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Member Support Centre 13 19 87  
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006598 017



D M WHITTAKER & K M WHITTAKER ATF  
WHITTAKER SUPERANNUATION FUND  
PO BOX 292  
CARDIFF NSW 2285

Period: 2 January 2019 to 1 July 2019

Statement number 16

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## Online Savings Account

### About your account

Account number	506324918
Account name	D M WHITTAKER & K M WHITTAKER ATF WHITTAKER SUPERANNUATION FUND
BSB	650 000
Total interest earned for the financial year ending 30 June 2019	\$59.48

Closing balance **\$1,362.59**

### Your transaction summary

Opening account balance	\$7,825.40
Total Credits	+ \$2,187.19
Total Debits	- \$8,650.00
Closing account balance	\$1,362.59



# Important Security Information

for all cardholders and customers registered for Online and/or Phone banking.

Please read this information and ensure it's also read by any authorised user of your account(s).

## It pays to stay alert!

Financial fraud is big business and takes many forms – from mail and credit card abuse to identity theft and online scams. We ask you to be alert and follow these security guidelines to protect the balance of your accounts when you use your cards or online banking.

## Keep your money safe and secure

Take care to protect the security of your:

- Card(s);
- Personal Identification Number (PIN); and
- Access codes, i.e. your customer ID, passcode and password(s).

## How to maintain card security

1. Sign your card as soon as you receive it.
2. Don't allow anyone else to use your card.
3. Don't write your PIN on your card or any article you normally carry with your card.
4. Ensure your card is not left unattended in public places.
5. Ensure you destroy your card and cut through the magnetic stripe and security microchip when it expires.
6. Always keep your card in a secure location.
7. Check regularly that you have your card.

## Protect your PIN and access codes

1. Use care at ATMs or EFTPOS terminals to prevent others seeing the PIN you enter. If you believe an ATM has been tampered with, do not use it. Advise the nearest Newcastle Permanent branch or call us on 13 19 87.
2. Don't disclose your PIN or access codes to anyone, including family, friends, merchants (face-to-face or online) and Newcastle Permanent staff.
3. Memorise your PINs and access codes and destroy letters that advise you of new ones.
4. Do not store your PIN or access codes (or your disguised codes) on your card, device or any article normally carried with your card or device.
5. Take care to prevent anyone seeing or hearing your access codes being entered into a phone, computer or device.

## Additional cardholders

We give a PIN to each additional cardholder. They are required to protect their card and store their PIN and access code with as much care as you are required to protect and store yours.

## You can create your own PIN or access code

For your convenience and security you may select your own PIN and access code. If you choose your own, don't use your birthday, name or other obvious combinations such as your phone number, car registration or postcode.

If you don't take reasonable steps to disguise your PIN and access code and stop others from being able to access them, you may be liable for any unauthorised transactions.

## When to notify us immediately

It's important that you make every effort to ensure your card; any record of your PIN; and/or any record of your access codes are not misused, lost or stolen. You or any authorised user must notify us immediately if:

- A card is lost or stolen;
- Your access codes are lost or stolen;
- You suspect a PIN or access code has become known to someone else; or
- You suspect any unauthorised use of a card, PIN or account.

If you don't notify us, or if there is an unreasonable delay in notifying us, you may be liable for any loss incurred as a result of unauthorised access or transactions.

If you or an authorised user fail to adhere to the security requirements outlined in the terms and conditions, you may be liable for losses resulting from any unauthorised transactions. Your liability for such losses will be determined in accordance with the ePayments Code and our Terms and Conditions.

## We're here for you

Simply call 13 19 87

- For a copy of Terms and Conditions or our security statement; or
- To notify us of unauthorised transactions; or
- For any account security issues.

# Newcastle Permanent takes workplace equality seriously

In accordance with the requirements of the *Workplace Gender Equality Act 2012*, we have lodged our annual compliance report with the Workplace Gender Equality Agency and a copy of this report is available to review and make comment on at [www.newcastlepermanent.com.au/gender-equality](http://www.newcastlepermanent.com.au/gender-equality)

To report a lost or stolen card anytime call 13 19 87

## Your transactions

Please check this statement. If there is an unauthorised transaction or error call 13 19 87 immediately.

If you have any feedback, would like further information about this financial product, wish to opt out of direct marketing or lodge a complaint with our dispute resolution process please call 13 19 87 or drop in to your local branch.

Process date	Effective date	Card no	Transaction details	Debit \$	Credit \$	Balance \$
<b>Opening account balance</b>						<b>\$7,825.40</b>
24 Jan 19	24 Jan 19		Fix Auto Lakemac:Rent		275.00	8,100.40
24 Jan 19	24 Jan 19		Mcare Benefits:470007491 Aywq		76.10	8,176.50
30 Jan 19	30 Jan 19		Ib Transfer To 505672400 Transfer	150.00		8,026.50
31 Jan 19	31 Jan 19		Int-Credit This Account		7.38	8,033.88
5 Feb 19	5 Feb 19		Ib Transfer To 505672400 Transfer	7,000.00		1,033.88
28 Feb 19	28 Feb 19		Tfer To Supa Acc:Osko 502250018		400.00	1,433.88
28 Feb 19	28 Feb 19		Ib Transfer To 505672400 Transfer	400.00		1,033.88
28 Feb 19	28 Feb 19		Int-Credit This Account		1.93	1,035.81
8 Mar 19	8 Mar 19		Mcare Benefits:500006670 Aywq		73.85	1,109.66
11 Mar 19	11 Mar 19		Mcare Benefits:890007075 Aywq		77.65	1,187.31
24 Mar 19	24 Mar 19		Tfer To Supa Acc:Osko 502250018		600.00	1,787.31
24 Mar 19	24 Mar 19		Ib Transfer To 521724207 Transfer	600.00		1,187.31
31 Mar 19	31 Mar 19		Int-Credit This Account		1.07	1,188.38
4 Apr 19	4 Apr 19		Mcare Benefits:519008327 Aywq		37.15	1,225.53
23 Apr 19	23 Apr 19		Ib Transfer To 521724207 Transfer	500.00		725.53
23 Apr 19	23 Apr 19		Ib Transfer From 521724207 Transfer		500.00	1,225.53
30 Apr 19	30 Apr 19		Int-Credit This Account		0.91	1,226.44
27 May 19	27 May 19		Mcare Benefits:553007819 Aywq		134.40	1,360.84
31 May 19	31 May 19		Int-Credit This Account		0.90	1,361.74
30 Jun 19	30 Jun 19		Int-Credit This Account		0.85	1,362.59
<b>Transaction Totals</b>				<b>\$8,650.00</b>	<b>\$2,187.19</b>	
<b>Closing account balance</b>						<b>\$1,362.59</b>

