



3 July 2019



Soares SMSF Co Pty Ltd ACN 162 006 439 ATF Soares Superannuation Fund
146 Lake View Boulevard
KEYSBOROUGH VIC 3173

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	789586005

AMP SuperEdge 1 Year Fixed Rate Loan - Interest Only Variable Payment

Account summary

Account name	Soares SMSF Co Pty Ltd ACN 162 006 439 ATF Soares Superannuation Fund
Statement period	1 January 2019 - 30 June 2019
Statement number	08

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			256,000.00 dr
13/01/2019	Account Management Fee	10.00		256,010.00 dr
14/01/2019	Debit Interest to 13/01/2019	1,193.66		257,203.66 dr
14/01/2019	Payment Internal Transfer		1,203.66	256,000.00 dr
13/02/2019	Account Management Fee	10.00		256,010.00 dr

Account number: 789586005
1451027361|111781935500070.60906

Issued by AMP Bank Limited ABN 15 081 596 009
Australian credit license 234517, AFSL No. 234517

Page 1 of 4



Soares SMSF Co Pty Ltd ACN 162 006 439 ATF Soares Superannuation Fund

Mail this deposit slip with your cheque to:
AMP Bank
Customer Transaction Services
Reply Paid 79702
Parramatta NSW 2124

Payment slip



*873 789586005

BSB Account number	939 200 789586005
Date	
Number of cheques	
Amount enclosed \$	

To make your repayments from an account of your choice, please contact us. (complete cheque details over)

939 200 78958 6005 50

Date	Transaction description	Debits \$	Credits \$	Balance \$
14/02/2019	Debit Interest to 13/02/2019	1,249.77		257,259.77 dr
14/02/2019	Payment Internal Transfer		1,259.77	256,000.00 dr
13/03/2019	Account Management Fee	10.00		256,010.00 dr
14/03/2019	Debit Interest to 13/03/2019	1,235.25		257,245.25 dr
14/03/2019	Payment Internal Transfer		1,245.25	256,000.00 dr
14/04/2019	Account Management Fee	10.00		256,010.00 dr
15/04/2019	Debit Interest to 14/04/2019	1,411.72		257,421.72 dr
15/04/2019	Payment Internal Transfer		1,421.72	256,000.00 dr
13/05/2019	Account Management Fee	10.00		256,010.00 dr
14/05/2019	Debit Interest to 13/05/2019	1,279.37		257,289.37 dr
14/05/2019	Payment Internal Transfer		1,289.37	256,000.00 dr
13/06/2019	Account Management Fee	10.00		256,010.00 dr
14/06/2019	Debit Interest to 13/06/2019	1,367.60		257,377.60 dr
14/06/2019	Payment Internal Transfer		1,377.60	256,000.00 dr
	Closing balance			256,000.00 dr
Total		\$7,797.37	\$7,797.37	\$256,000.00 dr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$0.00	\$14,783.83
This statement period	\$0.00	\$7,737.37

Interest rates for your loan account for this period

Effective date	Interest rate p.a.
01/01/2019	5.49%
04/02/2019	6.29%

Account number: 789586005

Page 2 of 4



AMP Bank Limited ABN 15 081 596 009 AFSL 234517
2-12 Macquarie Street Parramatta NSW 2123

If paying by cheque, please detach and return this slip with your cheque(s) to the reply paid address on the front of this pay slip (no stamp required). Please write your name and account number on the reverse of the cheque(s).

Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
				Total
				\$

Note: Proceeds of cheques will not be available until cleared.

If you want to dispute any transactions on your account

You should always check the transactions on your statement to make sure they're correct. If you'd like to dispute a transaction, refer to the **account access and operating terms and conditions**. It outlines our internal dispute resolution process and includes other details about using your account. You can get a copy at amp.com.au/bankterms or by calling us on 13 30 30.

Check your insurance cover for the security property

Under your loan agreement and mortgage, you must hold insurance for each property that is security for your loan (eg your home or investment property that we have a mortgage over). This insurance must cover the full cost to replace the property. Each insurance policy must note AMP Bank as the first mortgagee and be on terms that we agree with.

You should check with your insurer about your cover at least once a year. For information about property insurance, visit the Australian Securities Investment Commission's website at www.moneysmart.gov.au.

We announced changes to all variable rate home loans

We decreased the interest rates on all variable rate home loans and line of credits by 0.25% pa effective 24 June 2019 for existing customers. Notification of the interest rate change was published in The Australian, Public Notices section on Friday 21 June 2019. For more information customers can call 13 30 30 or visit: www.amp.com.au/variableratechange

Helping you keep your account safe and secure

We take the security of your account very seriously. It's important that you keep your Devices (such as your AMP Bank Access Card) and your Security Access Codes (such as your PIN, TelePIN, answers to secret questions, user names and passwords) safe and secure.

- Don't disclose any of your Security Access Codes to anyone.
- Choose Security Access Codes that are unique and difficult to guess. If you need to keep a record, protect it by disguising it, storing it in a safe place and separate from your Devices.
- Avoid using shared computers such as internet cafes and libraries for online banking and change your password regularly.
- Check your accounts regularly for unauthorised transactions.

If you suspect that someone may know your Security Access Codes or you don't recognise a transaction, call us immediately on 13 30 30. Go to amp.com.au/securityguidelines for more information on keeping your account safe and secure.

If you use the 'credit' button, purchase goods online or over the phone or transact using Contactless methods on an AMP Visa Debit Card, you may be eligible for a chargeback. Visit amp.com.au/bankdisputes for more information.

It's time to go paperless

We need your OK to send you digital communications, even if you've already told us.

To stop receiving paper statements and communications in the mail – we need you to login to My AMP and switch your correspondence to 'Email/Online'.

Follow these easy steps

1. Log in to your **My AMP** account
2. Select **your profile** at the top right of the web page
3. Select **View communications preferences**
4. Select **Email**
5. Click on **Save changes**.

Please read the disclosure on the communications preference page. You can change your preferences at any time in My AMP. **Please note, we are unable to update your correspondence preferences to Email/Online over the phone.**

We're changing to half yearly statements for accounts with an AMP Bank Visa Debit card

We'd like to reduce the pile of paper in your letterbox and your number of emails. So, from June 2019, we'll be sending statements for accounts with a Visa Debit card half yearly instead of monthly.

We've found there's less need for monthly statements, as many people are switching over and using My AMP and our apps to check their transactions and balances online.

You can view your transactions 24/7 in My AMP, the My AMP app or AMP Bett3r app. If you haven't registered for My AMP, it's easy to sign up at **amp.com.au**. Our apps make it even easier to keep track of your money.

Of course, if you'd like to keep receiving your statements more regularly, please call us on 13 30 30 or send a secure message through My AMP.

If you have a Line of Credit or Flexible Loan Account, we'll still send you monthly statements for that account during any interest only period.

Changes to home loan fees

Effective 31 May 2019, we simplified the fees for home loan accounts, making it easier for you to do business with us. You should keep a copy of this notice as it updates the Loan Details section of the Loan Agreement and should be read as part of the Loan Agreement.

As advertised on 10 April, the changes to fees for home loan accounts that now apply include:

- changed the way we describe and charge some fees for home loans
- removed 13, reduced 7 and increased 6 fees for home loans
- introduced a Visa dispute fee

You can get full details in the updated guides at amp.com.au/bankterms:

- AMP Bank Home loan fees and charges guide
- AMP Bank Deposit products fees and charges guide
- AMP Bank Account access and operating terms and conditions
- For more information, you can call us on **13 30 30** or **visit amp.com.au**.

Changes to home loan fees

Home loan fee descriptions

We changed how we describe specific fees and charges for home loans.

From	To
Early repayment interest (Interest break costs) and Early repayment fee	Break costs
Secure rate guarantee fee	Fixed rate lock fee
Increase loan amount/limit fee	
Switch fee/Product change fee	Variation fee
Consent fee for post-settlement variations (payable when a Variation Contract is issued)	
Consent fee for post-settlement variations (payable when a Variation Contract is not issued)	

Home loan fees

We removed, reduced and increased the following fees for home loans:

Change	Description	From	To
We stopped charging these fees for home loans	Establishment Fee	\$350	\$0
	Guarantor Administration Fee	\$200	\$0
	Pre-Approval Fee	\$350	\$0
	Additional Security Fee	\$250	\$0
	Split loan annual fee	\$75	\$0
	LMI Processing Fee	\$100	\$0
	Redraw fee	\$50	\$0
	Default fee	\$40	\$0
	Progress payment fee	\$100	\$0
	Low Doc annual fee	\$299	\$0
	Executive Club annual fee	\$330	\$0
	Over plan activity fee	Varied	\$0
	Account management fee (excluding Construction Loans and AMP SuperEdge Loans)	\$10 per month	\$0
We reduced these fees for home loans	Switch fee/Product change fee (to be known as Variation fee)	\$350	\$299 ²
	Consent fee for post-settlement variations (payable when a variation contract is issued) (to be known as Variation fee)	\$375	\$299 ²
	Increase loan amount/limit fee (to be known as Variation fee)	\$375	\$299 ²
	Rework fee (AMP SuperEdge loans only)	\$330	\$249
	Settlement Fee for Affinity and Select Packages	\$350	\$349 ¹
	AMP Internal Refinance Fee	\$375	\$299
	Valuation fee	Varied	Any valuation costs in excess of: \$900.00
We increased these fees for home loans	Consent fee for post-settlement variations (payable when a variation contract is not issued) (to be known as Variation fee)	\$175	\$299 ²
	Settlement Fee excluding Affinity and Select packages ¹	\$250	\$349
	Master limit application fee	\$295	\$399
	Account management fee (for Construction Loans)	\$10 per month	\$20 per month
	Rework fee (excluding AMP SuperEdge loans)	\$100	\$249
	Secure rate guarantee fee (to be known as Fixed rate lock fee)	Varied	0.20% of the Original Fixed Rate Loan amount

¹We don't charge a settlement fee for AMP First, AMP Essential and AMP Professional Package – and this did not change on 31 May 2019.

²Plus any solicitor's or mortgage processing costs, valuation costs if applicable and any government fees which may vary from state to state.

When home loan fees are payable

We've changed when we charge specific fees for home loans:

Fee	From	To
Valuation fee	Whenever we consider a valuation to be necessary or desirable. Valuations <\$1M: Metropolitan areas Non-Metropolitan areas Valuations >\$1M - all areas	When valuation costs associated with a loan application or variation exceed \$900.
Consent fee for post settlement variations (to be known as Variation fee)	If we agree to any variation affecting your loan and any facilities under your loan or any security.	Payable when we agree to vary your loan or any security. Switching to a variable rate or another fixed rate at the end of a fixed rate period is free.
Increase loan amount/limit fee (to be known as Variation fee)	If we agree to increase your loan amount or credit limit.	Switching your repayment type from interest only to principal and interest is free.
Switch fee/Product change fee (to be known as Variation fee)	Whenever you request your loan to be converted to another product, another type of interest rate or repayment type and a variation agreement is not produced.	
Rework fee	When a Loan Details letter is re-issued due to changes requested by either you or the introducer	When a loan agreement or variation to loan agreement is re-issued due to changes requested by either you or the introducer

Changes to the Early Repayment Interest (Interest break costs) and Early Repayment Fee

Changed from:

Fee	When payable	Amount / Method of calculation
Early repayment interest (Interest break costs) and Early repayment fee	Whenever you repay all or part of the money owing during any fixed rate period early or you change the annual percentage rate during any fixed rate period	The amount which is the reasonable interest cost to us, if any. PLUS \$175.00 for administration of the early repayment

Changed to:

Fee	When payable	Amount / Method of calculation
Break costs (also known as Early Repayment Fee)	Payable if at any time before the fixed interest period expires: <ul style="list-style-type: none">– You make additional repayments above the minimum required payments exceeding \$10,000 for each 12 month period within a fixed interest period, or– You repay all of the money owing under the facility during any fixed interest period before it is due; or– We agree to change your annual percentage rate during your fixed interest period (this includes a change to your annual percentage rate due to a change to your repayment type [principal and interest or interest only] or a change to your loan purpose [owner occupied or investment]). Break costs may be substantial.	The amount which is our estimate of loss (if any) resulting from the relevant event. Refer to your Loan Conditions for more information.

New Visa dispute fee

When you dispute a Visa transaction and we do not find in your favour, we'll charge \$25.

Change to deposit account fees

Effective 1 May 2019, the monthly account management fee increased from \$5 to \$6 on specific deposit accounts. This affects home loan customers with an Offset Deposit Account or Bett3r Offset Accounts linked to a Basic Variable Rate loan.

What you need to know

Information is correct at 31 May 2019 Credit provider and product issuer is AMP Bank Limited
ABN 15 081 596 009, AFSL and Australian credit licence 234517.