



Great Southern Bank
 A business name of Credit Union Australia Limited
 ABN 44 087 650 959
 AFSL and Australian credit licence 238317
 GPO Box 100, Brisbane QLD 4001

For help or enquiries?



133 282



greatsouthernbank.com.au

Your details

Customer number: 9227517
 BSB: 814-282
 Issue date: 21/07/2022



3959
 KORELUS PTY LTD ATF DIRK KLAUS SUPER FUND
 7 Monmouth St
 RANDWICK NSW 2031

My statement

Digital Banking – clever tools and features to help you manage your money.

Discover a simple and secure way to do your banking from anywhere, at any time. To learn more, visit greatsouthernbank.com.au/digital



Account	Account Name	Opening Balance:	Deposits, Payments & Credits:	Purchases, Interest & Charges:	Closing Balance:
51176454	SMSF Everyday	\$0.00	\$0.00	\$0.00	\$0.00
51176456	SMSF E Saver Reward	\$0.00	\$250,391.00	\$250,000.00	\$391.00
51450486	Term Deposit	\$0.00	\$100,000.00	\$0.00	\$100,000.00
51450488	Term Deposit	\$0.00	\$100,000.00	\$0.00	\$100,000.00
51450974	Term Deposit	\$0.00	\$50,000.00	\$0.00	\$50,000.00

Transaction history

Account name: SMSF Everyday

Product name: Everyday Business

Statement period: 22 JAN 2022 To 21 JUL 2022

Account: 51176454 KORELUS PTY LTD ATF DIRK KLAUS SUPER FUND

TFN Known: Y

Date	Description	Debits	Credits	Balance
22 Jan	OPENING BALANCE			0.00
21 Jul	CLOSING BALANCE			0.00



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E-3959/S-244209/L-490181



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Account name: SMSF E Saver Reward

Product name: eSaver Reward

Statement period: 22 JAN 2022 To 21 JUL 2022

Account: 51176456 KORELUS PTY LTD ATF DIRK KLAUS SUPER FUND

TFN Known: Y

Date	Description	Debits	Credits	Balance
22 Jan	OPENING BALANCE			0.00
1 Jul	Fast Pymt In		200,000.00	200,000.00
1 Jul	REF:To Great Southern			
2 Jul	Fast Pymt In		390.00	200,390.00
2 Jul	REF:To Great Southern			
4 Jul	ePayment From:KORELUS PTY LTD REF:		1.00	200,391.00
5 Jul	CR RT CHG 0.05% - 0.10%			
11 Jul	ePayment From:KORELUS PTY LTD REF: From AMP		25,000.00	225,391.00
12 Jul	Debit Transfer TRANSFER TO 814282 51450486 KORELUS PTY LTD AT	100,000.00		125,391.00
12 Jul	Debit Transfer TRANSFER TO 814282 51450488 KORELUS PTY LTD AT	100,000.00		25,391.00
12 Jul	ePayment From:KORELUS PTY LTD REF: From AMP		25,000.00	50,391.00
12 Jul	Debit Transfer TRANSFER TO 814282 51450974 KORELUS PTY LTD AT	50,000.00		391.00
21 Jul	CLOSING BALANCE			391.00

Account name: Term Deposit

Product name: Term Deposit

Statement period: 12 JUL 2022 To 21 JUL 2022

Account: 51450486 KORELUS PTY LTD ATF DIRK KLAUS SUPER FUND

TFN Known: Y

MATURITY DATE 12 JUL 2024 CURRENT INTEREST RATE 3.50% P.A.

Date	Description	Debits	Credits	Balance
12 Jul	OPENING BALANCE			0.00
12 Jul	A/C OPENED			
12 Jul	Credit Transfer From: KORELUS PTY LTD AT		100,000.00	100,000.00
21 Jul	CLOSING BALANCE			100,000.00

The termination value of this Fixed Term account can be obtained by contacting us on 133 282 or your local branch.

Account name: Term Deposit

Product name: Term Deposit

Statement period: 12 JUL 2022 To 21 JUL 2022

Account: 51450488 KORELUS PTY LTD ATF DIRK KLAUS SUPER FUND

TFN Known: Y

MATURITY DATE 12 JUL 2024 CURRENT INTEREST RATE 3.50% P.A.

Date	Description	Debits	Credits	Balance
12 Jul	OPENING BALANCE			0.00
12 Jul	A/C OPENED			
12 Jul	Credit Transfer From: KORELUS PTY LTD AT		100,000.00	100,000.00
21 Jul	CLOSING BALANCE			100,000.00

The termination value of this Fixed Term account can be obtained by contacting us on 133 282 or your local branch.



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Customer number: 9227517
BSB: 814-282
Issue date: 21/07/2022

Account name: Term Deposit

Product name: Term Deposit

Statement period: 12 JUL 2022 To 21 JUL 2022

Account: 51450974 KORELUS PTY LTD ATF DIRK KLAUS SUPER FUND

TFN Known: Y

MATURITY DATE 12 JUL 2024 CURRENT INTEREST RATE 3.50% P.A.

Date	Description	Debits	Credits	Balance
12 Jul	OPENING BALANCE			0.00
12 Jul	A/C OPENED			
12 Jul	Credit Transfer From: KORELUS PTY LTD AT		50,000.00	50,000.00
21 Jul	CLOSING BALANCE			50,000.00

The termination value of this Fixed Term account can be obtained by contacting us on 133 282 or your local branch.



Changes to our Terms and Conditions

Everyday Snap renamed Everyday Edge

The Everyday Snap Account was renamed the Everyday Edge Account on 16 January 2022. There is no change to how the product operates.

rediCARD rebranded as eftpos Debit Card

On 1 June 2021, when CUA changed its name to Great Southern Bank, the rediCARD was rebranded as the eftpos Debit Card.

Launch of PayTo functionality

Section 8.5 has been added to the Terms and Conditions to reflect the New Payment Platform's national launch of "PayTo". PayTo is the next generation of direct debits. It includes features such as real-time fund transfers, improved transparency of which merchants you have arrangements with (via Digital Banking), and the ability to electronically withdraw permission on a merchant's authority to access your money.

Open Banking / Open Data Terms and Conditions

The Terms and Conditions have been updated to reflect information to Open Banking / Open Data and is provided in section 12.8 and includes updates to section 9.3 (f), section 12.1 (c) (iii), section 13.4.

Additionally, section 17 Definitions has been updated to reflect the introduction of new terms and entities: 'ACCC', 'Open Banking / Open Data' and 'Consumer Data Right (CDR) Policy'.

New savings accounts

Section 3.3 of our Terms and Conditions has been updated to reflect the launch of the Goal Saver Account (for customers aged between 18 and 24) on 27 March 2022, and will be updated to reflect the launch of our Advantage Saver Account (for customers aged 18 years and over with a high balance looking for flexibility) which will launch shortly. Further information about these products can also be found on our website and in our Interest Rate Schedule.

Nominations for Elections of Directors

We're calling for nominations for the election of directors to the Credit Union Australia Ltd Board at the 2022 Annual General Meeting (AGM).

Nominations need to meet our constitutional requirements and be made in an approved format. You can download a copy of the Nominations Pack from www.greatsouthernbank.com.au/agm

The closing date for nominations is **5.00pm (AEST) on Wednesday 31 August 2022.**

The nomination form should be forwarded via email to company.secretary@gsb.com.au. We will contact you to request supporting documentation once your application has been validated.

2022 Annual General Meeting & Notice of Meeting

The 2022 AGM of Credit Union Australia Ltd will take place in November 2022. The date, time and location of the AGM will be confirmed when the formal Notice of Meeting is issued in accordance with Corporations Act 2001 (Cth) requirements. The Notice of Meeting also informs members of the matters to be discussed at the AGM and invites members to attend.

If you haven't already opted in to receive a Notice of Meeting and you wish to do so, please visit www.greatsouthernbank.com.au/agm, email company.secretary@gsb.com.au or call us on 133 282. You can view or choose to opt in to receive a Notice of Meeting at any time by visiting www.greatsouthernbank.com.au/agm

Do you have a property secured against a Great Southern Bank loan?

If so, please remember you need to maintain full insurance cover on the mortgaged property throughout the life of the loan.

Privacy Policy

We've updated our Privacy Policy following changes to credit reporting that take effect on 1 July 2022.

Australian credit reporting has come a long way over the past few years. Before 2018 the credit files maintained by credit reporting bodies would only show when someone had applied for a loan and when they had defaulted on loan repayments. This was known as negative credit reporting, meaning when you applied for a loan the lender would only see "the bad stuff". The industry has since evolved into the era of comprehensive credit reporting, also known as positive credit reporting. This gives a more holistic indication of a customer's financial health by including reporting on; what loan accounts they currently have, how much they owe, the credit limit on their loans, and also importantly, what is known as Repayment History Information (RHI). RHI remains on credit files for a rolling 24 months and shows if someone is up to date on their loans or how many months they are behind.

One limitation with RHI is that it doesn't reflect where financial hardship situations exist. For example, if someone is experiencing financial hardship and agrees with their lender to a temporary pause in repayments, their RHI may suggest that they are falling further behind. The industry's solution to this is to mandate the reporting of "Financial Hardship Information". Temporary and permanent changes to someone's loan obligations (including repayments) resulting from hardship will now show as a point in time flag on their credit file and RHI will reflect whether they are meeting their revised obligations. The outcome is that a prospective lender can see temporary and permanent hardship arrangements and whether the borrower is meeting their new obligations.

Our Privacy Policy can be found at: www.gsb.com.au/privacy-policy, and you can find more information on the credit reporting regime generally on the Information Commissioner's website at: www.oaic.gov.au/privacy/credit-reporting

ePayments Code

Great Southern Bank is committed to providing a safe banking environment for our members. It is important that we all play our part and remain aware of scammers and hackers whose aim is to gain access to your personal bank details.

We will never email, call, or SMS to ask for your online banking password, personal identification number (PIN) or account and card information. You should never provide any security or personal information in response to such requests.

To help protect yourself against this type of fraud, you should consider checking the government website www.scamwatch.gov.au. This site provides information on what to be aware of and updates on scams.

You must also remember to never share your PIN or disclose your online banking password with anyone - even a family member or friend. You shouldn't store your PIN or password with your card or device, or write them down without attempting to protect them. You must also not select a recognisable PIN or password (e.g. your Date of Birth or Name). And we strongly recommend adding additional Biometric Authentications (e.g. Fingerprint, FaceID) to your mobile device. However, you should not add other people's Biometric Authentications to allow them to access your device.

We may be unable to reimburse you for unauthorised transactions where you have contributed to the loss by breaching our passcode requirements or contributed to the loss through your negligence. The ePayments Code, which sets out how we will determine liability for unauthorised transactions, is available on ASIC's website.

You must report loss, theft, or unauthorised use of your account immediately. If you suspect a scam or believe someone else can access your account, please contact Great Southern Bank on 133 282 during working hours. To report a lost or stolen card after hours, call Visa and RediCards on 1800 648 027. Alternatively, you can do so via our mobile banking app.

Best Customer Owned Bank. We have you to thank.



No wallet? No worries...

Mobile banking via the app isn't just more convenient, it also offers greater security measures if your physical cards are lost or stolen.

- Left your wallet at home? No problem. You can add your card(s) to your iPhone's digital wallet via the app so you can be tapping and paying in no time. (Available on Google Pay soon!)
- Lost your cards? No need to panic, you can temporarily lock your debit cards using the app too.
- And, for an extra safety measure, you can even set up SMS or email notifications for transactions made on your accounts in online banking - just in case your physical card fall into the wrong hands.

To find out more about any of these exciting features, simply visit greatsouthernbank.com.au/digital



Great Southern
Bank