



Statement of Account INCENTIVE SAVER

Customer Enquiries 133 700
(24 hours, seven days)
BSB Number 112-879
Account Number 485064597
Statement Period 27/01/2019 to 26/07/2019
Statement No. 18(page 1 of 7)

P AND M BETHAM PTY LTD ATF
P&M BETHAM SUPERANNUATION FUND

Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
2,039.04	36,350.31	13,248.48	25,140.87

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
27 JAN	OPENING BALANCE			2,039.04
30 JAN	AIA AUSTRALIA . 76650777 04/02/19	447.67		1,591.37
31 JAN	CREDIT INTEREST		1.39	1,592.76
31 JAN	DIRECT CREDIT/DEBIT FEES	0.40		1,592.36
01 FEB	ClickSuper p_vu_cc_9905100276		1,240.44	2,832.80
08 FEB	OnePath Life Ltd 1005970233/1SM0y	278.59		2,554.21
14 FEB	STUDENT HOUSING TRANSFER 3032 East		888.64	3,442.85
28 FEB	CREDIT INTEREST		1.90	3,444.75
28 FEB	BONUS INTEREST		2.85	3,447.60
28 FEB	DIRECT CREDIT/DEBIT FEES	0.20		3,447.40
08 MAR	OnePath Life Ltd 1005970233/1TBmL	278.59		3,168.81
08 MAR	AIA AUSTRALIA . 76650777 04/03/19	447.67		2,721.14
11 MAR	ClickSuper p_vu_cc_9905163709		1,434.81	4,155.95
13 MAR	TFR WDL BPAY INTERNET13MAR 10:25 TO Yarra Valley Water 36621921915	156.68		3,999.27
13 MAR	TFR WDL BPAY INTERNET13MAR 10:28 TO DEFT PAYMENTS 28991582908346	407.10		3,592.17
19 MAR	STUDENT HOUSING TRANSFER 3032 East		888.64	4,480.81
27 MAR	BETHAM P Super		200.00	4,680.81
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			4,680.81

Account Number 485064597
Statement Period 27/01/2019 to 26/07/2019
Statement No. 18(page 2 of 7)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			4,680.81
29 MAR	AIA AUSTRALIA . 76650777 04/04/19	447.67		4,233.14
30 MAR	CREDIT INTEREST		2.63	4,235.77
30 MAR	BONUS INTEREST		3.94	4,239.71
30 MAR	DIRECT CREDIT/DEBIT FEES EFFECTIVE DATE 31MAR	0.60		4,239.11
03 APR	BETHAM P Super		200.00	4,439.11
03 APR	ClickSuper p_vu_cc_9905198725		1,103.22	5,542.33
09 APR	OnePath Life Ltd 1005970233/1U32b	278.59		5,263.74
10 APR	BETHAM P Super		200.00	5,463.74
16 APR	STUDENT HOUSING TRANSFER 3032 East		888.64	6,352.38
17 APR	BETHAM P Super		200.00	6,552.38
24 APR	BETHAM P Super		200.00	6,752.38
30 APR	INTERNET WITHDRAWAL 30APR 16:00 Payment	40.00		6,712.38
30 APR	AIA AUSTRALIA . 76650777 04/05/19	447.67		6,264.71
30 APR	CREDIT INTEREST		3.91	6,268.62
30 APR	BONUS INTEREST		5.87	6,274.49
30 APR	DIRECT CREDIT/DEBIT FEES	0.40		6,274.09
01 MAY	BETHAM P Super		200.00	6,474.09
02 MAY	INTERNET DEPOSIT 02MAY 10:41 Transfer back wrong		40.00	6,514.09
02 MAY	ClickSuper p_vu_cc_9905262929		1,385.88	7,899.97
07 MAY	TFR WDL BPAY INTERNET07MAY 12:46 TO DEFT PAYMENTS 28991582908346	407.10		7,492.87
07 MAY	TFR WDL BPAY INTERNET07MAY 12:48 TO TAX OFFICE PAYMENTS 597530049853060	216.00		7,276.87
08 MAY	BETHAM P Super		200.00	7,476.87
08 MAY	OnePath Life Ltd 1005970233/1UsaH	278.59		7,198.28
15 MAY	BETHAM P Super		200.00	7,398.28
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			7,398.28

Account Number 485064597
Statement Period 27/01/2019 to 26/07/2019
Statement No. 18(page 3 of 7)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			7,398.28
16 MAY	STUDENT HOUSING TRANSFER 3032 East		888.64	8,286.92
22 MAY	BETHAM P Super		200.00	8,486.92
28 MAY	INTERNET DEPOSIT 28MAY 08:39 Peter&malae payment		20,000.00	28,486.92
29 MAY	TFR WDL BPAY INTERNET29MAY 12:25 TO Yarra Valley Water 36621921915	158.43		28,328.49
29 MAY	BETHAM P Super		200.00	28,528.49
29 MAY	AIA AUSTRALIA . 76650777 04/06/19	447.67		28,080.82
31 MAY	CREDIT INTEREST		7.11	28,087.93
31 MAY	BONUS INTEREST		10.66	28,098.59
31 MAY	DIRECT CREDIT/DEBIT FEES	0.40		28,098.19
03 JUN	ClickSuper p_vu_cc_9905318786		1,079.95	29,178.14
05 JUN	BETHAM P Super		200.00	29,378.14
10 JUN	OnePath Life Ltd 1005970233/1 Vibp	278.59		29,099.55
12 JUN	BETHAM P Super		200.00	29,299.55
13 JUN	STUDENT HOUSING TRANSFER 3032 East		888.64	30,188.19
19 JUN	BETHAM P Super		200.00	30,388.19
26 JUN	BETHAM P Super		200.00	30,588.19
29 JUN	CREDIT INTEREST		17.96	30,606.15
29 JUN	BONUS INTEREST		29.44	30,635.59
29 JUN	DIRECT CREDIT/DEBIT FEES EFFECTIVE DATE 30JUN	0.20		30,635.39
01 JUL	AIA AUSTRALIA . 76650777 04/07/19	447.67		30,187.72
03 JUL	BETHAM P Super		200.00	30,387.72
05 JUL	ClickSuper p_vu_cc_9905390937		1,061.51	31,449.23
09 JUL	OnePath Life Ltd 1005970233/1 WXIM	278.59		31,170.64
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			31,170.64

Account Number 485064597
Statement Period 27/01/2019 to 26/07/2019
Statement No. 18(page 4 of 7)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			31,170.64
10 JUL	INTERNET WITHDRAWAL 10JUL 03:59 Peter pension	6,000.00		25,170.64
10 JUL	BETHAM P Super		200.00	25,370.64
12 JUL	TFR WDL BPAY INTERNET12JUL 14:06 TO DEFT PAYMENTS 28991582908346	663.21		24,707.43
12 JUL	TFR WDL BPAY INTERNET12JUL 14:09 TO TAX OFFICE PAYMENTS 597530049853060	216.00		24,491.43
12 JUL	TFR WDL BPAY INTERNET12JUL 14:12 TO TAX OFFICE PAYMENTS 551009278514248121	129.20		24,362.23
16 JUL	STUDENT HOUSING TRANSFER 3032 East		873.64	25,235.87
17 JUL	BETHAM P Super		200.00	25,435.87
19 JUL	INTERNET WITHDRAWAL 19JUL 14:36 Quote Ref. VVIC20010	435.00		25,000.87
19 JUL	INTERNET WITHDRAWAL 19JUL 15:20 Quote Ref. VVIC20010	60.00		24,940.87
24 JUL	BETHAM P Super		200.00	25,140.87
26 JUL	<i>CLOSING BALANCE</i>			25,140.87

Summary of Automatic Deductions

Date	Paid To	Amount \$
30 JAN	AIA AUSTRALIA . 76650777 04/02/19	447.67
8 FEB	OnePath Life Ltd 1005970233/1SM0y	278.59
8 MAR	OnePath Life Ltd 1005970233/1TBmL	278.59
8 MAR	AIA AUSTRALIA . 76650777 04/03/19	447.67
29 MAR	AIA AUSTRALIA . 76650777 04/04/19	447.67
9 APR	OnePath Life Ltd 1005970233/1U32b	278.59
30 APR	AIA AUSTRALIA . 76650777 04/05/19	447.67
8 MAY	OnePath Life Ltd 1005970233/1UsaH	278.59
29 MAY	AIA AUSTRALIA . 76650777 04/06/19	447.67

Account Number 485064597
Statement Period 27/01/2019 to 26/07/2019
Statement No. 18(page 5 of 7)

Summary of Automatic Deductions continued

Date	Paid To	Amount \$
10 JUN	OnePath Life Ltd 1005970233/1Vibp	278.59
1 JUL	AIA AUSTRALIA . 76650777 04/07/19	447.67
9 JUL	OnePath Life Ltd 1005970233/1WXIM	278.59

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$97.80	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Summary of Transaction Fees 01/01/2019 TO 31/01/2019

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	3	1	2	0.00	0.00
EFTPOS	0	0	0	0.60	0.00
Cheque	0	0	0	1.00	0.00
Over The Counter	0	0	0	2.50	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	2.50	0.00
Agency	0	0	0	0.60	0.00
Direct Debits	2	0	2	0.20	0.40
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.20	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
SUB TOTAL	5	1	4		0.40
FEE REBATE					0.00
TOTALS	5	1	4		0.40

Account Number 485064597
Statement Period 27/01/2019 to 26/07/2019
Statement No. 18(page 6 of 7)

Summary of Transaction Fees 01/02/2019 TO 28/02/2019

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Direct Debits	1	0	1	0.20	0.20
SUB TOTAL	1	0	1		0.20
FEE REBATE					0.00
TOTALS	1	0	1		0.20

Summary of Transaction Fees 01/03/2019 TO 31/03/2019

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Direct Debits	3	0	3	0.20	0.60
SUB TOTAL	5	1	4		0.60
FEE REBATE					0.00
TOTALS	5	1	4		0.60

Summary of Transaction Fees 01/04/2019 TO 30/04/2019

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Direct Debits	2	0	2	0.20	0.40
SUB TOTAL	3	1	2		0.40
FEE REBATE					0.00
TOTALS	3	1	2		0.40

Summary of Transaction Fees 01/05/2019 TO 31/05/2019

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Direct Debits	2	0	2	0.20	0.40
SUB TOTAL	5	1	4		0.40
FEE REBATE					0.00
TOTALS	5	1	4		0.40

Summary of Transaction Fees 01/06/2019 TO 30/06/2019

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Direct Debits	1	0	1	0.20	0.20
SUB TOTAL	1	0	1		0.20
FEE REBATE					0.00
TOTALS	1	0	1		0.20

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL

Account Number 485064597
Statement Period 27/01/2019 to 26/07/2019
Statement No. 18(page 7 of 7)

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL