

**BUSINESS CHEQUE ACCOUNT-PLUS**



047

MORRISON SUPERANNUATION NOMINEES P/L  
 C/- MR M S MORRISON  
 134 GAGE STREET  
 FIRLE SA 5070

**Customer Enquiries** 13 13 76  
 7:30am-7:30pm, Mon-Sat  
**BSB Number** 105-900  
**Account Number** 162888340  
**Statement Period** 01/01/2023 to 30/06/2023  
**Statement No.** 69(page 1 of 6)

MORRISON SUPERANNUATION NOMINEES P/L  
 ATF MORRISON SUPERANNUATION FUND

**Account Summary**

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
167,303.63	+	13,024.87	-	17,178.46	=	163,150.04

**Transaction Details**

Date	Transaction Description	Debit	Credit	Balance \$
01 JAN	OPENING BALANCE			167,303.63
04 JAN	OSKO DEPOSIT 04JAN 10:04 MEZHOLT SERVICES SA PTY LTD		1,250.00	168,553.63
09 JAN	TFR WDL BPAY INTERNET08JAN 12:12 TO SA WATER 8613184267	146.65		168,406.98
09 JAN	TFR WDL BPAY INTERNET08JAN 12:13 TO SA WATER 8613184275	204.63		168,202.35
09 JAN	TFR WDL BPAY INTERNET08JAN 12:15 TO SA WATER 8613184224	46.34		168,156.01
09 JAN	TFR WDL BPAY INTERNET08JAN 12:16 TO SA WATER 8613184232	146.65		168,009.36
23 JAN	INTERNET WITHDRAWAL 23JAN 16:35 ref 4001446898	4,671.00		163,338.36
24 JAN	SuperChoice P/L PC170123-196715840		1,955.72	165,294.08
31 JAN	ACCOUNT-KEEPING FEE	20.00		165,274.08
06 FEB	OSKO DEPOSIT 06FEB 07:59 MEZHOLT SERVICES SA PTY LTD		1,250.00	166,524.08
15 FEB	INTERNET WITHDRAWAL 15FEB 16:17 inv 0010	1,596.72		164,927.36
27 FEB	TFR WDL BPAY INTERNET27FEB 14:13 TO ONKAPARINGA - RATES 1176016	441.00		164,486.36
27 FEB	TFR WDL BPAY INTERNET27FEB 14:14 TO ONKAPARINGA - RATES 1176024	691.00		163,795.36
27 FEB	TFR WDL BPAY INTERNET27FEB 14:15 TO ONKAPARINGA - RATES 1175992	441.00		163,354.36
28 FEB	ACCOUNT-KEEPING FEE	20.00		163,334.36
07 MAR	INTERNET WITHDRAWAL 07MAR 14:51 inv 7976	960.00		162,374.36
	<b>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</b>			<b>162,374.36</b>

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			162,374.36
08 MAR	OSKO DEPOSIT 08MAR 17:37 MEZHOLT SERVICES SA PTY LTD		1,250.00	163,624.36
31 MAR	ACCOUNT-KEEPING FEE	20.00		163,604.36
03 APR	OSKO DEPOSIT 03APR 18:59 MEZHOLT SERVICES SA PTY LTD		1,250.00	164,854.36
19 APR	TFR WDL BPAY INTERNET19APR 14:24 TO SA WATER 8613184275	204.63		164,649.73
19 APR	TFR WDL BPAY INTERNET19APR 14:25 TO SA WATER 8613184267	146.65		164,503.08
19 APR	TFR WDL BPAY INTERNET19APR 14:26 TO SA WATER 8613184232	146.65		164,356.43
19 APR	TFR WDL BPAY INTERNET19APR 14:27 TO SA WATER 8613184224	104.26		164,252.17
29 APR	ACCOUNT-KEEPING FEE EFFECTIVE DATE 30APR	20.00		164,232.17
01 MAY	OSKO DEPOSIT 30APR 09:13 Simon J Trembath		1,250.00	165,482.17
02 MAY	SuperChoice P/L PC240423-190916156		1,647.30	167,129.47
31 MAY	ACCOUNT-KEEPING FEE	20.00		167,109.47
01 JUN	OSKO DEPOSIT 01JUN 20:18 Simon J Trembath		1,250.00	168,359.47
01 JUN	TFR WDL BPAY INTERNET01JUN 14:50 TO ONKAPARINGA - RATES 1175992	441.00		167,918.47
01 JUN	TFR WDL BPAY INTERNET01JUN 14:51 TO ONKAPARINGA - RATES 1176016	441.00		167,477.47
01 JUN	TFR WDL BPAY INTERNET01JUN 14:52 TO ONKAPARINGA - RATES 1176024	691.00		166,786.47
05 JUN	INTERNET WITHDRAWAL 04JUN 09:34 inv 00005070	2,769.14		164,017.33
15 JUN	INTERNET WITHDRAWAL 15JUN 15:12 inv 00005073	2,769.14		161,248.19
26 JUN	SuperChoice P/L PC200623-104425701		1,921.85	163,170.04
30 JUN	ACCOUNT-KEEPING FEE	20.00		163,150.04
30 JUN	<i>CLOSING BALANCE</i>			163,150.04

**Interest Details**

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00



**Account Number** 162888340  
**Statement Period** 01/01/2023 to 30/06/2023  
**Statement No.** 69(page 3 of 6)

## Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or "talk to us" on 1300 360 374 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

**We've simplified our Privacy Statement. It combines important details about how we collect, hold and use your personal and credit-related information into one document. For example you may receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you. This statement applies to our Australian financial products and services. Our Statement can be found at: [banksa.com.au/privacy/privacy-statement](https://banksa.com.au/privacy/privacy-statement).**

Account Number 162888340  
Statement Period 01/01/2023 to 30/06/2023  
Statement No. 69(page 4 of 6)

**Summary of Transaction Fees 01/01/2023 TO 31/01/2023**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	0	0	0	0.00	0.00
Internet/Business Banking Online Debits	5	5	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	0.00	0.00
Agency Debits	0	0	0	0.00	0.00
Direct Credits	2	2	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					20.00
<b>SUB TOTAL</b>	<b>7</b>	<b>7</b>	<b>0</b>		<b>20.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>7</b>	<b>7</b>	<b>0</b>		<b>20.00</b>

**Summary of Transaction Fees 01/02/2023 TO 28/02/2023**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Account-keeping Fee					20.00
<b>SUB TOTAL</b>	<b>5</b>	<b>5</b>	<b>0</b>		<b>20.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>5</b>	<b>5</b>	<b>0</b>		<b>20.00</b>

**Summary of Transaction Fees 01/03/2023 TO 31/03/2023**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Account-keeping Fee					20.00
<b>SUB TOTAL</b>	<b>2</b>	<b>2</b>	<b>0</b>		<b>20.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>2</b>	<b>2</b>	<b>0</b>		<b>20.00</b>



**Account Number** 162888340  
**Statement Period** 01/01/2023 to 30/06/2023  
**Statement No.** 69(page 5 of 6)

**Summary of Transaction Fees 01/04/2023 TO 30/04/2023**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Account-keeping Fee					20.00
<b>SUB TOTAL</b>	5	5	0		20.00
FEE REBATE					0.00
<b>TOTALS</b>	5	5	0		20.00

**Summary of Transaction Fees 01/05/2023 TO 31/05/2023**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Account-keeping Fee					20.00
<b>SUB TOTAL</b>	2	2	0		20.00
FEE REBATE					0.00
<b>TOTALS</b>	2	2	0		20.00

**Summary of Transaction Fees 01/06/2023 TO 30/06/2023**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Account-keeping Fee					20.00
<b>SUB TOTAL</b>	7	7	0		20.00
FEE REBATE					0.00
<b>TOTALS</b>	7	7	0		20.00

At the time of this statement, there is a flat monthly account-keeping fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL**

<b>Account Number</b>	162888340
<b>Statement Period</b>	01/01/2023 to 30/06/2023
<b>Statement No.</b>	69(page 6 of 6)

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**Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.**

**To help you learn how you can protect your card against unauthorised transactions, you can find more information at [banksa.com.au/dispute](https://banksa.com.au/dispute)**

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#### **Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 13 13 76 for Personal Banking or 1800 804 411 for Business Banking. Alternatively, you can write to us at BankSA Customer Solutions, Reply Paid 399, Adelaide SA 5001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](https://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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# BUSINESS CHEQUE ACCOUNT-PLUS



047

MORRISON SUPERANNUATION NOMINEES P/L  
 C/- MR M S MORRISON  
 134 GAGE STREET  
 FIRLE SA 5070

**Customer Enquiries** 13 13 76  
 7:30am-7:30pm, Mon-Sat  
**BSB Number** 105-900  
**Account Number** 162888340  
**Statement Period** 31/12/2022 to 31/12/2022  
**Statement No.** 68(page 1 of 3)

MORRISON SUPERANNUATION NOMINEES P/L  
 ATF MORRISON SUPERANNUATION FUND

**Account Summary**

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
167,323.63	+	0.00	-	20.00	=	167,303.63

**Transaction Details**

Date	Transaction Description	Debit	Credit	Balance \$
31 DEC	OPENING BALANCE			167,323.63
31 DEC	ACCOUNT-KEEPING FEE	20.00		167,303.63
31 DEC	CLOSING BALANCE			167,303.63

**Interest Details**

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

**Information**

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**Summary of Transaction Fees 01/12/2022 TO 31/12/2022**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	0	0	0	0.00	0.00
Internet/Business Banking Online Debits	3	3	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	0.00	0.00
Agency Debits	0	0	0	0.00	0.00
Direct Credits	1	1	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					20.00
<b>SUB TOTAL</b>	<b>4</b>	<b>4</b>	<b>0</b>		<b>20.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>4</b>	<b>4</b>	<b>0</b>		<b>20.00</b>

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<b>Account Number</b>	162888340
<b>Statement Period</b>	31/12/2022 to 31/12/2022
<b>Statement No.</b>	68(page 3 of 3)

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## Complaints

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Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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## BUSINESS CHEQUE ACCOUNT-PLUS



047  
 MORRISON SUPERANNUATION NOMINEES P/L  
 C/- MR M S MORRISON  
 134 GAGE STREET  
 FIRLE SA 5070

**Customer Enquiries** 13 13 76  
 7:30am-7:30pm, Mon-Sat  
**BSB Number** 105-900  
**Account Number** 162888340  
**Statement Period** 01/07/2022 to 30/12/2022  
**Statement No.** 67(page 1 of 6)

MORRISON SUPERANNUATION NOMINEES P/L  
 ATF MORRISON SUPERANNUATION FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
261,465.14	+	20,218.88	-	114,360.39	=	167,323.63

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
01 JUL	OPENING BALANCE			261,465.14
04 JUL	OSKO DEPOSIT 04JUL 20:39 MEZHOLT SERVICES SA PTY LTD		1,250.00	262,715.14
06 JUL	INTERNET DEPOSIT 06JUL 17:28 Hepworth return of fund		9,800.00	272,515.14
08 JUL	TFR WDL BPAY INTERNET08JUL 16:49 TO SA WATER 8613184224	67.34		272,447.80
08 JUL	TFR WDL BPAY INTERNET08JUL 16:50 TO SA WATER 8613184232	142.10		272,305.70
08 JUL	TFR WDL BPAY INTERNET08JUL 16:51 TO SA WATER 8613184275	198.82		272,106.88
08 JUL	TFR WDL BPAY INTERNET08JUL 16:52 TO SA WATER 8613184267	142.10		271,964.78
28 JUL	SuperChoice P/L PC220722-161635287		1,568.88	273,533.66
29 JUL	INTERNET WITHDRAWAL 29JUL 10:21 new office Seaford	35,000.00		238,533.66
30 JUL	ACCOUNT-KEEPING FEE EFFECTIVE DATE 31JUL	20.00		238,513.66
01 AUG	OSKO DEPOSIT 31JUL 20:29 August MEZHOLT SERVICES SA PTY LTD		1,250.00	239,763.66
02 AUG	INTERNET DEPOSIT 02AUG 17:04 rent Seaford		1,350.00	241,113.66
18 AUG	INTERNET WITHDRAWAL 18AUG 18:10 re build offices	22,000.00		219,113.66
20 AUG	INTERNET WITHDRAWAL 20AUG 13:29 inv 26659	165.00		218,948.66
31 AUG	ACCOUNT-KEEPING FEE	20.00		218,928.66
	<b>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</b>			218,928.66

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			218,928.66
01 SEP	OSKO DEPOSIT 01SEP 18:59 MEZHOLT SERVICES SA PTY LTD		1,250.00	220,178.66
02 SEP	INTERNET WITHDRAWAL 02SEP 17:45 Seaford	17,980.00		202,198.66
03 SEP	TFR WDL BPAY INTERNET03SEP 17:55 TO Audit Shield 404251248583429	380.00		201,818.66
03 SEP	TFR WDL BPAY INTERNET03SEP 17:59 TO ONKAPARINGA - RATES 1175992	441.00		201,377.66
03 SEP	TFR WDL BPAY INTERNET03SEP 18:00 TO ONKAPARINGA - RATES 1176016	444.23		200,933.43
03 SEP	TFR WDL BPAY INTERNET03SEP 18:01 TO ONKAPARINGA - RATES 1176024	693.05		200,240.38
19 SEP	TFR WDL BPAY INTERNET18SEP 09:49 TO REVSA - ESL 5064503914	1,544.38		198,696.00
23 SEP	INTERNET WITHDRAWAL 22SEP 17:55 Seaford awning repairs	12,490.00		186,206.00
23 SEP	INTERNET WITHDRAWAL 23SEP 14:34 inv 27014	3,454.00		182,752.00
23 SEP	INTERNET WITHDRAWAL 23SEP 14:35 inv 27013	2,178.00		180,574.00
28 SEP	INTERNET WITHDRAWAL 28SEP 15:55 Seaford works	10,290.00		170,284.00
30 SEP	ACCOUNT-KEEPING FEE	20.00		170,264.00
04 OCT	OSKO DEPOSIT 04OCT 17:42 MEZHOLT SERVICES SA PTY LTD		1,250.00	171,514.00
07 OCT	TFR WDL BPAY INTERNET07OCT 14:13 TO SA WATER 8613184232	146.65		171,367.35
07 OCT	TFR WDL BPAY INTERNET07OCT 14:14 TO SA WATER 8613184267	146.65		171,220.70
07 OCT	TFR WDL BPAY INTERNET07OCT 14:15 TO SA WATER 8613184275	204.63		171,016.07
07 OCT	TFR WDL BPAY INTERNET07OCT 14:16 TO SA WATER 8613184224	40.21		170,975.86
15 OCT	TFR WDL BPAY INTERNET15OCT 15:21 TO TAX OFFICE PAYMENTS 551000987467793621	659.00		170,316.86
31 OCT	ACCOUNT-KEEPING FEE	20.00		170,296.86
03 NOV	OSKO DEPOSIT 03NOV 20:59 MEZHOLT SERVICES SA PTY LTD		1,250.00	171,546.86
11 NOV	TFR WDL BPAY INTERNET11NOV 17:29 TO TAX OFFICE PAYMENTS 001261088284479560	3,877.00		167,669.86
30 NOV	ACCOUNT-KEEPING FEE	20.00		167,649.86
02 DEC	TFR WDL BPAY INTERNET02DEC 15:31 TO ONKAPARINGA - RATES 1176016	441.00		167,208.86
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			167,208.86



**Account Number** 162888340  
**Statement Period** 01/07/2022 to 30/12/2022  
**Statement No.** 67(page 3 of 6)

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			167,208.86
02 DEC	TFR WDL BPAY INTERNET02DEC 15:32 TO ONKAPARINGA - RATES 1175992	444.23		166,764.63
02 DEC	TFR WDL BPAY INTERNET02DEC 15:33 TO ONKAPARINGA - RATES 1176024	691.00		166,073.63
05 DEC	OSKO DEPOSIT 04DEC 19:48 MEZHOLT SERVICES SA PTY LTD		1,250.00	167,323.63
30 DEC	<i>CLOSING BALANCE</i>			167,323.63

**Interest Details**

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

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**We've simplified our Privacy Statement. It combines important details about how we collect, hold and use your personal and credit-related information into one document. For example you may receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you. This statement applies to our Australian financial products and services. Our Statement can be found at: [banksa.com.au/privacy/privacy-statement](https://banksa.com.au/privacy/privacy-statement).**

**Summary of Transaction Fees 01/07/2022 TO 31/07/2022**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking Credits	0	0	0	0.00	0.00
Phone Banking Debits	0	0	0	0.00	0.00
Internet/Business Banking Online Credits	1	1	0	0.00	0.00
Internet/Business Banking Online Debits	5	5	0	0.00	0.00
EFTPOS Credits	0	0	0	0.00	0.00
EFTPOS Debits	0	0	0	0.00	0.00
Cheque Clearing Credits	0	0	0	0.50	0.00
Cheque Clearing Debits	0	0	0	0.50	0.00
Over The Counter Credits	0	0	0	1.00	0.00
Over The Counter Debits	0	0	0	1.00	0.00
St.George/BankSA/BankMelbourne ATM Credits	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne/Westpac ATM Debits	0	0	0	0.00	0.00
Bank@Post Credits	0	0	0	0.00	0.00
Bank@Post Debits	0	0	0	0.00	0.00
Agency Credits	0	0	0	0.00	0.00
Agency Debits	0	0	0	0.00	0.00
Direct Credits	2	2	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit Credits	0	0	0	0.00	0.00
VISA Debit Debits	0	0	0	0.00	0.00
Collection Items (Chq/Merchant Envelopes)	0	0	0	0.50	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					20.00
<b>SUB TOTAL</b>	<b>8</b>	<b>8</b>	<b>0</b>		<b>20.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>8</b>	<b>8</b>	<b>0</b>		<b>20.00</b>

**Summary of Transaction Fees 01/08/2022 TO 31/08/2022**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Account-keeping Fee					20.00
<b>SUB TOTAL</b>	<b>4</b>	<b>4</b>	<b>0</b>		<b>20.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>4</b>	<b>4</b>	<b>0</b>		<b>20.00</b>

**Summary of Transaction Fees 01/09/2022 TO 30/09/2022**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Account-keeping Fee					20.00
<b>SUB TOTAL</b>	<b>11</b>	<b>11</b>	<b>0</b>		<b>20.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>11</b>	<b>11</b>	<b>0</b>		<b>20.00</b>



Account Number 162888340  
 Statement Period 01/07/2022 to 30/12/2022  
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**Summary of Transaction Fees 01/10/2022 TO 31/10/2022**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Account-keeping Fee					20.00
SUB TOTAL	6	6	0		20.00
FEE REBATE					0.00
TOTALS	6	6	0		20.00

**Summary of Transaction Fees 01/11/2022 TO 30/11/2022**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Account-keeping Fee					20.00
SUB TOTAL	2	2	0		20.00
FEE REBATE					0.00
TOTALS	2	2	0		20.00

At the time of this statement, there is a flat monthly account-keeping fee on this account. Only branch, cheque and electronic agency transactions incur fees once the monthly fee free transaction allowance is exceeded.

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL**

**Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.**

**To help you learn how you can protect your card against unauthorised transactions, you can find more information at [banksa.com.au/dispute](http://banksa.com.au/dispute)**

**Account Number** 162888340  
**Statement Period** 01/07/2022 to 30/12/2022  
**Statement No.** 67(page 6 of 6)

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**Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 13 13 76 for Personal Banking or 1800 804 411 for Business Banking. Alternatively, you can write to us at BankSA Customer Solutions, Reply Paid 399, Adelaide SA 5001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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