



Defence Bank

Defence Bank Limited

ABN 57 087 651 385

AFSL/Australian Credit Licence 234582

Registered Office Level 5, 31 Queen Street
Melbourne VIC 3000

Postal Address PO Box 14537
Melbourne VIC 8001

Online Banking defencebank.com.au

Telephone Banking 1300 366 808

Contact Numbers T 03 8624 5888 F 03 8624 5892



003403 045 - 5020

Steven R Rogers & Roxanne L Rogers ATF S & R Rogers Super Fund
Care S R Rogers & R L Rogers
53 Newcombe Avenue
WEST LAKES SHORE SA 5020

Statement

Member Number	3929782
BSB No.	833 205
Statement No.	3
Period Begins	1 JAN 20
Period Ends	30 JUN 20
Shares	1
Page	2 of 2

Effective Date	Posted Date	Description	Debit	Credit	Balance
		171553157 - TD - 24 MONTH			
		STEVEN R ROGERS & ROXANNE L ROGERS ATF S			
1 JAN		OPENING BALANCE			400,000.00
30 JUN		CURRENT BALANCE			400,000.00

Important changes to your transactional and card fees.

Over the past year we've been asking for feedback on how we can do better. You mentioned you would like fewer fees on your transaction accounts.

From 23rd June 2020 we have removed the below card fees, over the counter fees and online fees across all of these accounts:

- Monthly Visa card fee of \$2.90.
- Redicard fee of \$1.00 monthly.
- Bpay per transaction \$0.50.
- Auto transfer fee (electronic funds transfer) of \$1.00; and
- Over the counter requests for electronic payments (inc. BPAY) \$2.00.
- Auto transfer (Bank cheque) \$2.00.
- Online banking processing by a member \$1.00.
- Bank cheque \$5.00.
- Bank@Post fee for a withdrawal \$2.00 (not including post office cash advance fee).
- SMS fee 0.20c.
- SMS email 0.10c.
- Bpay view fee 0.20c.

For further details refer to our new 'Fees and Charges schedule domestic transactions' and 'Fees and Charges schedule overseas transactions', both are available on our website defencebank.com.au.

You should check all entries on this statement immediately. Any apparent error or possible unauthorised transaction should be promptly reported to Defence Bank on 1800 033 139.

Defence Bank has a procedure for dealing with any complaints you may have in respect of a product or service we have provided to you. If you wish to pursue a complaint please contact the Complaints Officer on 1800 033 139. A copy of our Complaints and Disputes Resolution Guide is available at any Defence Bank branch or by calling 1800 033 139.

Further information on any of our products and services including terms and conditions and fees and charges is available on request. Visit defencebank.com.au or call 1800 033 139.

E-3493/5-7682/1-15324

JUMP SHIP

Bank with Defence Bank,
benefit with Navy Health

Jump Ship to Navy Health, a not-for-profit health fund that exists for the benefit of their members, not shareholders.

As a Defence Bank customer, you're eligible for a 5% discount when you join Navy Health with hospital and extras (combined) cover, using the promo code: 5OFFDB



To see if you're eligible, visit
navyhealth.com.au/join-us

Offer available to Defence Bank customers who take out hospital and extras cover. Discount will be applied when joining Navy Health via navyhealth.com.au/join-us or calling 1800 033 139 and providing your Defence Bank details. Offer is available to new and existing customers at any time. Offer and discount can be applied to a new policy.



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009483 045 - 5020

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Steven R Rogers & Roxanne L Rogers ATF S & R Rogers Super Fund
Care S R Rogers & R L Rogers
53 Newcombe Avenue
WEST LAKES SHORE SA 5020

Member 3929782

2019/2020 Interest and Tax Summary

As we have reached the end of another financial year, Defence Bank wishes to advise you of your 2019/2020 Interest and Tax Summary details in relation to your account(s).

You should seek your own tax advice if you are not sure what to declare as income for tax purposes.

		Period Ending 30 June 2020			
Account Details	Account Titles	Interest Charged (DR) (\$)	Interest Received (CR) (\$)	Resident Withholding Tax (\$)	Non-Resident Withholding Tax (\$)
171553157 TD - 24 month	STEVEN R ROGERS & ROXANNE L ROGERS ATF S	0.00	0.00	0.00	0.00
Total		0.00	0.00	0.00	0.00

This information will assist you in preparing your tax return. The Australian Taxation Office has advised that you should retain this document for taxation purposes.

The Board and staff of Defence Bank thank you for your continued support and wish you every success in the new financial year.

Yours faithfully

Dean Barton
Chief Financial Officer



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000079 045 - 5020

Steven R Rogers & Roxanne L Rogers ATF S & R Rogers Super Fund
Care S R Rogers & R L Rogers
53 Newcombe Avenue
WEST LAKES SHORE SA 5020

Statement

Member Number	3929782
BSB No.	833 205
Statement No.	1
Period Begins	8 AUG 19
Period Ends	30 SEP 19
Shares	1
Page	1 of 1

Effective Date	Posted Date	Description	Debit	Credit	Balance
		171553157 - TD - 24 MONTH			
		STEVEN R ROGERS & ROXANNE L ROGERS ATF S			
8 AUG		OPENING BALANCE			0.00
8 AUG		OPENING DEPOSIT			0.00
8 AUG		CHEQUE DEPOSIT	400,000.00		400,000.00
30 SEP		CURRENT BALANCE			400,000.00

Our BSB has changed.

Our new BSB 833-205 is fully owned by Defence Bank which will provide us with greater flexibility in introducing new and cost effective payment services in the future for our members.

Both our new BSB 833-205 and current BSB 803-205 will remain active throughout 2019 allowing you enough time to make the necessary changes before BSB 803-205 is turned off later in the year.

The introduction of the new BSB will impact on all direct debits and direct credits associated with your account, so please take a few moments to read the FAQ's found within the News section on our website to ensure you are fully updated and prepared for this change.



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002285 045 - 5020

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Statement

Member Number	3929782
BSB No.	833 205
Statement No.	2
Period Begins	1 OCT 19
Period Ends	31 DEC 19
Shares	1
Page	1 of 2

Effective Date	Posted Date	Description	Debit	Credit	Balance
		171553157 - TD - 24 MONTH			
		STEVEN R ROGERS & ROXANNE L ROGERS ATF S			
1 OCT		OPENING BALANCE			400,000.00
31 DEC		CURRENT BALANCE			400,000.00

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Steven R Rogers & Roxanne L Rogers ATF S & R Rogers Super Fund

Statement

Member Number
Statement No.
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Important changes to your accounts

From 20th of February 2020 we're simplifying the way we name our accounts and removing both the monthly visa fee of \$2.90 as well as over the counter and local online transactional fees (BPAY, auto transfers and eftpos) from the below accounts. For further details refer to our fees and charges schedule available on our website.

The name of your account changes, everything else remains the same.

Your account number, the actual cards and any overdraft facility you have will remain the same. 'To and from' scheduled payments remain the same. Any previously personalised account name or description remains the same. If you haven't already named your account we will leave a reference e.g. where you have an Investment Savings account we leave 'Investment' to make it easier for when you view the account.

Where relevant, the following shows the name of your current account and its new name.

From.	To.
Investment Savings	Everyday Access – Investment
Christmas Savings	Everyday Access – Christmas
National Access	Everyday Access – National
General Insurance Savings	Everyday Access – Insurance
Basic Access	Everyday Access – Basic
Budget Savings	Everyday Access – Budget

We will communicate about these changes in further detail in January 2020.

These changes are in addition to the fees we have already removed this year - Salary Saver account keeping fee of \$4.00 and Reservist Saver account keeping fee of \$4.90.

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