



6 August 2021



VK Wicks Pty Ltd ACN 158 078 025 ATF Vicki Wicks Super Fund  
20 Mary Street  
HUNTERS HILL NSW 2110

### 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 750873135

## AMP SuperEdge Variable Rate Loan - Principal & Interest

### Account summary

**Account name** VK Wicks Pty Ltd ACN 158 078 025 ATF Vicki Wicks Super Fund  
**Statement period** 1 July 2021 - 3 August 2021  
**Statement number** 17

### Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			411,422.11 dr
14/07/2021	Account Management Fee	10.00		411,432.11 dr
15/07/2021	Debit Interest to 14/07/2021	2,005.12		413,437.23 dr
03/08/2021	Account Management Fee (For value on 30/07/2021)	10.00		413,447.23 dr

Account number: 750873135  
1451027361|112353831700880.87

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

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VK Wicks Pty Ltd ACN 158 078 025 ATF Vicki Wicks Super Fund

Mail this deposit slip with your cheque to:  
**AMP Bank**  
**Customer Transaction Services**  
**Reply Paid 79702**  
**Parramatta NSW 2124**

To make your repayments from an account of your choice, please contact us.

### Payment slip



\*873 750873135

**BSB | Account number** 939 200 | 750873135  
**Date**  
**Number of cheques**  
**Amount enclosed** \$

(complete cheque details over)

939 200 7508 73135 50

Date	Transaction description	Debits \$	Credits \$	Balance \$
30/07/2021	Debit Interest to 29/07/2021 (For value on 30/07/2021)	1,005.84		414,453.07 dr
03/08/2021	Pay out balance to close account (For value on 30/07/2021)		414,553.07	100.00 cr
03/08/2021	Discharge Fee	100.00		0.00 cr
	Closing balance			0.00 cr
<b>Total</b>		<b>\$3,130.96</b>	<b>\$414,553.07</b>	<b>\$0.00 cr</b>

## Interest details

Interest period	Interest earned	Interest charged
This financial year	\$0.00	\$3,010.96
This statement period	\$0.00	\$3,010.96

## Interest rates for your loan account for this period

Effective date	Interest rate p.a.
01/07/2021	5.92%
30/07/2021	0.00%
03/08/2021	5.92%

## Reference Rate and Margin

Reference Rate name	Reference Rate (pa)	Margin (pa)
SMSF Reference Rate	5.92%	+0.00%

- This is the reference rate and margin that applied on the date we prepared this statement. For more details about the current reference rates, visit [amp.com.au/bankreferencerate](http://amp.com.au/bankreferencerate) or call us.

## If you want to dispute any transactions on your account

You should always check the transactions on your statement to make sure they're correct. If you'd like to dispute a transaction, contact us at [info@ampbanking.com.au](mailto:info@ampbanking.com.au) or on 13 30 30. You can also refer to our **account access and operating terms and conditions**. It outlines our internal dispute resolution process and includes other details about using your account. You can get a copy at [amp.com.au/bankterms](http://amp.com.au/bankterms) or by calling us.

Account number: 750873135

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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](https://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](https://amp.com.au/bankdisputes) for more information.

## Make a green statement

As we're an online bank, we invite you to join us in going paperless.

If you switch to get your bank statements and other correspondence from us in My AMP, you can keep things private and secure, as well as having everything in one place.

## Check your insurance cover for the security property

Under your loan agreement and mortgage, you must hold insurance for each property that is security for your loan (eg your home or investment property that we have a mortgage over). This insurance must cover the full cost to replace the property. Each insurance policy must note AMP Bank as the first mortgagee and be on terms that we agree with.

You should check with your insurer about your cover at least once a year. For information about property insurance, visit the Australian Securities Investment Commission's website at [www.moneysmart.gov.au](https://www.moneysmart.gov.au)

## Notify us if your loan purpose or address changes

We'd like to remind you to keep your address details up to date and that you need to let us know if the purpose of your loan(s) changes.

You can change your address any time in My AMP. If you notify of us of an address change, we may contact you to discuss your loan purpose if required.

## Change to home loan fees

Effective 13 September 2021 we are updating our Home loan fees and charges guide. You should keep a copy of this notice as it updates the Loan Details section of the Loan Agreement and should be read as part of the Loan Agreement.

The changes to fees for home loan accounts include:

- Removal of the Solicitors' and Mortgage Processing Servicers' discharge costs
- Increase of the Discharge fee
- Variation fee of \$299 no longer applicable for all Professional Package home loans

### Discharge Fee

A discharge fee of \$390 is payable when we are requested to discharge all securities. This is now one fee. We have removed the separate Solicitors' and Mortgage Processing Servicers' discharge fee of \$250 (or \$210.40 if lodged online).

Government fees will also be payable by you at cost at the time the mortgage is discharged, dependent on which State the property resides in. These fees are current as at 8 June 2021 but may vary depending on when the mortgage is discharged:

- Registration fee payable to Land Information System for the discharge of each mortgage in the ACT of \$153.00
- Registration fee payable to Land Registry Services for the discharge of each mortgage in NSW of \$146.40
- Registration fee payable to the Department of Attorney General and Justice for the discharge of each mortgage in the NT of \$149.00
- Registration fee payable to the Department of Natural Resources for the discharge of each mortgage in QLD of \$195.00
- Registration fee payable to Land Services for the discharge of each mortgage in SA of \$173.00
- Registration fee payable to Department of Primary Industries, Parks, Water and Environment for the discharge of each mortgage in TAS of \$171.72
- Registration fee payable to Department of Environment, Land, Water and Planning for the discharge of each mortgage in VIC of \$119.70
- Registration fee payable to Landgate for the discharge of each mortgage in WA of \$178.20

If you have not entered into your Loan Agreement at the time you receive this document, your Loan Agreement is amended to incorporate these government fees and will take effect 30 days after the settlement date of your loan.

#### **Variation Fee**

The \$299 Variation Fee will be waived for any variation conducted on any Professional Package Home Loan. NOTE: any solicitor's or mortgage processing costs, valuation costs if applicable, and any government fees still apply

#### **Notice of change to home loan terms and conditions - removal of AMP Customer Advocate escalation.**

On 1 October 2021 we are changing our home loan terms and conditions by removing the ability to ask the AMP Customer Advocate to review issues which are not resolved to a client's satisfaction by us.

If you had the ability to seek a review from the AMP Customer Advocate in your home loan terms and conditions, from 1 October 2021 you will no longer be able to escalate issues to the AMP Customer Advocate for review.

All clients are still able to contact the Australian Financial Complaints Authority (AFCA) if we are unable to resolve any complaints to your satisfaction.