

Statement of Account INCENTIVE SAVER

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 485064597
Statement Period 27/07/2019 to 26/01/2020
Statement No. 19(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
25,140.87	+	29,437.27	-	44,148.75	=	10,429.39

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
27 JUL	OPENING BALANCE			25,140.87
29 JUL	ClickSuper p_vu_cc_9905429885		1,142.39	26,283.26
30 JUL	AIA AUSTRALIA . 76650777 04/08/19	447.67		25,835.59
31 JUL	BETHAM P Super		200.00	26,035.59
31 JUL	CREDIT INTEREST		12.81	26,048.40
31 JUL	DIRECT CREDIT/DEBIT FEES	0.60		26,047.80
07 AUG	BETHAM P Super		200.00	26,247.80
08 AUG	OnePath Life Ltd 1005970233/1XOMC	278.59		25,969.21
14 AUG	BETHAM P Super		200.00	26,169.21
15 AUG	STUDENT HOUSING TRANSFER 3032 East		888.64	27,057.85
21 AUG	BETHAM P Super		200.00	27,257.85
28 AUG	BETHAM P Super		200.00	27,457.85
29 AUG	AIA AUSTRALIA . 76650777 04/09/19	527.20		26,930.65
31 AUG	CREDIT INTEREST		9.05	26,939.70
31 AUG	BONUS INTEREST		29.54	26,969.24
31 AUG	DIRECT CREDIT/DEBIT FEES	0.40		26,968.84
02 SEP	ClickSuper p_vu_cc_9905479225		1,354.71	28,323.55
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			28,323.55

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			28,323.55
04 SEP	BETHAM P Super		200.00	28,523.55
10 SEP	OnePath Life Ltd 1005970233/1YF9b	278.59		28,244.96
11 SEP	BETHAM P Super		200.00	28,444.96
12 SEP	TFR WDL BPAY INTERNET12SEP 13:40 TO Yarra Valley Water 36621921915	239.50		28,205.46
12 SEP	TFR WDL BPAY INTERNET12SEP 13:44 TO CITY OF BOROONDARA 07282007	360.30		27,845.16
12 SEP	TFR WDL BPAY INTERNET12SEP 13:47 TO ASIC 2291520898829	54.00		27,791.16
13 SEP	ICOVER ICover Promo		10,000.00	37,791.16
16 SEP	INTERNET WITHDRAWAL 16SEP 08:08 Transfer back wrong acco	7,000.00		30,791.16
16 SEP	INTERNET WITHDRAWAL 16SEP 08:14 Transfer back wrong acco	3,000.00		27,791.16
17 SEP	STUDENT HOUSING TRANSFER 3032 East		888.64	28,679.80
18 SEP	BETHAM P Super		200.00	28,879.80
25 SEP	BETHAM P Super		200.00	29,079.80
30 SEP	AIA AUSTRALIA . 76650777 04/10/19	527.20		28,552.60
30 SEP	CREDIT INTEREST		9.70	28,562.30
30 SEP	BONUS INTEREST		29.10	28,591.40
30 SEP	DIRECT CREDIT/DEBIT FEES	0.40		28,591.00
02 OCT	TFR WDL BPAY INTERNET02OCT 15:30 TO TAX OFFICE PAYMENTS 597530049853060	214.00		28,377.00
02 OCT	BETHAM P Super		200.00	28,577.00
02 OCT	ClickSuper p_vu_cc_9905509971		1,042.47	29,619.47
08 OCT	OnePath Life Ltd 1005970233/1Z1C6	311.12		29,308.35
09 OCT	BETHAM P Super		200.00	29,508.35
15 OCT	STUDENT HOUSING TRANSFER 3032 East		888.64	30,396.99
16 OCT	BETHAM P Super		200.00	30,596.99
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			30,596.99

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Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			30,596.99
22 OCT	INTERNET WITHDRAWAL 22OCT 12:36 Payment	20,000.00		10,596.99
23 OCT	BETHAM P Super		200.00	10,796.99
25 OCT	ATO ATO008000011629047		104.00	10,900.99
25 OCT	INTERNET WITHDRAWAL 25OCT 12:46 Payment	2,200.00		8,700.99
29 OCT	AIA AUSTRALIA . 76650777 04/11/19	527.20		8,173.79
30 OCT	BETHAM P Super		200.00	8,373.79
30 OCT	ClickSuper p_vu_cc_9905539587		1,320.47	9,694.26
31 OCT	CREDIT INTEREST		6.76	9,701.02
31 OCT	DIRECT CREDIT/DEBIT FEES	0.40		9,700.62
06 NOV	BETHAM P Super		200.00	9,900.62
07 NOV	TFR WDL BPAY INTERNET07NOV 09:27 TO DEFT PAYMENTS 28991582908346	492.47		9,408.15
07 NOV	TFR WDL BPAY INTERNET07NOV 09:31 TO Yarra Valley Water 36621921915	160.48		9,247.67
07 NOV	ClickSuper p_vu_cc_9905548273		1,031.53	10,279.20
08 NOV	OnePath Life Ltd 1005970233/1ZrO8	311.12		9,968.08
13 NOV	BETHAM P Super		200.00	10,168.08
14 NOV	STUDENT HOUSING TRANSFER 3032 East		888.64	11,056.72
18 NOV	TFR WDL BPAY INTERNET18NOV 10:08 TO WESTPAC SPP OFFER 3845100047972642	5,000.00		6,056.72
19 NOV	ATO ATO002000011889517		886.04	6,942.76
20 NOV	BETHAM P Super		200.00	7,142.76
27 NOV	BETHAM P Super		200.00	7,342.76
29 NOV	AIA AUSTRALIA . 76650777 04/12/19	527.20		6,815.56
30 NOV	CREDIT INTEREST		1.80	6,817.36
30 NOV	DIRECT CREDIT/DEBIT FEES	0.40		6,816.96
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			6,816.96

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			6,816.96
04 DEC	BETHAM P Super		200.00	7,016.96
10 DEC	OnePath Life Ltd 1005970233/1agAw	311.12		6,705.84
11 DEC	BETHAM P Super		200.00	6,905.84
12 DEC	ClickSuper p_vu_cc_9905582236		1,122.72	8,028.56
17 DEC	STUDENT HOUSING TRANSFER 3032 East		759.12	8,787.68
18 DEC	BETHAM P Super		200.00	8,987.68
27 DEC	BETHAM P Super		200.00	9,187.68
31 DEC	AIA AUSTRALIA . 76650777 04/01/20	527.20		8,660.48
31 DEC	CREDIT INTEREST		1.72	8,662.20
31 DEC	BONUS INTEREST		7.57	8,669.77
02 JAN	BETHAM P Super		200.00	8,869.77
08 JAN	BETHAM P Super		200.00	9,069.77
08 JAN	OnePath Life Ltd 1005970233/1bTXU	311.12		8,758.65
15 JAN	BETHAM P Super		200.00	8,958.65
16 JAN	STUDENT HOUSING TRANSFER 3032 East		419.92	9,378.57
20 JAN	TFR WDL BPAY INTERNET20JAN 12:19 TO DEFT PAYMENTS 28991582910294221	492.47		8,886.10
20 JAN	TFR WDL BPAY INTERNET20JAN 12:23 TO TAX OFFICE PAYMENTS 597530049853060	48.00		8,838.10
22 JAN	BETHAM P Super		200.00	9,038.10
24 JAN	ClickSuper p_vu_cc_9905627061		1,391.29	10,429.39
26 JAN	<i>CLOSING BALANCE</i>			10,429.39

Summary of Automatic Deductions

Date	Paid To	Amount \$
30 JUL	AIA AUSTRALIA . 76650777 04/08/19	447.67

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Summary of Automatic Deductions continued

Date	Paid To	Amount \$
8 AUG	OnePath Life Ltd 1005970233/1XOMC	278.59
29 AUG	AIA AUSTRALIA . 76650777 04/09/19	527.20
10 SEP	OnePath Life Ltd 1005970233/1YF9b	278.59
30 SEP	AIA AUSTRALIA . 76650777 04/10/19	527.20
8 OCT	OnePath Life Ltd 1005970233/1Z1C6	311.12
29 OCT	AIA AUSTRALIA . 76650777 04/11/19	527.20
8 NOV	OnePath Life Ltd 1005970233/1ZrO8	311.12
29 NOV	AIA AUSTRALIA . 76650777 04/12/19	527.20
10 DEC	OnePath Life Ltd 1005970233/1agAw	311.12
31 DEC	AIA AUSTRALIA . 76650777 04/01/20	527.20
8 JAN	OnePath Life Ltd 1005970233/1bTXU	311.12

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$108.05	\$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.

Remember to always keep your pass code secret, do not tell anyone or let them see it. Never write your pass code on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your pass code. To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Summary of Transaction Fees 01/07/2019 TO 31/07/2019

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	6	1	5	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	3	0	3	0.20	0.60
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	9	1	8		0.60
FEE REBATE					0.00
TOTALS	9	1	8		0.60

Summary of Transaction Fees 01/08/2019 TO 31/08/2019

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

Summary of Transaction Fees 01/09/2019 TO 30/09/2019

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Direct Debits	2	0	2	0.20	0.40
SUB TOTAL	7	1	6		0.40
FEE REBATE					0.00
TOTALS	7	1	6		0.40

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Summary of Transaction Fees 01/10/2019 TO 31/10/2019

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 01/11/2019 TO 30/11/2019

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 01/12/2019 TO 31/12/2019 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

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

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

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

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

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

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