



GREEN FOR GOOD

Go green with us and receive your statement by email.

Call 13 19 87 to register.

*Super 2019-2020
30/6/20*



Member Support Centre 13 19 87
newcastlepermanent.com.au

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THE I & J COMPANY PTY LTD ATF THE
LEWIS SUPERANNUATION FUND
10 MARCH ST
KOTARA NSW 2289

Period: 1 January 2020 to 30 June 2020

Statement number 14

Page 1 of 3

Term Deposit Account

About your account

Account number	512176405
Account name	THE I & J COMPANY PTY LTD ATF THE LEWIS SUPERANNUATION FUND
BSB	650 000
Total interest earned for the financial year ending 30 June 2020	\$19,717.41

Closing balance **\$808,801.51**

Your transaction summary

Opening account balance	\$803,946.99
Total Credits	+ \$4,854.52
Total Debits	- \$0.00
Closing account balance	\$808,801.51

Branch out into contactless ways of banking – register for Digital Banking!

- > Change your card PIN
- > Personalise your accounts with nicknames
- > Use Osko by BPAY[®] to make payments almost instantly
- > Activate a new card or block a lost card
- > Access your statements all in one place

Head online to newcastlepermanent.com.au/tools-and-services/digital-banking to register today!

Here's some more information for you: Terms and conditions apply. ¹ Registered to BPAY Pty Ltd ABN 69 079 137 518. This information has been prepared without taking into account your objectives, financial situation or needs. Therefore, before acting on this information, you should consider its appropriateness having regard to these matters and the product terms and conditions available at newcastlepermanent.com.au/tools-and-services/terms-and-conditions. Newcastle Permanent Building Society Limited ACN 087 651 992. Australian Financial Services Licence/Australian Credit Licence 238273.

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						\$803,946.99
5 May 20	5 May 20		Int-Credit From 512176405		4,854.52	808,801.51
Transaction Totals				\$0.00	\$4,854.52	
Closing account balance						\$808,801.51

HELPING REWRITE THE FUTURE



Newcastle Permanent Charitable Foundation has partnered with Central Coast Local Health District, Hunter New England Local Health District and Everymind to provide accessible support resources for people impacted by the COVID-19 pandemic. Together, we are helping people navigate available services and manage their mental wellbeing as we navigate through this turbulent time.

For more information visit charitablefoundation.com.au

NEWCASTLE PERMANENT
CHARITABLE
FOUNDATION

Newcastle Permanent Community Foundation Company Ltd ABN 79 092 437 379 as Trustee for Newcastle Permanent Charitable Foundation



Treasury Team (02) 4927 4559
9:00am-5:00pm Mon-Fri
treasury@newcastlepermanent.com.au

Apr 20 - Jun 20

000289 017



THE I & J COMPANY PTY LTD ATF THE
LEWIS SUPERANNUATION FUND
10 MARCH ST
KOTARA NSW 2289

25 April 2020

Term Deposit Account

About your account

Account number 512176405
Account name THE I & J COMPANY PTY LTD ATF THE
LEWIS SUPERANNUATION FUND

Maturity date 5 May 2020

Net interest \$4,854.52

About your investment

Amount maturing (including interest) \$808,801.51
Investment term 152 Days
Interest credit to account 512176405
Date to be automatically reinvested 5 May 2020
Tax File Number (TFN) Quoted

*Reinvested
on 5/5/20
6 months @ 1.3%*

What you can do

Unless you have made other arrangements, on 5 May 2020 your investment will be reinvested for a further 152 days at the prevailing interest rate.

On 5 May 2020 you can obtain the interest rate that will apply to your reinvested Term Deposit Account by calling (02) 4927 4559, at any of our branches or on our website newcastlepermanent.com.au

Making a change to your investment during the **transaction window** is simple. You can:

- make a **withdrawal** from this investment on the maturity date or during the 7 days immediately after by visiting a branch;
- make a **deposit** into this investment account 7 days prior to and up to 7 days after the maturity date (maturity date inclusive) by visiting a branch; or
- **change the new term** of this investment on the maturity date or during the 7 days immediately after by visiting a branch or calling (02) 4927 4559

Any **deposits and/or withdrawals** completed within the transaction window will **affect the interest calculations**. This is explained in the Terms and Conditions. To obtain a copy please go to newcastlepermanent.com.au, call 13 19 87 or visit your local branch.

About your interest

The interest on your Term Deposit Account is detailed below. The net interest will be credited to your nominated account above.

Period ending	Interest rate p.a.	Interest \$	
5 May 2020	1.45%	Gross interest	4,854.52
		Less withholding amount	0.00
		Net interest	\$4,854.52

Contact your dedicated Treasury team

If you have any questions please call our Treasury team on (02) 4927 4559. We look forward to being of service to you in the near future - that's what we're here for.



Treasury Team (02) 4927 4559
9:00am-5:00pm Mon-Fri
treasury@newcastlepermanent.com.au

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THE I & J COMPANY PTY LTD ATF THE
LEWIS SUPERANNUATION FUND
10 MARCH ST
KOTARA NSW 2289

13 May 2020

Term Deposit Account Reinvestment

About the account

Account number 512176405
Account name THE I & J COMPANY PTY LTD ATF THE
LEWIS SUPERANNUATION FUND

Amount invested **\$808,801.51**

Investment term **184 Days**

Interest rate p.a. **1.30% p.a.**

About your reinvestment

Thank you for reinvesting with us. Details of the new term are:

Date of investment 5 May 2020
Date of maturity 5 November 2020
Interest payment frequency On Maturity
Interest credit to account 512176405
Tax File Number (TFN) Quoted

This document forms part of the Terms and Conditions of your account. Any deposits and/or withdrawals completed within the transaction window will affect the interest calculations. This is explained in the Terms and Conditions. To obtain a copy please go to newcastlepermanent.com.au, call your Treasury team on (02) 4927 4559 or visit your local branch.

Contact your dedicated Treasury team

If you have any questions please call our Treasury team on (02) 4927 4559. We look forward to being of service to you in the near future - that's what we're here for.

