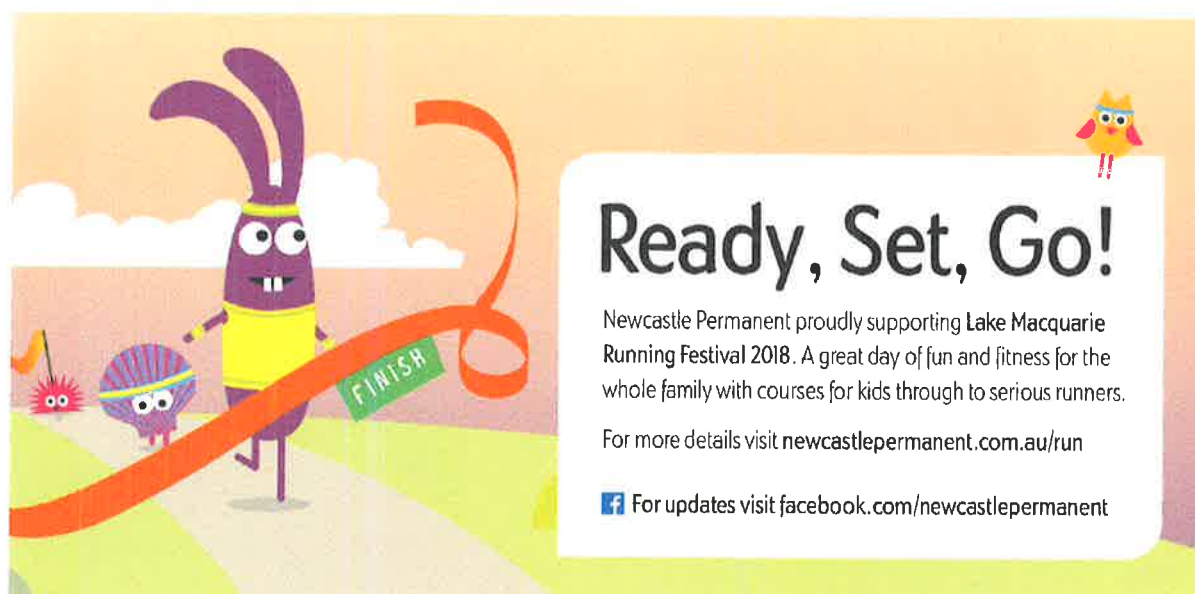
To report a lost or stolen card anytime call 13 19 87

## Your transactions

Please check this statement. If there is an unauthorised transaction or error call 13 19 87 immediately.

If you have any feedback, would like further information about this financial product, wish to opt out of direct marketing or lodge a complaint with our dispute resolution process please call 13 19 87 or drop in to your local branch.


Process date	Effective date	Card no	Transaction details	Debit \$	Credit \$	Balance \$
<b>Opening account balance</b>						<b>\$0.00</b>
27 Jun 18	27 Jun 18		Deposit-Cash		13,300.00	13,300.00
27 Jun 18	27 Jun 18		Inv-15675:Tfr Sidcor Pty/ltd	3,300.00		10,000.00
28 Jun 18	28 Jun 18		Return:Ji Fergusson Pty:Inv-15675		3,300.00	13,300.00
29 Jun 18	29 Jun 18		Fergusson Real E:Rent Paymnt Fergu		3,616.53	16,916.53
30 Jun 18	30 Jun 18		Int-Credit This Account		0.78	16,917.31
<b>Transaction Totals</b>				<b>\$3,300.00</b>	<b>\$20,217.31</b>	
<b>Closing account balance</b>						<b>\$16,917.31</b>



# Ready, Set, Go!

Newcastle Permanent proudly supporting Lake Macquarie Running Festival 2018. A great day of fun and fitness for the whole family with courses for kids through to serious runners.

For more details visit [newcastlepermanent.com.au/run](http://newcastlepermanent.com.au/run)

 For updates visit [facebook.com/newcastlepermanent](https://facebook.com/newcastlepermanent)

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