



UBANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80



000/049050

LOCKWOOD PENSION FUND
LOCKED MAIL BAG SERVICE 2002
MONA VALE NSW 1660

Here's how your USaver SMSF is working for you.

Your account

LOCKWOOD PENSION FUND
BSB number 082-991
Account number 37-388-8989

Statement period

Starts 01 July 2017
Ends 31 December 2017

Your account activity summary

Opening balance	\$141,104.32 Cr
Total credits	\$3,372.04
Total debits	\$74,895.00
Closing Balance	\$69,581.36Cr
Total interest TFY	\$886.46
Withholding tax TFY	\$0.00

Account activity

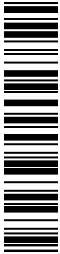
Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
04/07/2017	Funds Transfer to C N and C P Fisher Personal	\$5,000.00		\$136,104.32 Cr
07/07/2017	Funds Transfer to C N and C P Fisher Personal	\$5,000.00		\$131,104.32 Cr
31/07/2017	Interest for 01/07/2017 - 31/07/2017		\$186.89	\$131,291.21 Cr
04/08/2017	Funds Transfer to C N and C P Fisher Personal	\$5,000.00		\$126,291.21 Cr
10/08/2017	Funds Transfer to C N and C P Fisher Personal	\$5,000.00		\$121,291.21 Cr
31/08/2017	Funds Transfer to C N and C P Fisher Personal	\$5,000.00		\$116,291.21 Cr
31/08/2017	Interest for 01/08/2017 - 31/08/2017		\$173.51	\$116,464.72 Cr
07/09/2017	Funds Transfer to C N and C P Fisher Personal	\$5,000.00		\$111,464.72 Cr
08/09/2017	Inward Credit Direct Entry Interest AGLHA INT 001205132009 0347500		\$974.82	\$112,439.54 Cr
18/09/2017	Inward Credit Direct Entry Interest AMP NOTES2 INT SEP17/00800531 0458106		\$272.38	\$112,711.92 Cr
29/09/2017	Funds Transfer to C N and C P Fisher Personal	\$5,000.00		\$107,711.92 Cr
30/09/2017	Interest for 01/09/2017 - 30/09/2017		\$154.17	\$107,866.09 Cr
10/10/2017	Funds Transfer to GHR Accounting lock0008	\$2,895.00		\$104,971.09 Cr

Hello, are your details up to date?

Login to ubank.com.au, select the 'Admin' tab and click on 'My Details' to check what we have on file.

Don't want to receive paper statements? Change your settings so that you only receive your statements online. Simply login at ubank.com.au and go to 'Account Statements', select 'Statement Settings' and update to 'Online Only'.

Please check your statement carefully. If there are any errors or omissions please contact us immediately on 13 30 80. Please note we may adjust debits and credits to accurately reflect your account bonus. UBank is a division of National Australia Bank Limited ABN 12 004 044 937 AFSL 230686 which is the issuer of the products and services.



001U7102 / E-49050 / S-103583 /

Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
10/10/2017	Funds Transfer to C N and C P Fisher Personal	\$5,000.00		\$99,971.09 Cr
31/10/2017	Funds Transfer to C N and C P Fisher Personal	\$5,000.00		\$94,971.09 Cr
31/10/2017	Interest for 01/10/2017 - 31/10/2017		\$143.95	\$95,115.04 Cr
02/11/2017	Funds Transfer to C N and C P Fisher Personal	\$5,000.00		\$90,115.04 Cr
09/11/2017	Funds Transfer to C N and C P Fisher Personal	\$2,000.00		\$88,115.04 Cr
28/11/2017	Funds Transfer to C N and C P Fisher Personal	\$5,000.00		\$83,115.04 Cr
30/11/2017	Interest for 01/11/2017 - 30/11/2017		\$120.50	\$83,235.54 Cr
08/12/2017	Inward Credit Direct Entry Interest AGLHA INT 001209951404 0347500		\$966.00	\$84,201.54 Cr
11/12/2017	Regular Transfer to 10362094 Personal	\$5,000.00		\$79,201.54 Cr
14/12/2017	Funds Transfer to C N and C P Fisher Personal	\$5,000.00		\$74,201.54 Cr
18/12/2017	Inward Credit Direct Entry Interest AMP NOTES2 INT NOTE2/00800523 0458106		\$272.38	\$74,473.92 Cr
22/12/2017	Funds Transfer to C N and C P Fisher Personal	\$5,000.00		\$69,473.92 Cr
31/12/2017	Interest for 01/12/2017 - 31/12/2017		\$107.44	\$69,581.36 Cr
Totals		\$74,895.00	\$3,372.04	\$69,581.36Cr

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Simple tips for keeping your banking secure

We're a bank. So your security and privacy is what matters most. Check out these handy tips we've put together to help protect you and your accounts.

Treat your details like royalty

Your password, PIN, and security codes are the keys to your banking with us. Our advice? Don't share them with anyone – not even our staff. But here's how you can really up the ante:

- Make your password / PIN difficult to guess. When choosing a password, use a combination of letters, numbers and characters, and don't choose something that's easily identified with you (like your name, phone number or address). For PINs, don't use your DOB
- Avoid using the same password / PIN for everything
- Memorise your password / PIN and change them frequently
- Don't make it easy for fraudsters. Don't store your password / PIN on or with the devices you use to make transactions
- Keep your mobile phone secure (and if you're using fingerprint login, it should only recognise your fingerprints, and no-one else's)
- Secure your letterbox with a lock to keep personal information safe
- Keep your cards in sight, and get receipts after every transaction
- For UBank Visa Debit cards - sign new cards, and destroy old ones
- Take care when entering your password / PIN in public. You never know who's watching . . .
- Treat any unsolicited email with suspicion as UBank will never send you an email with a link to online banking. Forward suspicious emails to hoax@nab.com.au

Use your smarts

Banking with us means banking online. So you should always:

- Try and avoid logging in in public places
- Never leave your computer unattended and log out after each session
- Always type ubank.com.au directly into the browser
- Never log in by clicking on a link or a pop-up window
- Log on regularly to check for suspicious activity on your accounts
- Keep your anti-virus software up to date, and ensure your computer updates are set automatically update



Protect yourself against scammers

Unfortunately there are people out there who'll try to get hold of your money – via authentic-looking emails, over the phone, or by SMS. Here are our tips on helping to make sure your money stays where it belongs:

- Keep an eye on your phone – if it's stopped working, this could be a sign it's been transferred to another provider without your permission
- Watch out for romance scams – people who try and befriend you online and ask you to pay for flights or send funds them funds
- Be aware of people asking you to open a UBank account on behalf of a friend – with your name and your account details
- Don't give your personal information to people you don't know or trust
- Don't click on pop-up ads – they could be spyware or adware
- Stay away from fake job advertisements – if it looks too good to be true, it probably is!
- Let us know immediately if you've changed address or contact details
- Shred personal documents before disposing of them

Talk to us immediately

We're here to help, so call us on 13 30 80 if:

- Your password / PIN becomes known to any other person or is compromised
- Your card has been misused, lost or stolen
- Your computer is lost, stolen or fraudulently accessed
- Your mobile is lost or stolen, or unexpectedly disconnected.
- You've provided any of your banking information to someone via an unsolicited email or an unknown caller
- You think you've received a scam email that pretends to be from us
- You find out about any unauthorised transaction, access or error on your accounts

For more info on scams and hoaxes, visit the Australia Consumer Fraud Taskforce SCAMwatch website at www.scamwatch.gov.au or the Australian Government's Stay Smart Online service at www.staysmartonline.gov.au. For a more detailed version of these tips, head to www.ubank.com.au/security.

One more thing

The ePayments Code details situations where you could be liable for unauthorised transactions involving your UBank Visa Debit Card, card details, password, and/or PIN. Your liability for losses is determined by the ePayments Code, rather than these tips. For more information about the ePayments Code, go to moneysmart.go.au and search 'ePayments'.