



2 January 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 July 2018 - 31 December 2018
Statement number	07

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			256,000.00 dr
15/07/2018	Account Management Fee	10.00		256,010.00 dr
16/07/2018	Debit Interest to 15/07/2018	1,232.17		257,242.17 dr
16/07/2018	Payment Internal Transfer		1,242.17	256,000.00 dr
13/08/2018	Account Management Fee	10.00		256,010.00 dr

Account number: 789586005
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Issued by AMP Bank Limited ABN 15 081 596 009
Australian credit license 234517, AFSL No. 234517

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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 \$
14/08/2018	Debit Interest to 13/08/2018	1,116.65		257,126.65 dr
14/08/2018	Payment Internal Transfer		1,126.65	256,000.00 dr
13/09/2018	Account Management Fee	10.00		256,010.00 dr
14/09/2018	Debit Interest to 13/09/2018	1,193.66		257,203.66 dr
14/09/2018	Payment Internal Transfer		1,203.66	256,000.00 dr
14/10/2018	Account Management Fee	10.00		256,010.00 dr
15/10/2018	Debit Interest to 14/10/2018	1,193.66		257,203.66 dr
15/10/2018	Payment Internal Transfer		1,203.66	256,000.00 dr
13/11/2018	Account Management Fee	10.00		256,010.00 dr
14/11/2018	Debit Interest to 13/11/2018	1,155.16		257,165.16 dr
14/11/2018	Payment Internal Transfer		1,165.16	256,000.00 dr
13/12/2018	Account Management Fee	10.00		256,010.00 dr
14/12/2018	Debit Interest to 13/12/2018	1,155.16		257,165.16 dr
14/12/2018	Payment Internal Transfer		1,165.16	256,000.00 dr
	Closing balance			256,000.00 dr
Total		\$7,106.46	\$7,106.46	\$256,000.00 dr

- Please check all transactions carefully and promptly call us to report any error or unauthorised transaction or if you have any queries.

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$0.00	\$7,046.46
This statement period	\$0.00	\$7,046.46

Interest rates for your loan account for this period

Effective date	Interest rate p.a.
01/07/2018	5.49%

Account number: 789586005

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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.

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. Login to My AMP (or follow the prompts to register)
2. Select 'View statements & correspondence' and view any of the accounts listed
3. Click on the 'Update' tab for statement delivery method
4. This will open your communications preferences
5. Switch your statement and communication settings to **Email/Online** (please ensure you change your Banking preferences)
6. '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.**

Notice of changes to the AMP Bank Home loans fees and charges guide

We have made changes to the fees that are payable for special services. We have also updated the way we describe the fees but there is no change to when they are payable.

Particulars of the changes are included below. The table of special service fees in the Home loan fees and charges guide dated 18 June 2018 is replaced with the table in the Supplementary guide to the Home loan fees and charges guide dated 30 November 2018 and is available at amp.com.au/bankterms or by calling us on 13 30 30 Monday to Friday 8.00am to 8.00pm and Saturday and Sunday 9.00am to 5.00pm (Sydney time) for a copy.

Updates to our Account access and operating terms and conditions. Effective 21 December 2018

Our Account access and operating terms and conditions have been updated, and now also include the Digital Wallet terms of use.

These updates refresh our terms and conditions to make them clearer and easier to understand. There are no significant changes to any of the underlying terms or conditions for any products.

The updated document became effective on 21 December 2018 and is available to download at amp.com.au/bankterms.

Additional information

For further information relating to your account, including details of product benefits and applicable fees and charges or AMP Bank's dispute resolution procedure please refer to the relevant Terms and Conditions for your account. Terms and Conditions and information about our dispute resolution can be obtained at amp.com.au or requested by calling us on 13 30 30.

Insurance over the security property(ies)

Under the terms of your Loan Agreement and mortgage, you are required to hold insurance over all security properties on full replacement terms. Each insurance policy must note AMP Bank as first mortgagee and be on terms that are satisfactory to us.

You should review your insurance cover at least annually and make inquiries with your insurer about your cover. You can obtain more information on property insurance at www.moneysmart.gov.au.

Changes to fees for special services

We have simplified our fees that are charged for special services such as issuing a bank cheque or a replacement access card. The fees for the special services charges that are being reduced or removed and the changes are set out in this document.

We have also replaced the table of special service fees in the Home loan fees and charges guide dated 18 June 2018. The replacement table is in the Supplementary guide dated 30 November 2018 and is available at amp.com.au/bankterms or by contacting us on 13 30 30, Monday to Friday 8.00am to 8.00pm and Saturday and Sunday 9.00am to 5.00pm (Sydney time) for a copy.

Services that are now free	When the fee was payable
BankAssist transaction	When we performed a transaction that you could have self-serviced with internet or phone banking.
Certificate of account balance or interest rate	When you requested a certificate of your account balance or interest rate.
Copy of a deposit slip, voucher, or deposited cheque	When you requested a copy of a deposit slip, voucher or cheque.
International eftpos transaction	When you performed an international point-of-sale transaction.
Replacement access card	When you lost your access card and requested a replacement one.
Stop payment on a cheque	When you requested us to place a 'stop' on a cheque that you had issued and the cheque had not yet been presented for payment.
Transaction honour	If you had insufficient available funds in your account when a periodical payment or direct debit was presented, and we processed the payment.
Deposits to business and SMSF accounts at Bank@Post™	When you deposited cash or a cheque deposits to accounts other than personal accounts at Australia Post.
Withdrawal at Bank@Post™ from personal accounts	When you withdrew cash at Australia Post from a personal account.

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Fees that have reduced	From	To	When payable
Audit certificate – complex (now to be known as Audit certificate fee)	\$60	\$25	When you or your auditor request an audit certificate for your account.
Audit certificate – simple (now to be known as Audit certificate fee)	\$30	\$25	
Branch cheque collect (now to be known as Bank cheque fee)	\$45	\$10	When you request us to: – arrange to make a bank cheque available for you to collect from a Westpac branch – provide a replacement bank cheque for one previously issued – repurchase a bank cheque you no longer require.
Replacement bank cheque (now to be known as Bank cheque fee)	\$22	\$10	
Repurchase bank cheque (now to be known as Bank cheque fee)	\$12	\$10	
Cheque dishonour (now to be known as Dishonour fee)	\$40	\$10	When a cheque withdrawal from your account is dishonoured.
Dishonoured outward payment (now to be known as Dishonour fee)	\$40	\$10	When an electronic withdrawal from your account is dishonoured.
		\$12	When an electronic payment initiated from your account is sent back from a financial institution.
Foreign currency draft stop payment (now to be known as Foreign currency draft fee)	\$35	\$20	When you request us to place a 'stop' on a foreign currency draft that has not yet been presented for payment.
Special clearance deposit (now to be known as Deposit special clearance fee)	\$18	\$10	When you request us to expedite the clearance of a cheque deposited to your account.
Transaction trace (now to be known as Transaction trace fee)	\$45	\$20	When you request us to investigate and trace a transaction.
Domestic (SWIFT) or Overseas telegraphic transfer, purchase overseas or local currency (now to be known as Telegraphic transfer fee – withdrawals)	\$35	\$30	When you request us to transfer funds from your account: – by SWIFT to a bank in Australia (in Australian dollars) – by telegraphic transfer to an overseas bank (either in Australian or overseas currency).