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D M WHITTAKER & K M WHITTAKER ATF
WHITTAKER SUPERANNUATION FUND
PO BOX 292
CARDIFF NSW 2285

Period: 2 April 2019 to 1 July 2019
Statement number 32
Page 1 of 6

Everyday Account

About your account

Account number	505672400
Account name	D M WHITTAKER & K M WHITTAKER ATF WHITTAKER SUPERANNUATION FUND
BSB	650 000
Total interest earned for the financial year ending 30 June 2019	\$0.10

Closing balance	\$1,591.98
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Your transaction summary

Opening account balance	\$481.66
Total Credits	+\$14,305.04
Total Debits	-\$13,194.72
Closing account balance	\$1,591.98

Important Security Information

for all cardholders and customers registered for Online 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 abuse 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 or online 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, passcode 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

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 \$
Opening account balance						\$481.66
2 Apr 19	2 Apr 19		Nhf Dividend:Apr 19/00917170		140.00	621.66
2 Apr 19	2 Apr 19		Nhf Dividend:Apr 19/00917164		140.00	761.66
3 Apr 19	3 Apr 19		Kwsr Rent:Rent		275.00	1,036.66
4 Apr 19	4 Apr 19		T/fer To. Kel:Tfr K Whittaker	100.00		936.66
4 Apr 19	4 Apr 19		T/fer To. Kel:Osco K Whittaker	200.00		736.66
4 Apr 19	4 Apr 19		Ib Transfer To 521724207 Transfer	300.00		436.66
5 Apr 19	5 Apr 19		BPAY: 5181Westpac Banking Corp	150.00		286.66
5 Apr 19	5 Apr 19		Kwsr Rent:Rent		275.00	561.66
7 Apr 19	7 Apr 19		BPAY: 1008Nab Cardholder Servi	10.00		551.66
7 Apr 19	7 Apr 19		Ib Transfer To 521724207 Transfer	200.00		351.66
8 Apr 19	8 Apr 19		BPAY: 1008Nab Cardholder Servi	150.00		201.66
8 Apr 19	8 Apr 19		Kwsr Rent:Rent		275.00	476.66
10 Apr 19	10 Apr 19		Kwsr Rent:Rent		275.00	751.66
11 Apr 19	11 Apr 19		T/fer To. Kel:Tfr K Whittaker	100.00		651.66
11 Apr 19	11 Apr 19		Kwsr Rent:Rent		275.00	926.66
12 Apr 19	12 Apr 19		BPAY: 5181Westpac Banking Corp	150.00		776.66
12 Apr 19	12 Apr 19		Kwsr Rent:Rent		275.00	1,051.66
14 Apr 19	14 Apr 19		BPAY: 1008Nab Cardholder Servi	10.00		1,041.66
15 Apr 19	15 Apr 19		BPAY: 1008Nab Cardholder Servi	150.00		891.66
15 Apr 19	15 Apr 19		BPAY: 97410Energyaustralia Pty	20.00		871.66
15 Apr 19	15 Apr 19		BPAY: 197723Ezidebit Telecommu	10.00		861.66
15 Apr 19	15 Apr 19		Kwsr Rent:Rent		275.00	1,136.66
16 Apr 19	16 Apr 19		Aveo Rsn Newc 1055:Osco Aveo	587.61		549.05
17 Apr 19	17 Apr 19		Kwsr Rent:Rent		275.00	824.05
18 Apr 19	18 Apr 19		T/fer To. Kel:Tfr K Whittaker	100.00		724.05
18 Apr 19	18 Apr 19		Kwsr Rent:Rent		275.00	999.05
18 Apr 19	18 Apr 19		Ib Transfer To 521724207 Transfer	500.00		499.05
19 Apr 19	19 Apr 19		BPAY: 5181Westpac Banking Corp	150.00		349.05
21 Apr 19	21 Apr 19		BPAY: 1008Nab Cardholder Servi	10.00		339.05
22 Apr 19	22 Apr 19		BPAY: 1008Nab Cardholder Servi	150.00		189.05
22 Apr 19	22 Apr 19		BPAY: 197723Ezidebit Telecommu	10.00		179.05
22 Apr 19	22 Apr 19		BPAY: 97410Energyaustralia Pty	20.00		159.05
23 Apr 19	23 Apr 19		Kwsr Rent:Rent		275.00	434.05
23 Apr 19	23 Apr 19		Kwsr Rent:Rent		275.00	709.05
23 Apr 19	23 Apr 19		Ib Transfer To 521724207 Transfer	200.00		509.05
24 Apr 19	24 Apr 19		Kwsr Rent:Rent		275.00	784.05
24 Apr 19	24 Apr 19		Kel. Whittaker:Tfr L&K. Fox	330.00		454.05

Here for good.



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329NPSL_L_DLAU_5723_R_3006598018992

Process date	Effective date	Card no	Transaction details	Debit \$	Credit \$	Balance \$
25 Apr 19	25 Apr 19		T/fer To. Kel:Tfr K Whittaker	100.00		354.05
26 Apr 19	26 Apr 19		BPAY: 5181Westpac Banking Corp	150.00		204.05
26 Apr 19	26 Apr 19		Kwsr Rent:Rent		275.00	479.05
26 Apr 19	26 Apr 19		Kwsr Rent:Rent		275.00	754.05
28 Apr 19	28 Apr 19		BPAY: 1008Nab Cardholder Servi	10.00		744.05
29 Apr 19	29 Apr 19		BPAY: 1008Nab Cardholder Servi	150.00		594.05
29 Apr 19	29 Apr 19		BPAY: 197723Ezidebit Telecommu	10.00		584.05
29 Apr 19	29 Apr 19		BPAY: 97410Energyaustralia Pty	20.00		564.05
29 Apr 19	29 Apr 19		Kwsr Rent:Rent		275.00	839.05
30 Apr 19	30 Apr 19		Ib Transfer To 521724207 Transfer	500.00		339.05
1 May 19	1 May 19		Kwsr Rent:Rent		275.00	614.05
1 May 19	1 May 19		Pi*Sidcor Au:Ignition-766984-1	479.12		134.93
2 May 19	2 May 19		T/fer To. Kel:Tfr K Whittaker	100.00		34.93
2 May 19	2 May 19		Kwsr Rent:Rent		275.00	309.93
3 May 19	3 May 19		BPAY: 5181Westpac Banking Corp	150.00		159.93
3 May 19	3 May 19		Kwsr Rent:Rent		275.00	434.93
5 May 19	5 May 19		BPAY: 1008Nab Cardholder Servi	10.00		424.93
6 May 19	6 May 19		BPAY: 1008Nab Cardholder Servi	150.00		274.93
6 May 19	6 May 19		BPAY: 197723Ezidebit Telecommu	10.00		264.93
6 May 19	6 May 19		BPAY: 97410Energyaustralia Pty	20.00		244.93
6 May 19	6 May 19		Kwsr Rent:Rent		275.00	519.93
8 May 19	8 May 19		Kwsr Rent:Rent		275.00	794.93
9 May 19	9 May 19		T/fer To. Kel:Tfr K Whittaker	100.00		694.93
9 May 19	9 May 19		Kwsr Rent:Rent		275.00	969.93
9 May 19	9 May 19		Ib Transfer To 521724207 Transfer	200.00		769.93
10 May 19	10 May 19		BPAY: 5181Westpac Banking Corp	150.00		619.93
10 May 19	10 May 19		Kwsr Rent:Rent		275.00	894.93
12 May 19	12 May 19		BPAY: 1008Nab Cardholder Servi	10.00		884.93
13 May 19	13 May 19		BPAY: 1008Nab Cardholder Servi	150.00		734.93
13 May 19	13 May 19		BPAY: 197723Ezidebit Telecommu	10.00		724.93
13 May 19	13 May 19		BPAY: 97410Energyaustralia Pty	20.00		704.93
13 May 19	13 May 19		Kwsr Rent:Rent		275.00	979.93
15 May 19	15 May 19		Kwsr Rent:Rent		275.00	1,254.93
16 May 19	16 May 19		T/fer To. Kel:Tfr K Whittaker	100.00		1,154.93
16 May 19	16 May 19		Kwsr Rent:Rent		275.00	1,429.93
17 May 19	17 May 19		BPAY: 5181Westpac Banking Corp	150.00		1,279.93
17 May 19	17 May 19		Kwsr Rent:Rent		275.00	1,554.93
19 May 19	19 May 19		BPAY: 1008Nab Cardholder Servi	10.00		1,544.93
20 May 19	20 May 19		BPAY: 1008Nab Cardholder Servi	150.00		1,394.93
20 May 19	20 May 19		BPAY: 197723Ezidebit Telecommu	10.00		1,384.93
20 May 19	20 May 19		BPAY: 97410Energyaustralia Pty	20.00		1,364.93

Process date	Effective date	Card no	Transaction details	Debit \$	Credit \$	Balance \$
20 May 19	20 May 19		Ib Transfer To 521724207 Transfer	400.00		964.93
20 May 19	20 May 19		Kwsr Rent:Rent		275.00	1,239.93
22 May 19	22 May 19		Kwsr Rent:Rent		275.00	1,514.93
23 May 19	23 May 19		T/fer To. Kel:Tfr K Whittaker	100.00		1,414.93
23 May 19	23 May 19		Kwsr Rent:Rent		275.00	1,689.93
24 May 19	24 May 19		BPAY: 5181Westpac Banking Corp	150.00		1,539.93
24 May 19	24 May 19		Kwsr Rent:Rent		275.00	1,814.93
26 May 19	26 May 19		BPAY: 1008Nab Cardholder Servi	10.00		1,804.93
27 May 19	27 May 19		BPAY: 1008Nab Cardholder Servi	150.00		1,654.93
27 May 19	27 May 19		BPAY: 197723Ezidebit Telecommu	10.00		1,644.93
27 May 19	27 May 19		BPAY: 97410Energyaustralia Pty	20.00		1,624.93
27 May 19	27 May 19		Kwsr Rent:Rent		275.00	1,899.93
29 May 19	29 May 19		Aveo Rsn Newc 1055:Osko Aveo	587.61		1,312.32
29 May 19	29 May 19		Ib Transfer To 521724207 Transfer	115.00		1,197.32
29 May 19	29 May 19		Kwsr Rent:Rent		275.00	1,472.32
29 May 19	29 May 19		Nib:02279419	59.91		1,412.41
30 May 19	30 May 19		T/fer To. Kel:Tfr K Whittaker	100.00		1,312.41
30 May 19	30 May 19		Kwsr Rent:Rent		275.00	1,587.41
31 May 19	31 May 19		BPAY: 5181Westpac Banking Corp	150.00		1,437.41
31 May 19	31 May 19		Kwsr Rent:Rent		275.00	1,712.41
2 Jun 19	2 Jun 19		BPAY: 1008Nab Cardholder Servi	10.00		1,702.41
3 Jun 19	3 Jun 19		BPAY: 1008Nab Cardholder Servi	150.00		1,552.41
3 Jun 19	3 Jun 19		BPAY: 197723Ezidebit Telecommu	10.00		1,542.41
3 Jun 19	3 Jun 19		BPAY: 97410Energyaustralia Pty	20.00		1,522.41
3 Jun 19	3 Jun 19		BPAY: 23796Telstra Corporation	29.00		1,493.41
3 Jun 19	3 Jun 19		Kwsr Rent:Rent		275.00	1,768.41
3 Jun 19	3 Jun 19		Pi*Sidcor Au:Ignition-814134-1	479.12		1,289.29
5 Jun 19	5 Jun 19	35	Paypal *Mpec26 4029357733	125.00		1,164.29
5 Jun 19	5 Jun 19		Kwsr Rent:Rent		275.00	1,439.29
5 Jun 19	5 Jun 19		Nib:02279419	72.88		1,366.41
6 Jun 19	6 Jun 19		T/fer To. Kel:Tfr K Whittaker	100.00		1,266.41
6 Jun 19	6 Jun 19		Kwsr Rent:Rent		275.00	1,541.41
7 Jun 19	7 Jun 19		BPAY: 5181Westpac Banking Corp	150.00		1,391.41
7 Jun 19	7 Jun 19		Kwsr Rent:Rent		275.00	1,666.41
9 Jun 19	9 Jun 19		BPAY: 1008Nab Cardholder Servi	10.00		1,656.41
10 Jun 19	10 Jun 19		BPAY: 1008Nab Cardholder Servi	150.00		1,506.41
10 Jun 19	10 Jun 19		BPAY: 97410Energyaustralia Pty	20.00		1,486.41
10 Jun 19	10 Jun 19		Kwsr Rent:Rent		275.00	1,761.41
12 Jun 19	12 Jun 19		Kwsr Rent:Rent		275.00	2,036.41
12 Jun 19	12 Jun 19		Nib:02279419	72.88		1,963.53
13 Jun 19	13 Jun 19		T/fer To. Kel:Tfr K Whittaker	100.00		1,863.53




Process date	Effective date	Card no	Transaction details	Debit \$	Credit \$	Balance \$
13 Jun 19	13 Jun 19		Kwsr Rent:Rent		275.00	2,138.53
14 Jun 19	14 Jun 19		BPAY: 5181Westpac Banking Corp	150.00		1,988.53
14 Jun 19	14 Jun 19		BPAY: 23796Telstra Corporation	29.00		1,959.53
14 Jun 19	14 Jun 19		Kwsr Rent:Rent		275.00	2,234.53
16 Jun 19	16 Jun 19		BPAY: 1008Nab Cardholder Servi	10.00		2,224.53
16 Jun 19	16 Jun 19	35	Service Nsw Sydney	265.16		1,959.37
16 Jun 19	16 Jun 19		lb Transfer To 521724207 Transfer	1,000.00		959.37
17 Jun 19	17 Jun 19		BPAY: 1008Nab Cardholder Servi	150.00		809.37
17 Jun 19	17 Jun 19		BPAY: 97410Energyaustralia Pty	20.00		789.37
17 Jun 19	17 Jun 19	35	Harris Farm Markets Pt Cooks Hill	69.06		720.31
17 Jun 19	17 Jun 19		Kwsr Rent:Rent		275.00	995.31
19 Jun 19	19 Jun 19		Kwsr Rent:Rent		275.00	1,270.31
19 Jun 19	19 Jun 19		Nib:02279419	72.88		1,197.43
20 Jun 19	20 Jun 19		T/fer To. Kel:Tfr K Whittaker	100.00		1,097.43
20 Jun 19	20 Jun 19		Kwsr Rent:Rent		275.00	1,372.43
21 Jun 19	21 Jun 19		BPAY: 5181Westpac Banking Corp	150.00		1,222.43
21 Jun 19	21 Jun 19		Kwsr Rent:Rent		275.00	1,497.43
23 Jun 19	23 Jun 19		BPAY: 1008Nab Cardholder Servi	10.00		1,487.43
24 Jun 19	24 Jun 19		BPAY: 1008Nab Cardholder Servi	150.00		1,337.43
24 Jun 19	24 Jun 19		BPAY: 97410Energyaustralia Pty	20.00		1,317.43
24 Jun 19	24 Jun 19		Kwsr Rent:Rent		275.00	1,592.43
26 Jun 19	26 Jun 19		Aveo Rsn Newc 1055:Osco Aveo	587.61		1,004.82
26 Jun 19	26 Jun 19		Kwsr Rent:Rent		275.00	1,279.82
26 Jun 19	26 Jun 19		Nib:02279419	72.88		1,206.94
27 Jun 19	27 Jun 19		T/fer To. Kel:Tfr K Whittaker	100.00		1,106.94
27 Jun 19	27 Jun 19		Kwsr Rent:Rent		275.00	1,381.94
28 Jun 19	28 Jun 19		BPAY: 5181Westpac Banking Corp	150.00		1,231.94
28 Jun 19	28 Jun 19		Kwsr Rent:Rent		275.00	1,506.94
30 Jun 19	30 Jun 19		BPAY: 1008Nab Cardholder Servi	10.00		1,496.94
30 Jun 19	30 Jun 19		Int-Credit This Account		0.04	1,496.98
1 Jul 19	1 Jul 19		BPAY: 1008Nab Cardholder Servi	150.00		1,346.98
1 Jul 19	1 Jul 19		BPAY: 97410Energyaustralia Pty	30.00		1,316.98
1 Jul 19	1 Jul 19		Kwsr Rent:Rent		275.00	1,591.98
Transaction Totals				\$13,194.72	\$14,305.04	
Closing account balance						\$1,591.98

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D M WHITTAKER & K M WHITTAKER ATF
WHITTAKER SUPERANNUATION FUND
46 SHEARWATER DR
SHORTLAND NSW 2307

Period: 2 July 2019 to 1 October 2019
Statement number 33
Page 1 of 5

Everyday Account

About your account

Account number	505672400
Account name	D M WHITTAKER & K M WHITTAKER ATF WHITTAKER SUPERANNUATION FUND
BSB	650 000

Closing balance	\$631.93
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Your transaction summary

Opening account balance	\$1,591.98
Total Credits	+ \$13,989.00
Total Debits	- \$14,949.05
Closing account balance	\$631.93

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 \$
Opening account balance						\$1,591.98
3 Jul 19	3 Jul 19		Kwsr Rent:Rent		275.00	1,866.98
3 Jul 19	3 Jul 19		Nib:02279419	72.88		1,794.10
4 Jul 19	4 Jul 19		T/fer To. Kel:Tfr K Whittaker	100.00		1,694.10
4 Jul 19	4 Jul 19		Kwsr Rent:Rent		275.00	1,969.10
5 Jul 19	5 Jul 19		BPAY: 5181Westpac Banking Corp	150.00		1,819.10
5 Jul 19	5 Jul 19		Kwsr Rent:Rent		275.00	2,094.10
7 Jul 19	7 Jul 19		BPAY: 1008Nab Cardholder Servi	10.00		2,084.10
8 Jul 19	8 Jul 19		BPAY: 1008Nab Cardholder Servi	150.00		1,934.10
8 Jul 19	8 Jul 19		BPAY: 97410Energyaustralia Pty	30.00		1,904.10
8 Jul 19	8 Jul 19		Kwsr Rent:Rent		275.00	2,179.10
10 Jul 19	10 Jul 19		Kwsr Rent:Rent		275.00	2,454.10
10 Jul 19	10 Jul 19		Nib:02279419	72.88		2,381.22
11 Jul 19	11 Jul 19		T/fer To. Kel:Tfr K Whittaker	100.00		2,281.22
11 Jul 19	11 Jul 19	35	Qbe Ctp Sydney	271.77		2,009.45
11 Jul 19	11 Jul 19		Kwsr Rent:Rent		275.00	2,284.45
11 Jul 19	11 Jul 19		Ib Transfer To 521724207 Transfer	480.00		1,804.45
12 Jul 19	12 Jul 19		BPAY: 5181Westpac Banking Corp	150.00		1,654.45
12 Jul 19	12 Jul 19		Kwsr Rent:Rent		275.00	1,929.45
14 Jul 19	14 Jul 19		BPAY: 1008Nab Cardholder Servi	10.00		1,919.45
14 Jul 19	14 Jul 19		BPAY: 23796Telstra Corporation	29.00		1,890.45
15 Jul 19	15 Jul 19		BPAY: 1008Nab Cardholder Servi	150.00		1,740.45
15 Jul 19	15 Jul 19		BPAY: 97410Energyaustralia Pty	30.00		1,710.45
15 Jul 19	15 Jul 19		Kwsr Rent:Rent		275.00	1,985.45
17 Jul 19	17 Jul 19		Kwsr Rent:Rent		275.00	2,260.45
17 Jul 19	17 Jul 19		Nib:02279419	72.88		2,187.57
18 Jul 19	18 Jul 19		T/fer To. Kel:Tfr K Whittaker	100.00		2,087.57
18 Jul 19	18 Jul 19		Kwsr Rent:Rent		275.00	2,362.57
19 Jul 19	19 Jul 19		BPAY: 5181Westpac Banking Corp	150.00		2,212.57
19 Jul 19	19 Jul 19		Kwsr Rent:Rent		275.00	2,487.57
19 Jul 19	19 Jul 19		Ib Transfer To 521724207 Transfer	400.00		2,087.57
21 Jul 19	21 Jul 19		BPAY: 1008Nab Cardholder Servi	10.00		2,077.57
21 Jul 19	21 Jul 19	35	Balloonaway Broadmeadow	40.80		2,036.77
22 Jul 19	22 Jul 19		BPAY: 1008Nab Cardholder Servi	150.00		1,886.77
22 Jul 19	22 Jul 19		BPAY: 97410Energyaustralia Pty	30.00		1,856.77
22 Jul 19	22 Jul 19		Kwsr Rent:Rent		275.00	2,131.77
24 Jul 19	24 Jul 19		Kwsr Rent:Rent		275.00	2,406.77
24 Jul 19	24 Jul 19		Nib:02279419	72.88		2,333.89

Process date	Effective date	Card no	Transaction details	Debit \$	Credit \$	Balance \$
25 Jul 19	25 Jul 19		T/fer To. Kel:Tfr K Whittaker	100.00		2,233.89
26 Jul 19	26 Jul 19		BPAY: 5181Westpac Banking Corp	150.00		2,083.89
26 Jul 19	26 Jul 19	35	Service Nsw Sydney	373.64		1,710.25
26 Jul 19	26 Jul 19		Kwsr Rent:Rent		275.00	1,985.25
26 Jul 19	26 Jul 19		Kwsr Rent:Rent		275.00	2,260.25
27 Jul 19	27 Jul 19		Ib Transfer To 521724207 Transfer	800.90		1,459.35
28 Jul 19	28 Jul 19		BPAY: 1008Nab Cardholder Servi	10.00		1,449.35
29 Jul 19	29 Jul 19		BPAY: 1008Nab Cardholder Servi	150.00		1,299.35
29 Jul 19	29 Jul 19		BPAY: 97410Energyaustralia Pty	30.00		1,269.35
29 Jul 19	29 Jul 19		Kwsr Rent:Rent		275.00	1,544.35
31 Jul 19	31 Jul 19		Aveo Rsn Newc 1055:Osco Aveo	601.41		942.94
31 Jul 19	31 Jul 19		BPAY: 1008Nab Cardholder Servi	200.00		742.94
31 Jul 19	31 Jul 19		Kwsr Rent:Rent		275.00	1,017.94
31 Jul 19	31 Jul 19		Nib:02279419	72.88		945.06
1 Aug 19	1 Aug 19		T/fer To. Kel:Tfr K Whittaker	100.00		845.06
2 Aug 19	2 Aug 19		BPAY: 5181Westpac Banking Corp	150.00		695.06
2 Aug 19	2 Aug 19	35	Coles 0824 Wallsend	11.10		683.96
2 Aug 19	2 Aug 19		Kwsr Rent:Rent		275.00	958.96
2 Aug 19	2 Aug 19		Kwsr Rent:Rent		275.00	1,233.96
4 Aug 19	4 Aug 19		BPAY: 1008Nab Cardholder Servi	10.00		1,223.96
5 Aug 19	5 Aug 19		BPAY: 1008Nab Cardholder Servi	150.00		1,073.96
5 Aug 19	5 Aug 19		BPAY: 97410Energyaustralia Pty	30.00		1,043.96
5 Aug 19	5 Aug 19		Kwsr Rent:Rent		275.00	1,318.96
6 Aug 19	6 Aug 19	35	Frame Today Lambton	222.00		1,096.96
6 Aug 19	6 Aug 19		BPAY: 26799Douglass Hanly Moir	202.35		894.61
7 Aug 19	7 Aug 19		Kwsr Rent:Rent		275.00	1,169.61
7 Aug 19	7 Aug 19		Nib:02279419	72.88		1,096.73
8 Aug 19	8 Aug 19		T/fer To. Kel:Tfr K Whittaker	100.00		996.73
8 Aug 19	8 Aug 19	35	Lightinthebox.Com London	32.02		964.71
8 Aug 19	8 Aug 19		Kwsr Rent:Rent		275.00	1,239.71
9 Aug 19	9 Aug 19		BPAY: 5181Westpac Banking Corp	150.00		1,089.71
9 Aug 19	9 Aug 19		Kwsr Rent:Rent		275.00	1,364.71
11 Aug 19	11 Aug 19		BPAY: 1008Nab Cardholder Servi	10.00		1,354.71
12 Aug 19	12 Aug 19		BPAY: 1008Nab Cardholder Servi	150.00		1,204.71
12 Aug 19	12 Aug 19		BPAY: 97410Energyaustralia Pty	30.00		1,174.71
12 Aug 19	12 Aug 19		Kwsr Rent:Rent		275.00	1,449.71
14 Aug 19	14 Aug 19		BPAY: 23796Telstra Corporation	29.00		1,420.71
14 Aug 19	14 Aug 19		Kwsr Rent:Rent		275.00	1,695.71
14 Aug 19	14 Aug 19		Nib:02279419	72.88		1,622.83
14 Aug 19	14 Aug 19		Ib Transfer To 521724207	300.00		1,322.83
15 Aug 19	15 Aug 19		T/fer To. Kel:Tfr K Whittaker	100.00		1,222.83



Process date	Effective date	Card no	Transaction details	Debit \$	Credit \$	Balance \$
15 Aug 19	15 Aug 19		Kwsr Rent:Rent		275.00	1,497.83
16 Aug 19	16 Aug 19		BPAY: 5181Westpac Banking Corp	150.00		1,347.83
16 Aug 19	16 Aug 19		Kwsr Rent:Rent		275.00	1,622.83
16 Aug 19	16 Aug 19		Ib Transfer To 521724207 Transfer	200.00		1,422.83
16 Aug 19	16 Aug 19		Ib Transfer To 521724207 Transfer	200.00		1,222.83
18 Aug 19	18 Aug 19		BPAY: 1008Nab Cardholder Servi	10.00		1,212.83
19 Aug 19	19 Aug 19		BPAY: 1008Nab Cardholder Servi	150.00		1,062.83
19 Aug 19	19 Aug 19		BPAY: 97410Energyaustralia Pty	30.00		1,032.83
19 Aug 19	19 Aug 19		Kwsr Rent:Rent		275.00	1,307.83
21 Aug 19	21 Aug 19		Kwsr Rent:Rent		275.00	1,582.83
21 Aug 19	21 Aug 19		Nib:02279419	72.88		1,509.95
22 Aug 19	22 Aug 19		T/fer To. Kel:Tfr K Whittaker	100.00		1,409.95
22 Aug 19	22 Aug 19	35	Lake Macquarie Hyund Cardiff	290.00		1,119.95
22 Aug 19	22 Aug 19		Kwsr Rent:Rent		275.00	1,394.95
23 Aug 19	23 Aug 19		BPAY: 5181Westpac Banking Corp	150.00		1,244.95
23 Aug 19	23 Aug 19		Kwsr Rent:Rent		275.00	1,519.95
25 Aug 19	25 Aug 19		BPAY: 1008Nab Cardholder Servi	10.00		1,509.95
26 Aug 19	26 Aug 19		BPAY: 1008Nab Cardholder Servi	150.00		1,359.95
26 Aug 19	26 Aug 19		BPAY: 97410Energyaustralia Pty	30.00		1,329.95
26 Aug 19	26 Aug 19		Kwsr Rent:Rent		275.00	1,604.95
28 Aug 19	28 Aug 19		Kwsr Rent:Rent		275.00	1,879.95
28 Aug 19	28 Aug 19		Nib:02279419	72.88		1,807.07
29 Aug 19	29 Aug 19		T/fer To. Kel:Tfr K Whittaker	100.00		1,707.07
29 Aug 19	29 Aug 19		Aveo Rsn Newc 1055:Tfr Aveo	601.41		1,105.66
29 Aug 19	29 Aug 19		Kwsr Rent:Rent		275.00	1,380.66
30 Aug 19	30 Aug 19		BPAY: 5181Westpac Banking Corp	150.00		1,230.66
30 Aug 19	30 Aug 19		Kwsr Rent:Rent		275.00	1,505.66
31 Aug 19	31 Aug 19		BPAY: 1008Nab Cardholder Servi	150.00		1,355.66
1 Sep 19	1 Sep 19		BPAY: 1008Nab Cardholder Servi	10.00		1,345.66
1 Sep 19	1 Sep 19		Ib Transfer To 521724207 Transfer	500.00		845.66
1 Sep 19	1 Sep 19		Ib Transfer To 521724207 Transfer	100.00		745.66
2 Sep 19	2 Sep 19		BPAY: 1008Nab Cardholder Servi	150.00		595.66
2 Sep 19	2 Sep 19		BPAY: 97410Energyaustralia Pty	30.00		565.66
2 Sep 19	2 Sep 19		Kwsr Rent:Rent		275.00	840.66
3 Sep 19	3 Sep 19		Ib Transfer To 521724207 Transfer	350.00		490.66
4 Sep 19	4 Sep 19		Kwsr Rent:Rent		275.00	765.66
4 Sep 19	4 Sep 19		Nib:02279419	72.88		692.78
5 Sep 19	5 Sep 19		T/fer To. Kel:Tfr K Whittaker	100.00		592.78
5 Sep 19	5 Sep 19		Kwsr Rent:Rent		275.00	867.78
6 Sep 19	6 Sep 19		BPAY: 5181Westpac Banking Corp	150.00		717.78
6 Sep 19	6 Sep 19		Kwsr Rent:Rent		275.00	992.78


Process date	Effective date	Card no	Transaction details	Debit \$	Credit \$	Balance \$
8 Sep 19	8 Sep 19		BPAY: 1008Nab Cardholder Servi	10.00		982.78
9 Sep 19	9 Sep 19		BPAY: 1008Nab Cardholder Servi	150.00		832.78
9 Sep 19	9 Sep 19		BPAY: 97410Energyaustralia Pty	30.00		802.78
11 Sep 19	11 Sep 19		Nib:02279419	72.88		729.90
12 Sep 19	12 Sep 19		T/fer To. Kel:Tfr K Whittaker	100.00		629.90
12 Sep 19	12 Sep 19		Ib Transfer From 506324918 Transfer		500.00	1,129.90
13 Sep 19	13 Sep 19		BPAY: 5181Westpac Banking Corp	150.00		979.90
14 Sep 19	14 Sep 19		BPAY: 23796Telstra Corporation	29.00		950.90
14 Sep 19	14 Sep 19		Ib Transfer To 521724207	100.00		850.90
15 Sep 19	15 Sep 19		BPAY: 1008Nab Cardholder Servi	10.00		840.90
16 Sep 19	16 Sep 19		BPAY: 1008Nab Cardholder Servi	150.00		690.90
16 Sep 19	16 Sep 19		BPAY: 97410Energyaustralia Pty	30.00		660.90
17 Sep 19	17 Sep 19	35	Marketown Newsagency Newcastle Wes	17.05		643.85
18 Sep 19	18 Sep 19		Nib:02279419	72.88		570.97
18 Sep 19	18 Sep 19		T/fer To. Kel:Osko K Whittaker	83.00		487.97
19 Sep 19	19 Sep 19		T/fer To. Kel:Tfr K Whittaker	100.00		387.97
19 Sep 19	19 Sep 19		Ib Transfer From 506324918 Transfer		500.00	887.97
19 Sep 19	19 Sep 19		BPAY: 95224Ken Tame & Associat	313.38		574.59
20 Sep 19	20 Sep 19		BPAY: 5181Westpac Banking Corp	150.00		424.59
21 Sep 19	21 Sep 19		BPAY: 95224Ken Tame & Associat	7.50		417.09
21 Sep 19	21 Sep 19		Ib Transfer From 506324918 Transfer		200.00	617.09
22 Sep 19	22 Sep 19		BPAY: 1008Nab Cardholder Servi	10.00		607.09
23 Sep 19	23 Sep 19		BPAY: 1008Nab Cardholder Servi	150.00		457.09
23 Sep 19	23 Sep 19		BPAY: 97410Energyaustralia Pty	30.00		427.09
24 Sep 19	24 Sep 19		Transfer:Tfr Denise Whittaker	400.00		27.09
25 Sep 19	25 Sep 19		De Disfee:Nib:02279419	9.00		18.09
25 Sep 19	25 Sep 19		Ib Transfer From 506324918 Transfer		350.00	368.09
27 Sep 19	27 Sep 19		Ib Transfer From 506324918		350.00	718.09
27 Sep 19	27 Sep 19		BPAY: 97410Energyaustralia Pty	30.00		688.09
27 Sep 19	27 Sep 19		Aveo Rsn Newc 1055:Tfr Aveo	601.41		86.68
29 Sep 19	29 Sep 19		BPAY: 1008Nab Cardholder Servi	10.00		76.68
30 Sep 19	30 Sep 19		Ib Transfer From 506324918		500.00	576.68
30 Sep 19	30 Sep 19		T/fer To. Kel:Tfr K Whittaker	100.00		476.68
30 Sep 19	30 Sep 19		Nhf Dividend:Sep19/00902420		182.00	658.68
30 Sep 19	30 Sep 19		Nhf Dividend:Sep19/00902415		182.00	840.68
1 Oct 19	1 Oct 19		BPAY: 5181Westpac Banking Corp	150.00		690.68
1 Oct 19	1 Oct 19		BPAY: 979104Reflections Holida	558.75		131.93
1 Oct 19	1 Oct 19		Ib Transfer From 506324918 Transfer		500.00	631.93
Transaction Totals				\$14,949.05	\$13,989.00	
Closing account balance						\$631.93



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D M WHITTAKER & K M WHITTAKER ATF
WHITTAKER SUPERANNUATION FUND
PO BOX 292
CARDIFF NSW 2285

Period: 2 October 2019 to 1 January 2020
Statement number 34
Page 1 of 2

Everyday Account

About your account

Account number	505672400
Account name	D M WHITTAKER & K M WHITTAKER ATF WHITTAKER SUPERANNUATION FUND
BSB	650 000

Closing balance	\$723.39
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Your transaction summary

Opening account balance	\$631.93
Total Credits	+ \$2,365.21
Total Debits	- \$2,273.75
Closing account balance	\$723.39

Your transactions

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 \$
Opening account balance						\$631.93
2 Oct 19	2 Oct 19		Nib:02279419	145.76		486.17
4 Oct 19	4 Oct 19		BPAY: 97410Energyaustralia Pty	30.00		456.17
7 Oct 19	7 Oct 19		T/fer To. Kel:Tfr K Whittaker	100.00		356.17
8 Oct 19	8 Oct 19		BPAY: 5181Westpac Banking Corp	150.00		206.17
8 Oct 19	8 Oct 19		Ib Transfer From 506324918 Transfer		500.00	706.17
9 Oct 19	9 Oct 19	35	Noosa Beach Club Clo Noosa Heads	34.95		671.22
9 Oct 19	9 Oct 19		Nib:02279419	72.88		598.34
10 Oct 19	10 Oct 19		Ato:Ato008000011553693		71.00	669.34
11 Oct 19	11 Oct 19		BPAY: 97410Energyaustralia Pty	30.00		639.34
14 Oct 19	14 Oct 19		T/fer To. Kel:Tfr K Whittaker	100.00		539.34
14 Oct 19	14 Oct 19		BPAY: 23796Telstra Corporation	29.00		510.34
15 Oct 19	15 Oct 19		BPAY: 5181Westpac Banking Corp	150.00		360.34
16 Oct 19	16 Oct 19		Nib:02279419	72.88		287.46
18 Oct 19	18 Oct 19		BPAY: 97410Energyaustralia Pty	30.00		257.46
18 Oct 19	18 Oct 19		Ib Transfer From 506324918 Transfer		500.00	757.46
21 Oct 19	21 Oct 19		T/fer To. Kel:Tfr K Whittaker	100.00		657.46
21 Oct 19	21 Oct 19		BPAY: 23796Telstra Corporation	29.00		628.46
21 Oct 19	21 Oct 19		Transfer:Tfr Denise Whittaker	200.00		428.46
23 Oct 19	23 Oct 19		Nib:02279419	72.88		355.58
30 Oct 19	30 Oct 19		Nib:02279419	72.88		282.70
31 Oct 19	31 Oct 19		Account Keeping Fee	4.00		278.70
6 Nov 19	6 Nov 19		Nib:02279419	72.88		205.82
7 Nov 19	7 Nov 19		Ib Transfer From 506324918 Transfer		500.00	705.82
8 Nov 19	8 Nov 19		Workshop Valuation:Osko Fred Andrie	550.00		155.82
13 Nov 19	13 Nov 19		Nib:02279419	72.88		82.94
20 Nov 19	20 Nov 19		Nib:02279419	72.88		10.06
25 Nov 19	25 Nov 19		Ib Transfer From 537149307 Transfer		70.00	80.06
27 Nov 19	27 Nov 19		Nib:02279419	72.88		7.18
30 Nov 19	30 Nov 19		Account Keeping Fee	4.00		3.18
19 Dec 19	19 Dec 19		Ib Transfer From 506324918 Transfer		724.17	727.35
31 Dec 19	31 Dec 19		Account Keeping Fee	4.00		723.35
31 Dec 19	31 Dec 19		Int-Credit This Account		0.04	723.39
Transaction Totals				\$2,273.75	\$2,365.21	
Closing account balance						\$723.39



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D M WHITTAKER & K M WHITTAKER ATF
WHITTAKER SUPERANNUATION FUND
PO BOX 292
CARDIFF NSW 2285

Period: 2 January 2020 to 20 April 2020
Statement number 35
Page 1 of 2

Everyday Account

About your account

Account number	505672400
Account name	D M WHITTAKER & K M WHITTAKER ATF WHITTAKER SUPERANNUATION FUND
BSB	650 000

Closing balance **\$8.26**

Your transaction summary

Opening account balance	\$723.39
Total Credits	+ \$2,502.51
Total Debits	- \$3,217.64
Closing account balance	\$8.26

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 \$
Opening account balance						\$723.39
20 Jan 20	20 Jan 20		De Disfee:Practiceignition:Sidcor_G	9.00		714.39
22 Jan 20	22 Jan 20		Ib Transfer From 521724207 Transfer		50.00	764.39
22 Jan 20	22 Jan 20		Practiceignition:Sidcor_Gagj3Hibqbz	724.16		40.23
31 Jan 20	31 Jan 20		Account Keeping Fee	4.00		36.23
18 Feb 20	18 Feb 20		Ib Transfer From 506324918 Transfer		724.17	760.40
20 Feb 20	20 Feb 20		Practiceignition:Sidcor_Gmp9Ru9Dasd	724.16		36.24
29 Feb 20	29 Feb 20		Account Keeping Fee	4.00		32.24
18 Mar 20	18 Mar 20		Ib Transfer From 506324918 Transfer		724.17	756.41
20 Mar 20	20 Mar 20		Sidcor:Sidcor_Gwgjsexkpuu	724.16		32.25
31 Mar 20	31 Mar 20		Account Keeping Fee	4.00		28.25
7 Apr 20	7 Apr 20		Nhf Dividend:Apr20/00900258		140.00	168.25
7 Apr 20	7 Apr 20		Nhf Dividend:Apr20/00900253		140.00	308.25
9 Apr 20	9 Apr 20		Ib Transfer To 521724207 Transfer	300.00		8.25
18 Apr 20	18 Apr 20		Ib Transfer From 506324918 Transfer		724.17	732.42
20 Apr 20	20 Apr 20		Sidcor:Sidcor_H7U4Gssq6Yz	724.16		8.26
Transaction Totals				\$3,217.64	\$2,502.51	
Closing account balance						\$8.26



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D M WHITTAKER & K M WHITTAKER ATF
WHITTAKER SUPERANNUATION FUND
PO BOX 292
CARDIFF NSW 2285

Period: 21 April 2020 to 1 July 2020
Statement number 36
Page 1 of 3

Everyday Account

About your account

Account number	505672400
Account name	D M WHITTAKER & K M WHITTAKER ATF WHITTAKER SUPERANNUATION FUND
BSB	650 000
Total interest earned for the financial year ending 30 June 2020	\$0.05

Closing balance **\$27.95**

Your transaction summary

Opening account balance	\$8.26
Total Credits	+\$1,480.01
Total Debits	-\$1,460.32
Closing account balance	\$27.95

Important Security Information

for all cardholders and customers registered for Online 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 abuse 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 or online 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, passcode 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.
6. Do not allow any persons visibility to your computer, phone or any other devices remotely where you are required to disclose your PIN, access code or password (this includes one time passwords).

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.

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 \$
Opening account balance						\$8.26
30 Apr 20	30 Apr 20		Account Keeping Fee	4.00		4.26
18 May 20	18 May 20		Ib Transfer From 506324918 Transfer		740.00	744.26
20 May 20	20 May 20		Sidcor:Sidcor_Hj8Yvywqyhx	724.16		20.10
31 May 20	31 May 20		Account Keeping Fee	4.00		16.10
18 Jun 20	18 Jun 20		Ib Transfer From 506324918 Transfer		740.00	756.10
22 Jun 20	22 Jun 20		Sidcor:Sidcor_Hukx3Ypwsxh	724.16		31.94
30 Jun 20	30 Jun 20		Account Keeping Fee	4.00		27.94
30 Jun 20	30 Jun 20		Int-Credit This Account		0.01	27.95
Transaction Totals				\$1,460.32	\$1,480.01	
Closing account balance						\$27.95



Effective 1 October 2020

Notification of Amended Terms and Conditions

From 1 October 2020, unless otherwise specified in this notification, the following changes will be made to fees and charges applicable to your Newcastle Permanent Building Society Limited (Newcastle Permanent) accounts. In all other respects the fees and charges set out in the applicable terms and conditions (or as changed as previously notified to you) remain the same.

Statement and Passbook Accounts				
	Everyday Account (including interest offset)		Basic Access Account, Smart Saver Account, Special Monthly Interest Account, Achiever Account, Christmas Club Account, Money Management Account, Money Minder Account, Mortgage Offset Account, Rapid Saver Passbook Account (including Save & Education Savings Account), Rapid Saver Statement Account, Statement Savings Account (including Spend Account)	
Fees and Charges	Current	New	Current	New
Branch Withdrawal	\$0.00	\$0.00	\$2.50	\$3.00
Financial Institution Cheque	\$5.00	\$10.00	\$5.00	\$10.00
Direct Debit Request	\$0.00	\$0.00	\$0.50	\$0.00
Account Combination	\$5.00	\$0.00	\$5.00	\$0.00
Card Replacement (Australia)	\$10.00	\$0.00	\$10.00	\$0.00
Account Overdrawn	\$9.00	\$5.00	\$9.00	\$5.00
Unclaimed Monies Administration	\$20.00	\$0.00	\$20.00	\$0.00

Term Deposit Accounts				
	Term Deposit		Platinum Deposit Account	
Fees and Charges	Current	New	Current	New
Direct Debit Request	N/A	N/A	\$0.50	\$0.00
Account Combination	N/A	N/A	\$5.00	\$0.00
Account Overdrawn	N/A	N/A	\$9.00	\$5.00
Unclaimed Monies Administration	\$20.00	\$0.00	\$20.00	\$0.00

Credit Facilities		
	Real Equity Credit Facility, Premium Plus Credit Facility	
Fees and Charges	Current	New
Financial Institution Cheque	\$5.00	\$10.00
Card Replacement (Australia)	\$10.00	\$0.00
Unclaimed Monies Administration	\$20.00	\$0.00

Business Deposit Accounts		
	Business Cheque Account, Business Cash Management, Club Account	
Fees and Charges	Current	New
Card Replacement (Australia)	\$10.00	\$0.00