

30 April 2020

Member number(s): 600202379



000000 045 - 5020

S & R ROGERS SUPER FUND
53 NEWCOMBE AVE
WEST LAKES SHORE SA 5020

Statement number: 33
Shares held: 0
BSB: 805 050

Statement enquiries Tel 13 11 82
Lost or stolen card hotline 1800 648 027

Page 1 of 2

Account Details

STATEMENT PERIOD ENDING 30/04/2020

ACCOUNT NO		ACCOUNT				
102256297		Business Access				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS			DEBIT	CREDIT
01APR20		OPENING BALANCE				\$1.89
30APR20		CURRENT BALANCE				\$1.89

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You can withdraw fee-free at all People's Choice ATMs and ATMs owned by the big four banks, BankWest, BankSA, Bank of Melbourne and St. George Bank. We encourage you to check for any fees when using an ATM before completing a transaction. Beat the queue and deposit cash or cheques at selected People's Choice ATMs.



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Frequently asked questions.



Why is my statement important?

You can check your statements for any unauthorised transactions and your monthly account activity. Registering for eStatements also means you have access to past statements online, ready to print or send when applying for a loan.



How do I report a dispute?

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What should I do if my card is lost or stolen?

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What should I do if I'm going overseas?

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31 March 2020

Member number(s): 600202379



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S & R ROGERS SUPER FUND
53 NEWCOMBE AVE
WEST LAKES SHORE SA 5020

Statement number: 32

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82
Lost or stolen card hotline 1800 648 027

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Account Details

STATEMENT PERIOD ENDING 31/03/2020

ACCOUNT NO	ACCOUNT
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102256297	Business Access
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DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01MAR20		OPENING BALANCE			\$1.89
31MAR20		CURRENT BALANCE			\$1.89



There's an easier way to make payments!

Creating a PayID means having to disclose your BSB and account details to receive money is a thing of the past. And you can do it all within Internet Banking or the People's Choice App.

What's a PayID?

You can assign more common information to your account, such as a mobile number or email address and use that to receive payments.

Your mobile or email address then becomes your PayID, so when someone asks you for your details to pay you back for dinner or the movies, all you have to do is tell them your PayID.

Benefits of a PayID:

- No need to look up your BSB and account details every time someone asks to pay you.
- The PayID is verified before you send or receive a payment, so you always know if you're paying the right person.
- As well as using your PayID to receive money, you can use others' PayIDs to send them payments.

In Internet Banking click '**Accounts**' in the main menu, then '**Manage PayIDs**' and '**Register**' to create yours. '**Manage PayID**' is also located in the People's Choice App menu.

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29 February 2020

Member number(s): 600202379



000000 045 - 5020

S & R ROGERS SUPER FUND
53 NEWCOMBE AVE
WEST LAKES SHORE SA 5020

Statement number: 31

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82
Lost or stolen card hotline 1800 648 027

Page 1 of 2

Account Details

STATEMENT PERIOD ENDING 29/02/2020

ACCOUNT NO	ACCOUNT
102256297	Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01FEB20		OPENING BALANCE			\$1.89
29FEB20		CURRENT BALANCE			\$1.89



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31 January 2020

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53 NEWCOMBE AVE
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Statement number: 30

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82
Lost or stolen card hotline 1800 648 027

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Account Details

STATEMENT PERIOD ENDING 31/01/2020

ACCOUNT NO	ACCOUNT
102256297	Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JAN20		OPENING BALANCE			\$1.89
31JAN20		CURRENT BALANCE			\$1.89



Important Notice to Members

Changes to our Accounts & Access Facilities Terms & Conditions, Fees & Charges, Term Investment Accounts Terms & Conditions and Fees & Charges and Legacy Fees & Charges brochures effective 20 January 2020.

Full details of specific changes and updated complete copies of these disclosure documents can be obtained online at peopleschoicecu.com.au/disclosure-documents, in branch or by calling 13 11 82. Legacy Fees & Charges are available in branch or by calling 13 11 82.

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Important Notice to Members

People's Choice Credit Union notifies Members of the following changes to our Accounts & Access Facilities Terms & Conditions, Fees & Charges, Term Investment Accounts Terms & Conditions and Fees & Charges, and Legacy Fees & Charges effective 20 January 2020.

Updated complete copies of these disclosure documents can be obtained online at peopleschoicecu.com.au/disclosure-documents, in branch or by calling 13 11 82. Legacy Fees & Charges are available on request in branch or by calling 13 11 82.

Accounts & Access Facilities Terms & Conditions Changes:

1.1 Definitions

The following new definitions have been added as per below:

Court Order means probate, letters of administration or other orders of similar effect made by an Australian State or Territory Court in relation to the administration of the estate of a deceased person;

5. Accounts

Clause 5.1.4 has been added

5.1.4 In the event of your death, the credit balance in any Account held by you that is not a Joint Account will be deemed to be property located:

(a) if a Court Order has been made in relation to the administration of your estate and the original, or a certified copy, of that Court Order has been provided to us, in the State or Territory in which that Court Order was made; or

(b) otherwise, in the State of South Australia.

5.26 Changes to Terms and Conditions

Clause 5.26.5 Notification of Change table has been changed to replace "advertisement in the media" with "notice in a newspaper" under the Manner of giving notice for sections e), f), i) and j). Notice we must give under section j) has been changed to replace "day of change" with "30 days".

13.4 Liability for unauthorised EFT Transactions General liability for unauthorised EFT Transaction

Clause 13.4.5 has been changed to replace "(and this clause 13.4 does not apply)" with "(and clauses 13.4.3, 13.4.4 and 13.4.6 do not apply)".

Fees & Charges Changes:

Fee Exemptions for Everyday Account

New disclaimer symbol added to "Mutual Aid on your Personal Loan" relating to disclaimer added below to reflect "Mutual Aid is no longer available for new business from 21 September 2019".

Updated disclaimer "Mortgage Repayment Insurance is no longer available for new business from 30 November 2019".

Transaction Account Transaction Fees

Replaced EFTPOS withdrawals with "EFTPOS purchases and cash withdrawals".

Removed the wording "Contactless transactions, including through Digital Wallets".

Expenses Account

Updated to include ATM withdrawals, EFTPOS purchases (without cash withdrawals), Visa Debit Card 'credit' purchases (including through contactless transactions or Digital Wallets).

Replaced EFTPOS withdrawals with "EFTPOS cash withdrawals" and added new disclaimer symbol relating to disclaimer added below "Includes EFTPOS purchases combined with cash withdrawals".

Business Transaction and Savings Accounts

Removed the wording "(excluding coin)" and all reference to Coin deposit fees, as this fee is no longer charged.

Business Access Account, Business and Community Account and Business Line of Credit

Replaced EFTPOS withdrawals with "EFTPOS cash withdrawals" and added new disclaimer symbol relating to disclaimer added below "Includes EFTPOS purchases combined with cash withdrawals".

Clause added "EFTPOS purchases (without cash withdrawals)".

Removed the wording "Contactless transactions, including through Digital Wallets".

Staff Assisted Account Balance (SAAB)

Updated to reflect that fee is charged on the 18th of each month, as all fees are assumed to charge on the last day of the month unless specified.

Foreign and Australian Exchange Charges

Updated to remove Cash Passport products and related services, as this product is no longer offered.

Removed wording "Repurchase of" from Foreign Currency Documents and Foreign Currency. Updated wording to Foreign Currency Documents and Foreign Currency to "Applies each time you deposit drafts, cheques or negotiable instruments from an overseas financial institution or request us to purchase overseas drafts, personal cheques or negotiable instruments over AUD \$10,000 and /or requiring collection prior to payment."

Home Loans - Upfront Fees

Application Fee has been updated to include Basic Variable product as an exclusion to the fee.

Settlement Fee has been updated to include Basic Variable product as an exclusion to the fee.

People's Choice Credit Union Guarantees

We've clarified when the Establishment fee and Administration fee are charged to your account for a Guarantee. There has been no change to the amount of these fees.

Term Investment Accounts Terms & Conditions and Fees & Charges Changes:

1.1 Definitions

The following new definitions have been added as per below:

Court Order means probate, letters of administration or other orders of similar effect made by an Australian State or Territory Court in relation to the administration of the estate of a deceased person;

4. Term Investment Accounts

Clause 4.1.3 has been added as per below:

4.1.3 In the event of your death, the credit balance in any Account held by you that is not a Joint Account will be deemed to be property located:

(a) if a Court Order has been made in relation to the administration of your estate and the original, or a copy, of that Court Order has been provided to us, in the State or Territory in which that Court Order was made; or

(b) otherwise, in the State of South Australia.

4.22 Changes to Terms and Conditions

Clause 4.22.3 Notification of Change table has been changed to replace "advertisement in the media" with "notice in a newspaper" under the Manner of giving notice for sections d), e), and f). Notification we must give under section f) has been changed to replace "day of change" with "30 days".

8. Term Investment Fees and Charges

Early Redemption Fee

Removed the wording "1 July 2014 onwards", "which is opened or renewed on or after 1 July 2014." and the section "Early Redemption Fee - Prior to 1 July 2014".

Legacy Fees & Charges Changes:

Fee Exemptions for Everyday Account - Full Access

New disclaimer symbol added to "Mutual Aid on your Personal Loan" and relating to disclaimer added below to reflect "No longer available for new business".

Fee Exemptions for Everyday Account - Electronic Access

New disclaimer symbol added to "Mutual Aid on your Personal Loan" and relating to disclaimer added below to reflect "No longer available for new business".

My Account & Cash Manager Account - Member Plan Qualifying Criteria

Qualifying Criteria - Removed Mastercard from table.

New disclaimer symbol added to "Mortgage Repayment Insurance" and "Mutual Aid on your Personal Loan" relating to disclaimer added below to reflect "No longer available for new business".

Removed the wording "Minimum deposit for new Term Investment accounts is \$5,000, \$1,000 if you are under 25 years of age".

Excess Transactions

Replaced EFTPOS withdrawals with EFTPOS cash withdrawals and new disclaimer symbol added relating to disclaimer added below "Includes EFTPOS purchases combined with cash withdrawals".

Free and Unlimited access to

Clause added EFTPOS purchases (without cash withdrawals).

Removed the wording "Contactless transactions, including through Digital Wallets".

Multi-term Account

Excess Transactions

Replaced EFTPOS withdrawals with EFTPOS cash withdrawals and new disclaimer symbol added relating to disclaimer added below

'Includes EFTPOS purchases combined with cash withdrawals'.

Free and Unlimited access to

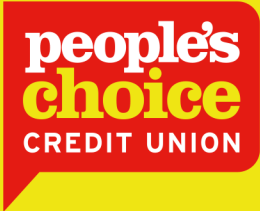
Clause added EFTPOS purchases (without cash withdrawals).

Removed the wording "Contactless transactions, including through Digital Wallets".

Credit Card**Non-interest free eligible transactions**

Replaced Debit transfers with "All Debit transfers, including Osko Payments".

Removed the wording "Internet and Phone Banking transfers including Osko Payments".



31 December 2019

Member number(s): 600202379



000000 045 - 5020

S & R ROGERS SUPER FUND
53 NEWCOMBE AVE
WEST LAKES SHORE SA 5020

Statement number: 29
Shares held: 0
BSB: 805 050

Statement enquiries Tel 13 11 82
Lost or stolen card hotline 1800 648 027

Page 1 of 2

Account Details

STATEMENT PERIOD ENDING 31/12/2019

ACCOUNT NO		ACCOUNT				
102256297		Business Access				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS			DEBIT	CREDIT
01DEC19		OPENING BALANCE				\$1.89
31DEC19		CURRENT BALANCE				\$1.89

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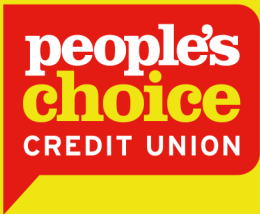


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30 November 2019

Member number(s): 600202379



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53 NEWCOMBE AVE
WEST LAKES SHORE SA 5020

Statement number: 28
Shares held: 0
BSB: 805 050

Statement enquiries Tel 13 11 82
Lost or stolen card hotline 1800 648 027

Account Details

STATEMENT PERIOD ENDING 30/11/2019

ACCOUNT NO		ACCOUNT				
102256297		Business Access				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS			DEBIT	CREDIT
01NOV19		OPENING BALANCE				\$1.89
30NOV19		CURRENT BALANCE				\$1.89

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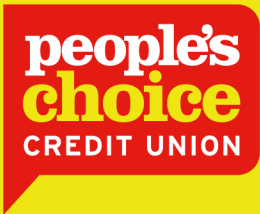


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31 October 2019

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S & R ROGERS SUPER FUND
 53 NEWCOMBE AVE
 WEST LAKES SHORE SA 5020

Statement number: 27
 Shares held: 0
 BSB: 805 050

Statement enquiries Tel 13 11 82
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Account Details

STATEMENT PERIOD ENDING 31/10/2019

ACCOUNT NO		ACCOUNT			
102256297		Business Access			
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01OCT19		OPENING BALANCE			-\$0.11
14OCT19		CASH & CHQ DEPOSIT		\$2.00	\$1.89
31OCT19		CURRENT BALANCE			\$1.89

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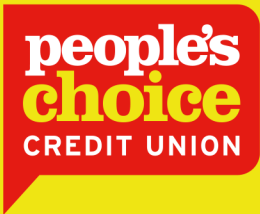


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30 September 2019

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S & R ROGERS SUPER FUND
53 NEWCOMBE AVE
WEST LAKES SHORE SA 5020

Statement number: 26
Shares held: 0
BSB: 805 050

Statement enquiries Tel 13 11 82
Lost or stolen card hotline 1800 648 027

Account Details

STATEMENT PERIOD ENDING 30/09/2019

ACCOUNT NO		ACCOUNT			
102256297		Business Access			
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01SEP19		OPENING BALANCE			-\$20.00
13SEP19		CASH & CHQ DEPOSIT		\$20.00	\$0.00
30SEP19		OVERDRAFT INTEREST	\$0.11		-\$0.11
30SEP19		CURRENT BALANCE			-\$0.11

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53 NEWCOMBE AVE
WEST LAKES SHORE SA 5020

Statement number: 25

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82
Lost or stolen card hotline 1800 648 027

Page 1 of 3

Account Summary

STATEMENT PERIOD ENDING 31/08/2019

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
102256297	Business Access	\$0.00	-\$20.00	
102256307	Term Investment (Closed)	\$300,000.00	\$0.00	
102256325	Term Investment (Closed)	\$102,940.55	\$0.00	

Account Details

ACCOUNT NO	ACCOUNT
102256297	Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01AUG19		OPENING BALANCE			\$0.00
08AUG19		Internal Transfer		\$9,000.00	\$9,000.00
08AUG19		Internal Transfer		\$2,933.80	\$11,933.80
08AUG19		SAVINGS CREDIT from 102256325		\$102,940.55	\$114,874.35
08AUG19		SAVINGS CREDIT from 102256307		\$300,000.00	\$414,874.35
08AUG19		CHEQUE WITHDRAWAL S & R Rogers Super Fund	\$400,000.00		\$14,874.35
08AUG19		CHEQUE WITHDRAWAL S & R Rogers Super Fund	\$14,874.35		\$0.00
31AUG19		ADMIN FEE - CORPORATE CHEQUE	\$20.00		-\$20.00
31AUG19		CURRENT BALANCE			-\$20.00

Transaction Fee Summary 31 August 2019

Your Transaction Fee Plan is:
Business Access Fee Plan

Transaction Type	Total Trans	Free	Unit Price	Total
Chq To Member	2			
Admin Fee - Corporate Cheque	2	0	10.00	20.00

Banking above your average.



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Fee-free ATMs

You can withdraw fee-free at all People's Choice ATMs and ATMs owned by the big four banks, BankWest, BankSA, Bank of Melbourne and St. George Bank. We encourage you to check for any fees when using an ATM before completing a transaction. Beat the queue and deposit cash or cheques at selected People's Choice ATMs.



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Secure Code gives you an extra layer of protection when banking online.



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We're here to help

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Frequently asked questions.



Why is my statement important?

You can check your statements for any unauthorised transactions and your monthly account activity. Registering for eStatements also means you have access to past statements online, ready to print or send when applying for a loan.



How do I report a dispute?

Not sure about a transaction on your account? Give us a call on 13 11 82 or visit your nearest branch. We'll look into it for you.



What should I do if my card is lost or stolen?

Contact us straight away on 13 11 82, +61 8 8305 8305 if you're overseas or visit your nearest branch.



What should I do if I'm going overseas?

Let us know when and where you're going so we recognise any foreign transactions. Hit us up for a travel insurance quote and make sure you've registered for Secure Code to keep your accounts secure!

Connect with us!



ACCOUNT NO ACCOUNT**102256307 Term Investment (Closed)**

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01AUG19		OPENING BALANCE			\$300,000.00
08AUG19		INTEREST		\$9,000.00	\$309,000.00
08AUG19		Internal Transfer	\$9,000.00		\$300,000.00
08AUG19		INVESTMENT RENEWAL			\$300,000.00
08AUG19		REDEMPTION	\$300,000.00		\$0.00
31AUG19		CURRENT BALANCE			\$0.00

ACCOUNT NO ACCOUNT**102256325 Term Investment (Closed)**

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01AUG19		OPENING BALANCE			\$102,940.55
08AUG19		INTEREST		\$2,933.80	\$105,874.35
08AUG19		Internal Transfer	\$2,933.80		\$102,940.55
08AUG19		INVESTMENT RENEWAL			\$102,940.55
08AUG19		REDEMPTION	\$102,940.55		\$0.00
31AUG19		CURRENT BALANCE			\$0.00

31 July 2019

Member number(s): 600202379



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S & R ROGERS SUPER FUND
53 NEWCOMBE AVE
WEST LAKES SHORE SA 5020

Statement number: 24

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82
Lost or stolen card hotline 1800 648 027

Page 1 of 2

Account Summary

STATEMENT PERIOD ENDING 31/07/2019

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
102256297	Business Access	\$0.00	\$0.00	
102256307	Term Investment	\$300,000.00	\$300,000.00	
102256325	Term Investment	\$102,940.55	\$102,940.55	

Account Details

ACCOUNT NO	ACCOUNT
102256297	Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JUL19		OPENING BALANCE			\$0.00
31JUL19		CURRENT BALANCE			\$0.00

ACCOUNT NO	ACCOUNT
102256307	Term Investment

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JUL19		OPENING BALANCE			\$300,000.00
31JUL19		CURRENT BALANCE			\$300,000.00
Matures on 8/08/19 Interest rate 3.00% p.a.					

ACCOUNT NO	ACCOUNT
102256325	Term Investment

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JUL19		OPENING BALANCE			\$102,940.55
31JUL19		CURRENT BALANCE			\$102,940.55
Matures on 8/08/19 Interest rate 2.85% p.a.					

Banking above your average.



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