



# SMSF CASH HUB STATEMENT

STATEMENT NUMBER 6

30 DECEMBER 2022 TO 30 JUNE 2023

THE MANAGER  
SKO WEALTH SUPERANNUATION FUND  
20 AVONDALE ST  
OFFICER VIC 3809

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

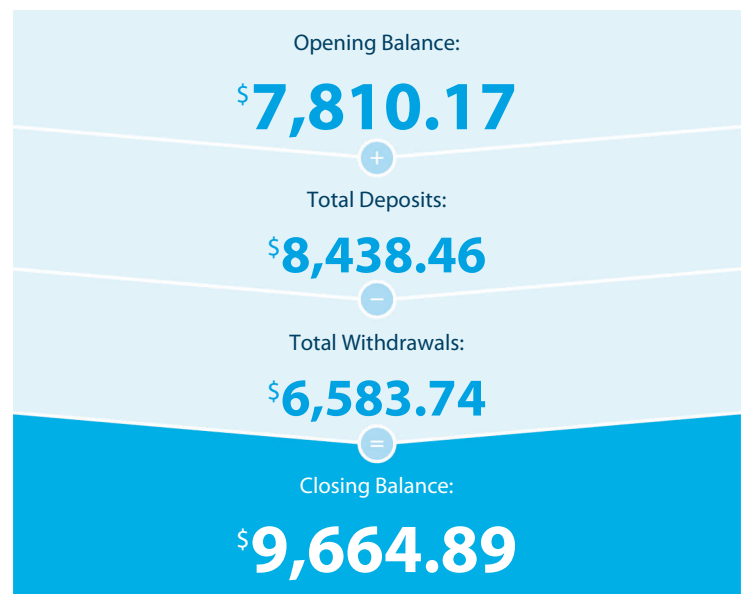
KOSANAM FAMILY PTY LTD ATF SKO WEALTH  
SUPERANNUATION FUND

### Branch Number (BSB)

013-757

### Account Number

1517-91911



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# SMSF CASH HUB STATEMENT

Account Number 1517-91911

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2022</b>				
<b>30 DEC</b>	<b>OPENING BALANCE</b>			<b>7,810.17</b>
<b>2023</b>	<b>TRANSFER</b>			
11 JAN	FROM AUTOMATIC DATA P ADP202301111346329		644.82	8,454.99
25 JAN	<b>TRANSFER</b> FROM AUTOMATIC DATA P ADP202301251353501		644.82	9,099.81
31 JAN	<b>CREDIT INTEREST PAID</b>		3.65	9,103.46
08 FEB	<b>TRANSFER</b> FROM AUTOMATIC DATA P ADP202302081361789		644.82	9,748.28
22 FEB	<b>TRANSFER</b> FROM AUTOMATIC DATA P ADP202302221370103		644.82	10,393.10
28 FEB	<b>CREDIT INTEREST PAID</b>		5.52	10,398.62
08 MAR	<b>TRANSFER</b> FROM AUTOMATIC DATA P ADP202303081379347		644.82	11,043.44
22 MAR	<b>TRANSFER</b> FROM AUTOMATIC DATA P ADP202303221387718		644.82	11,688.26
29 MAR	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {506916}	1,628.00		10,060.26
31 MAR	<b>CREDIT INTEREST PAID</b>		15.50	10,075.76
05 APR	<b>TRANSFER</b> FROM AUTOMATIC DATA P ADP202304051392965		644.82	10,720.58
19 APR	<b>TRANSFER</b> FROM AUTOMATIC DATA P ADP202304191403567		644.82	11,365.40
28 APR	<b>CREDIT INTEREST PAID</b>		14.93	11,380.33
03 MAY	<b>TRANSFER</b> FROM AUTOMATIC DATA P ADP202305031410654		644.82	12,025.15
17 MAY	<b>TRANSFER</b> FROM AUTOMATIC DATA P ADP202305171421600		644.82	12,669.97
17 MAY	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {723454}	1,049.00		11,620.97
17 MAY	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {724833}	3,906.74		7,714.23
30 MAY	<b>TRANSFER</b> FROM AUTOMATIC DATA P ADP202305301428004		644.82	8,359.05
31 MAY	<b>CREDIT INTEREST PAID</b>		12.60	8,371.65
15 JUN	<b>TRANSFER</b> FROM AUTOMATIC DATA P ADP202306151439371		644.82	9,016.47
27 JUN	<b>TRANSFER</b> FROM AUTOMATIC DATA P ADP202306271446803		644.82	9,661.29
30 JUN	<b>CREDIT INTEREST PAID</b>		3.60	9,664.89
	<b>TOTALS AT END OF PAGE</b>	<b>\$6,583.74</b>	<b>\$8,438.46</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$6,583.74</b>	<b>\$8,438.46</b>	<b>\$9,664.89</b>

### This Statement Includes

Interest earned on deposits	\$55.80
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# SMSF CASH HUB STATEMENT

Account Number 1517-91911

Yearly Summary

Previous Year to 30/06/2023 (\$)

Interest earned on deposits

107.25

## ANZ Fee Saving Tip

Arrange to have your salary or pension credited directly to your ANZ account. That way you can use one account to manage all your day to day banking.

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 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.

Further information in relation to 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 [anz.com](http://anz.com) or by calling **13 13 14**.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- Call us:**
- General enquiries **13 13 14**
  - If you're overseas **+61 3 9683 9999**
  - ANZ Complaint Resolution Team on **1800 805 154**
  - If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrschat.nrscall.gov.au/nrs/internetrelay>

- Write to us:** ANZ Complaint Resolution Team  
Locked Bag 4050,  
South Melbourne VIC 3205  
or **ANZ online complaints form:**  
<https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

- Visit us:** At your nearest ANZ branch.  
If you have a Relationship Manager, please feel free to contact them.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- Call:** **1800 931 678** (free call within Australia), or **+61 1800 931 678** (International)
- Write to:** **Australian Financial Complaints Authority Limited**  
GPO Box 3,  
Melbourne VIC 3001
- Online:** Email: [info@afca.org.au](mailto:info@afca.org.au)  
Web: [www.afca.org.au](http://www.afca.org.au)



# IMPORTANT INFORMATION ABOUT YOUR ANZ CARD AND PASSWORD SECURITY FOR RETAIL CUSTOMERS

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We are writing to remind you about how to protect your card and password security and what to do if you have a query about a disputed transaction on your ANZ card.

## **ANZ's Electronic Banking Security Guidelines**

### **Guidelines for your card and password security**

Your ANZ card, password, PIN (Personal Identification Number), Telecode and other usernames or passwords are the key to accessing your accounts electronically. The security of your ANZ card, password, PIN, Telecode and other usernames or passwords is therefore very important.

These guidelines are designed to help you keep your card, password, PIN, Telecode and other usernames and passwords secure. By following these guidelines you can assist in preventing misuse of your ANZ accounts, cards, password, PIN, Telecode, and other user names or passwords.

Liability for losses resulting from unauthorised transactions will be determined under the ePayments Code and not under these guidelines. For further details please see the ANZ Electronic Banking Conditions of Use, contained in your ANZ Product Disclosure Statement or product terms and conditions as applicable.

You may be held liable or partly liable for unauthorised transactions if you contributed to the loss through fraud or a breach of the passcode security requirements set out in these guidelines, if you unreasonably delay reporting a security breach (such as losing your card or someone gaining access to your PIN or passwords) or where an unauthorised transaction occurs because your card was left in an ATM.



## Card security

To help protect your card, you must:

- sign the back of your card immediately on receipt and only use it within the 'valid from' and 'until end' dates shown on the card;
- securely destroy your card when it expires by cutting it diagonally in half (including any embedded microchip, magnetic strip and card validation code on the card);
- not let anyone else use your card or disclose your card details (including any card number, CCV and expiry date printed on the card) or the PIN to anyone;
- regularly check that you still have your card;
- ensure that you retrieve your card after making a transaction;
- take reasonable steps to protect your card from loss, misuse or theft; and
- notify ANZ immediately if you become aware that your card or card details (for example, the number and expiry date of your card) has been lost or stolen, or has been used by someone else.

If you use your compatible device to perform transactions, you must:

- not leave your device unattended;
- not allow another person to use your device to make purchases or payments;
- lock your device when not in use and take all other reasonable steps necessary to stop unauthorised use of your device;
- notify ANZ immediately if your device is lost or stolen, or service is suddenly disconnected without your permission (which may indicate you have been subject to mobile phone porting); and
- remove your eligible cards from your device prior to disposing of the device.

If you have allowed another person's biometric information to be registered on your device, they may be able to use their biometric information to make transactions. You may be taken to have authorised the person to transact on your card using your digital wallet.

## Passcode security requirements

These requirements help to protect your personal identification numbers (**PIN**) or other passwords (including One-Time Passwords), Telecode or usernames (**'passcodes'**). You may be held liable or partly liable for unauthorised transactions if you contribute to a loss through a breach of these requirements.

To help protect your PIN and passcodes, you must not:

- voluntarily disclose any of your PIN or passcodes to anyone (including a family member or friend). You may, however, disclose your ANZ Phone Banking Password (Security Code) to an ANZ officer, or where the account is a small business account, to an authorised user;
- write or record your PIN or passcodes on your card, or on any

other device that is used to perform transactions without making a reasonable attempt to protect it;

- keep a record of your PIN or passcodes with anything carried with, or liable to loss or theft simultaneously with, your card or device without making a reasonable attempt to protect it;
- keep a written record of your PIN or passcodes without making a reasonable attempt to protect it;
- select a numeric passcode or PIN that represents your birthdate, are sequential numbers or numbers that are all the same or an alphabetical password or PIN that is recognisable part of your name.

You must also notify ANZ immediately if you become aware that your card or device has been misused, lost or stolen, or that the security of your PIN or passcode has been breached.

A reasonable attempt to protect the security of a PIN or passcode record includes:

- disguising your PIN or passcode among other records;
- hiding or disguising the PIN or passcode in a place where it would not be expected to be found;
- keeping a record of the PIN or passcode in a securely locked container; or
- preventing unauthorised access to an electronic record of the PIN or passcode (for example, by password protecting it).

### **Other recommendations**

We recommend you also consider the following steps to help keep your PIN or other passcodes safe:

- never enter your PIN or passcode into a web page which has been accessed by a link from an email, even if the email appears to have been sent by ANZ. When accessing ANZ Internet Banking you should always enter [www.anz.com](http://www.anz.com) into your browser using the keyboard of your computer;
- take care to prevent anyone else seeing your PIN or passcode being entered in electronic equipment or hearing you disclose your Phone Banking Password (Security Code) to an ANZ officer, or where the account is a small business account, to an authorised user;
- avoid choosing a PIN or passcode with an easily retrieved combination (for example, repeated numbers or letters);
- aim to disguise your PIN or passcode in a way that is difficult for another person to discover. Consider avoiding:
  - recording the PIN or passcode in reverse order;
  - recording the PIN or passcode as a telephone number where no other numbers are recorded or where the numbers are in their correct sequence;
  - recording the PIN or passcode disguised as a date (including your birth date) or as an amount; or

- recording the PIN or passcode in an easily understood code (for example, A for 1, B for 2).

## **What to do if you need to dispute a transaction on your ANZ card**

ANZ has a process in place to help you with any incorrect or unauthorised transactions charged to your card.

You may be entitled to have a transaction reversed (a chargeback) in some situations where you have a dispute with the merchant.

If you believe you're entitled to have a transaction reversed, you should let us know immediately. The Visa Scheme rules impose time limits for raising a dispute. Generally, under the Scheme rules ANZ must lodge a fully detailed claim on your behalf within 120 days<sup>1</sup>. However, we recommend that you raise your dispute with us as soon as possible. If you do not notify us of your disputed transaction and provide us with all necessary details and documentation in time for ANZ to meet this deadline, ANZ may not be able to assist you in having the disputed transaction reversed.

In some cases, such as where the ePayments code applies, the time limits under the Scheme rules may not apply to your disputed transaction. However, you should still let us know about your dispute as soon as you can.

If we're satisfied after an investigation that you're entitled to have the transaction reversed, we'll credit your account for the amount originally debited for the transaction.

If we're not notified in time, we may not be able to investigate your claim, which means you're likely to be liable for the transaction.

Therefore, it's important to review your statements carefully.

### **VISA SECURE AND EFTPOS SECURE**

Visa Secure and EFTPOS Secure provides an extra level of protection for online purchases at participating retailers, utilising One-Time Passwords sent via the ANZ Mobile App or via SMS to your mobile phone number held by ANZ. It's only possible to reverse a transaction that's been authenticated using Visa Secure or EFTPOS Secure where ANZ is liable, as provided in the Electronic Banking Conditions of Use contained in your product Terms and Conditions or Conditions of Use.

### **ANY QUESTIONS?**

For general enquiries, contact our ANZ Customer Contact Centre on 13 13 14, 24 hours, 7 days. Hearing and speech impaired customers can utilise the TTY service by calling 133 677.

Alternatively, you may wish to contact us at our ANZ website, [www.anz.com](http://www.anz.com)

<sup>1</sup> For transactions performed using the eftpos system, longer time limits may apply.

**[anz.com](http://anz.com)**

**Australia and New Zealand Banking Group Limited ABN 11 005 357 522.**  
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