

604/526

⑆ 000530 000

 HELDER SUPERANNUATION FUND ABN 49 279 616 257
 ROBB ARNOLD & RITA HELDER T/F
 38 EVEREST DR
 SOUTHPORT QLD 4215

ACCOUNT NAME Helder Superannuation Fund
 ABN 49 279 616 257 Robb
 Arnold & Rita Helder T/F

BSB Number	638-260
Account Number	9151451 526
Statement Date	18 Sep 2019
Statement Number	28

ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 16129.53 CR	\$ 0.00	\$ 226305.82	\$ 111786.00	\$ 130649.35 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
23 Mar 2019	Opening Balance			16129.53
27 Mar 2019	Transfer from S8 #2740526610		2555.00	18684.53
31 Mar 2019	Interest credit		23.07	18707.60
25 Apr 2019	Transfer from S8 #2540457215		936.00	19643.60
30 Apr 2019	Interest credit		25.58	19669.18
01 May 2019	HOL transfer to S8 #0140625414	749.00		18920.18
30 May 2019	Transfer from S8 #3040660087		2365.00	21285.18
31 May 2019	Interest credit		26.65	21311.83
28 Jun 2019	Transfer from S8 #2840219928		2200.00	23511.83
30 Jun 2019	Interest credit		27.91	23539.74
24 Jul 2019	HOL transfer to S8 #2440434370	1055.00		22484.74
31 Jul 2019	Transfer from S8 #3140472472		2200.00	24684.74
31 Jul 2019	Interest credit		27.37	24712.11
13 Aug 2019	Transfer from S8 #1340608034		214459.00	239171.11
20 Aug 2019	HOL transfer to S8 #2040339685	1525.00		237646.11
23 Aug 2019	To Savings S8 Buy COL	13818.00		223828.11
31 Aug 2019	Transfer from S8 #3140365250		1300.00	225128.11
31 Aug 2019	Interest credit		160.24	225288.35
04 Sep 2019	HOL transfer to S8 #0440376653	11737.00		213551.35
05 Sep 2019	HOL transfer to S8 #0540513940	32140.00		181411.35
08 Sep 2019	HOL transfer to S8 #0840459159	19465.00		161946.35
18 Sep 2019	To Savings S8 LYC	31297.00		130649.35
18 Sep 2019	CLOSING BALANCE			130649.35



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ELECTRONIC BANKING AND CARD SECURITY



Important information to help you protect your account.

PIN/PAN/Password (Code) Security

It is important to treat any password, PIN or PAN that enables access to your account as top secret. To ensure its confidentiality, and to reduce the chance of suffering any loss, you should:

- Memorise the Code by choosing a Code that is meaningful **only to you**. You should not choose any code that may be easy for a third party to guess, e.g. '1234', 'AAAA' or codes related to personally identifiable information such as your postcode, date of birth or a recognisable part of your name
- Not record the Code in reverse order, or disguised as a phone number or date where no other phone numbers or dates exist
- Not record the Code in an easily understood format, eg A=1, B=2, C=3
- Not record the Code as a series of numbers with the actual numbers circled or highlighted in any way
- Not keep a record of your Code on, with, or near your card, passbook or devices
- Not tell anyone your Code, including friends, family and Heritage staff. Heritage will never contact you to ask you for this information
- Not allow another person to see you enter your Code.

If you do not treat your Code as top secret, you may be contributing to any losses which result from unauthorised transactions using your card, passbook, telephone banking or on-line banking and you could be liable for all or part of the losses.

Card Skimming

Card skimming is the criminal practice of copying information contained on the black magnetic strip found on the back of cards. A criminal can illegally attach a 'card reading' device to EFTPOS machines or ATMs that copies card data whenever a card is swiped or inserted. Data copied by a card reader can later be reproduced onto a 'fake card' so the criminal can fraudulently withdraw money or purchase goods. Card reading devices are usually small and difficult to detect. In ATMs, criminals can strategically attach a small camera to capture and record the Personal Identification Number (PIN) entered by the cardholder. Recording the PIN can allow a criminal to withdraw cash from a cardholder's account in conjunction with a fake card.

Since 2009, Heritage has integrated a special 'chip' into Visa cards. These cards are referred to as 'chip cards' and will help reduce the risk associated with card skimming.

What can you do to prevent card fraud?

To assist with the prevention of card fraud and in particular card skimming, Heritage encourages you to:

1. **Be observant** and study the ATM you are using BEFORE inserting your card. If the ATM appears as if it has been tampered with, do not use it and advise your concerns to the financial institution that owns the ATM. Be aware of who is watching you when you are using the ATM and always ensure that you cover the entry of your PIN with your other hand.
2. **Swipe your card yourself** for EFTPOS transactions and never allow the sales person to remove the card from your sight.
3. **Be aware of who you transact with** – only do business with reputable merchants or vendors and ignore unsolicited emails and phone calls seeking personal or account information.
4. **Be wary of providing credit card details over the internet** – while a number of sites are secure for credit card details, this is the most vulnerable type of transaction as you are not dealing with the vendor face-to-face.
5. **Maintain a minimum balance in your account accessed by your Visa debit card** – Your Visa debit card allows you to access your own funds anywhere at anytime. In order to minimise any risk in the event of your card being compromised it is recommended that you only keep minimal funds in accounts which are accessed by your Visa debit card. Your account can then be topped up utilising your internet banking facility, telephone banking or by contacting Heritage on 13 14 22.
6. **Monitor your account statements** and check all transactions, especially if you have recently returned from overseas travel. Notify your nearest Heritage branch if you detect anything unusual.

7. **Contact Heritage on 13 14 22** if you are planning to travel overseas and you will be using a Heritage Visa card. We can give you further tips on how to minimise your risk.
8. **Protect your cards** as if they were cash and always keep them in a secure place.
9. **Memorise your PIN** and never write it down.
10. **Report your lost or stolen Heritage cards immediately** by calling 1800 076 037, or if you are overseas call +61 7 4694 9139. You can also deactivate your card through Heritage on-line internet banking or the Mobile Banking app.

Liability for Unauthorised Transactions

Note: The details under this heading are written to reflect the provision of the ePayments code and apply to all ePayment accounts other than those designed primarily for use by a business and established primarily for business purposes. Except in relation to those business accounts, the determination of whether a transaction is authorised or not, and of your liability for an unauthorised ePayment transaction, will be made in accordance with the ePayments code.

An unauthorised transaction on an account is a transaction which is not authorised by an authorised user. Therefore, a transaction carried out by, or with the consent of an authorised user is not an unauthorised transaction. Heritage will treat any transaction carried out by any authorised user as authorised by the accountholder unless prior to the transaction, the accountholder has told Heritage to cancel that authorised user's card or device and the card or device issued to that authorised user is destroyed.

If you are an accountholder, your liability to Heritage for any unauthorised transaction shall not exceed the least of:

- The actual loss at the time of notification to us of the loss, theft or misuse of the card or other device;
- The balance of the account, including any pre-arranged credit;
- \$150.

This does not apply in instances where the accountholder or an authorised user has contributed to the loss:

- Through the accountholder's or the authorised user's fraud or extreme carelessness;
- By voluntarily disclosing any code;
- By recording or indicating the code in any form on a related card or security token;
- By failing to reasonably disguise the code if recorded on any item kept with or near a related card or security token;
- By unreasonably delaying notification to us of the misuse, loss or theft of the card or security token, or that the security of a code had been breached;
- If the code was liable to loss or theft with a related card or security token;
- Through unauthorised transactions that occur because the user left their card in an ATM.

In those instances, the accountholder's liability shall not exceed the least of:

- The actual loss at the time of notification to us of the loss, theft or misuse of the card or security token;
- The balance of the account including any pre-arranged credit; and
- The maximum amount that the accountholder or authorised user would have been entitled to access over the relevant period prior to notification of the loss, theft or misuse of the card or security token, calculated by multiplying any daily transaction limit by the number of days on which there was unauthorised use.

The accountholder will not be liable for losses caused by the failure of any electronic funds transfer system or equipment to complete a transaction accepted by a terminal. However, where the accountholder or authorised user at the time of the transaction should have been aware that the system or equipment was unavailable for use or malfunctioning, our liability will be limited to correction of any errors in the account and the refund of any charges or fees imposed as a result.

Are your contact details up to date?

We will keep in touch with you via letters, account statements, email and other written material to you:

- at a postal, residential or business address that we have recorded for you or that we believe is then your current postal, residential or business address; or
- by fax to a fax number that you have given us to send faxes to you; or
- by electronic notification to any electronic address, electronic equipment or device you have provided the details of to Heritage or by being made available for retrieval from our website by electronic communication (if the use of this method is restricted by law or the ePayments Code, we will only use this method if we follow any applicable requirements)

Heritage Bank

Heritage Bank Limited.
 ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

ONLINE SAVER STATEMENT

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 HELDER SUPERANNUATION FUND ABN 49 279 616 257
 ROBB ARNOLD & RITA HELDER T/F
 38 EVEREST DR
 SOUTHPORT QLD 4215

ACCOUNT NAME Helder Superannuation Fund
 ABN 49 279 616 257 Robb
 Arnold & Rita Helder T/F

BSB Number	638-260
Account Number	9151451 S26
Statement Date	16 Mar 2020
Statement Number	29

ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 130649.35 CR	\$ 0.00	\$ 398045.10	\$ 186153.00	\$ 342541.45 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
19 Sep 2019	Opening Balance			130649.35
28 Sep 2019	Transfer from S8 #2840429798		3015.00	133664.35
30 Sep 2019	Interest credit		166.48	133830.83
02 Oct 2019	To Savings S8 AGL	28799.00		105031.83
05 Oct 2019	Transfer from S8 #0540404098		645.00	105676.83
22 Oct 2019	Transfer from S8 #2240361151		1150.00	106826.83
31 Oct 2019	Transfer from S8 #3140252720		2200.00	109026.83
31 Oct 2019	Interest credit		106.98	109133.81
02 Nov 2019	Transfer from S8 #0240377259		697.00	109830.81
30 Nov 2019	Transfer from S8 #3040350926		1852.00	111682.81
30 Nov 2019	Interest credit		99.26	111782.07
08 Dec 2019	To Savings S8	26090.00		85692.07
18 Dec 2019	To Savings S8	29000.00		56692.07
20 Dec 2019	Transfer from S8 #2040377107		1410.00	58102.07
31 Dec 2019	Interest credit		75.45	58177.52
02 Jan 2020	HOL transfer to S8 #0240747325	1360.00		56817.52
17 Jan 2020	Transfer from S8 #1740408299		380969.00	437786.52
21 Jan 2020	To Savings S8 +NAB, -CTX	15632.00		422154.52
26 Jan 2020	HOL transfer to S8 #2640425489	2200.00		419954.52
31 Jan 2020	Interest credit		225.19	420179.71
01 Feb 2020	Transfer from S8 #0140351909		2280.00	422459.71
04 Feb 2020	To Savings S8	22972.00		399487.71
15 Feb 2020	HOL transfer to S8 #1540406954	1450.00		398037.71
20 Feb 2020	Transfer from S8 #2040409579		380.00	398417.71
24 Feb 2020	To Savings S8 COL,SGR,BLD	58000.00		340417.71

Refer a friend for a \$250 REWARD*

Refer a friend to Heritage Bank for a Home Loan or Business Loan and receive a \$250 gift card each, plus the chance to win a bonus \$1,000 gift card each!

heritage.com.au/refer

*Terms and conditions apply. To be eligible, the new customer must supply the membership number of the existing customer who referred them at the time of membership creation or within 28 days of the membership being created. Existing customer membership numbers will not be accepted after 28 days. Membership numbers can be supplied by the new member to Heritage on 13 14 22 or at your nearest Heritage branch. Heritage's Privacy Policy is available at www.heritage.com.au. When an existing customer refers a new customer and that new customer opens a savings, transaction or term deposit account, approved credit card, approved and fully funded home, personal or business loan, both the new customer and the referrer go in the draw to win a \$1,000 gift card each. When an existing customer refers a new customer and that new customer has a Heritage home loan approved and fully funded within 3 months of the membership creation, both the new and existing customer receive a \$250 pre-paid Visa gift card. This promotion is open to residents of Australia, excluding those residing in the ACT. This promotion is authorised under NSW permit number LPS/19/32892. This promotion is open to all new Heritage members. Full terms and conditions available at heritage.com.au/refer. Heritage Bank Limited ABN 32 087 652 024 AFSL and Australian Credit Licence 240984.

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Heritage Bank

ONLINE SAVER STATEMENT

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Heritage Bank Limited.
ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

Date	Transaction Details (continued)	Debit	Credit	Balance
29 Feb 2020	Interest credit		373.74	340791.45
02 Mar 2020	HOL transfer to S8 #0240346674	650.00		340141.45
02 Mar 2020	Transfer from S8 #0240578390		2400.00	342541.45
16 Mar 2020	CLOSING BALANCE			342541.45

Heritage Bank

Heritage Bank Limited.
AGN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

ONLINE SAVER STATEMENT

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HELDER SUPERANNUATION FUND ABN 49 279 616 257
ROBB ARNOLD & RITA HELDER T/F
38 EVEREST DR
SOUTHPORT QLD 4215

ACCOUNT NAME Helder Superannuation Fund
ABN 49 279 616 257 Robb
Arnold & Rita Helder T/F

BSB Number	638-260
Account Number	9151451 S26
Statement Date	13 Sep 2020
Statement Number	30

ACCOUNT SUMMARY				
Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 342541.45 CR	\$ 0.00	\$ 58163.39	\$ 317580.00	\$ 83124.84 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
17 Mar 2020	Opening Balance			342541.45
22 Mar 2020	Transfer from S8 #2240367241		640.00	343181.45
29 Mar 2020	Transfer from S8 #2940356558		3390.00	346571.45
31 Mar 2020	To Savings S8 MQG	22425.00		324146.45
31 Mar 2020	Interest credit		336.21	324482.66
01 Apr 2020	HOL transfer to S8 #0140372028	325.00		324157.66
16 Apr 2020	HOL transfer to S8 Buy MQG2 & EX20 #1640447646	35275.00		288882.66
20 Apr 2020	HOL transfer to S8 #2040425703	170.00		288712.66
24 Apr 2020	To Savings S8	21810.00		266902.66
30 Apr 2020	Interest credit		224.35	267127.01
04 May 2020	To Savings S8 Buy LNK & SCG	59050.00		208077.01
13 May 2020	To Savings S8 BUY WPL	33440.00		174637.01
14 May 2020	Transfer from S8 #1440734054		1500.00	176137.01
25 May 2020	To Savings S8 BUY MQG3 STO	42200.00		133937.01
28 May 2020	To Savings S8 BUY CWN	30100.00		103837.01
31 May 2020	Interest credit		129.32	103966.33
03 Jun 2020	Transfer from S8 #0340350466		1150.00	105116.33
05 Jun 2020	To Savings S8 BUY EX202 & AGL2	54700.00		50416.33
11 Jun 2020	Transfer from S8 #1140477041		1000.00	51416.33
18 Jun 2020	Transfer from S8 #1840588968		41490.00	92906.33
30 Jun 2020	Interest credit		50.40	92956.73
04 Jul 2020	Transfer from S8 #0440359920		2480.00	95436.73
12 Jul 2020	Transfer from S8 #1240423898		280.00	95716.73
16 Jul 2020	Transfer from S8 #1640684458		2125.00	97841.73
26 Jul 2020	HOL transfer to S8 #2640383832	100.00		97741.73

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ONLINE SAVER STATEMENT

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Date	Transaction Details (continued)	Debit	Credit	Balance
31 Jul 2020	Interest credit		65.43	97807.16
08 Aug 2020	Transfer from S8 #0840375148		1630.00	99437.16
17 Aug 2020	HOL transfer to S8 #1740499097	2535.00		96902.16
20 Aug 2020	Transfer from S8 #2040731627		738.00	97640.16
31 Aug 2020	Interest credit		66.68	97706.84
02 Sep 2020	Transfer from S8 #0240613152		868.00	98574.84
05 Sep 2020	HOL transfer to S8 BUY IFL-2 #0540614439	15450.00		83124.84
13 Sep 2020	CLOSING BALANCE			83124.84