

Bendigo and Adelaide Bank Limited
 ABN 11 068 049 178 AFSL/ACL 237879
 80 Grenfell Street, Adelaide GPO Box 1048, Adelaide SA 5001
 Telephone: 1800 224 124 Website: www.adelaidebank.com.au

Account Title LASERTEC SERVICES PTY LTD ATF
 N M & K M SUPERANNUATION FUND
 010000 CT



KERRY MARGARET HAMMOND
 UNIT I
 1-5 FREDBEN AVENUE
 CAMMERAY NSW 2062

Adelaide CMA Statement

Statement Details

Statement Period	from	01 Jun 2022
	to	30 Jun 2022
Statement Number		163
Customer Number		0037597010
Account ID		QT02
BSB		610-101
Account Number		070991894



Biller Code: 3517
Ref: 0709918940

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.



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Account Summary

Opening Balance	\$36,860.89
Total Credits	\$18,922.46
Total Debits	\$3,275.00
Closing Balance	\$52,508.35

Date	Description	Debits	Credits	Balance
	Opening Balance			\$36,860.89
10JUN22	ANYPAY 3X9MG4R63NM and KM Hammond	275.00		36,585.89
14JUN22	DIRECT CREDIT ATO001 1000158891 13 ATO		3,808.85	40,394.74
17JUN22	ANYPAY 3XPXMK36ZPension	3,000.00		37,394.74
21JUN22	DIRECT CREDIT JUN22/00871982 VUK DIVIDEND		16.89	37,411.63
24JUN22	DIRECT CREDIT 001277769658 WBC DIVIDEND		403.21	37,814.84
24JUN22	DIRECT CREDIT JUN22/00815458 CROWN RESORTS		14,685.10	52,499.94
30JUN22	CREDIT INTEREST		8.41	52,508.35

Resolving Complaints

If you have a complaint, please contact us on 1300 652 220 to speak to a member of our staff. If the matter 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. You can contact AFCA at:

Website: www.afca.org.au

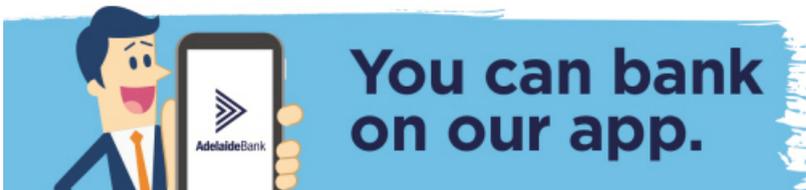
Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

...continued overleaf

Date	Description	Debits	Credits	Balance
	Brought Forward			\$52,508.35
THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.25% P.A.				
	Closing Totals	\$3,275.00	\$ 18,922.46	\$52,508.35



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Important Information

Lost or Stolen Cards



For lost or stolen cards please call 1800 224 124 as soon as the card has been identified missing.

All other enquiries

Should you have any questions regarding your account or statement please call us on 1800 224 124.

Please verify entries and notify us promptly of any errors, omissions or possible unauthorised transactions.

Subject to correction of any errors or omissions.

Retain this statement for your records.

IMPORTANT NOTICE

Regular Payments Advice Notice

This notice contains important information about:

- Regular Payments
- The benefits of making regular payments
- *Your* responsibilities and obligations
- *Your* right to dispute

This notice summarises the specific guidelines detailed in *your* Terms and Conditions booklet provided with *your* *account*. Information contained in this notice does not change the terms and conditions which apply to *your* *account*. Words that are printed *like this* have the same meaning as appears in *your* Terms and Conditions booklet. Please refer to *your* Terms and Conditions booklet for further detail.

What is a 'Regular' Payment?

Regular payments can be either a recurring payment or an instalment payment. A Regular Payment represents an agreement between *you* (the cardholder) and a merchant in which *you* authorise the merchant to debit your *card* at predetermined intervals (e.g. monthly or quarterly) or at intervals as agreed by *you*.

The amount may differ or be the same for each transaction.

For example: *You* may ask *your* local gymnasium to charge *your* monthly gym membership fee to *your* credit *card* each month. Or, *you* may have purchased a new television from *your* local appliance store and are being billed by the merchant in subsequent multiple periods.

What are the benefits of regular payments?

There are many benefits for cardholders who set up regular payments including:

- Ensures timely payments to the merchant
- Saves *you* time as the payment is processed automatically
- Saves *you* money as *you* do not have to pay for cheques, money transfers or postage, nor will *you* be liable for late fees.

Your responsibilities & obligations

Regular payment arrangements are an agreement between *you* (the cardholder) and the merchant. *You* should keep a record of all regular payment arrangements *you* have established with the merchant and store in a safe place. A template for recording *your* regular payment arrangements is available on our website under the "Support" section.

You are responsible for notifying the merchant when *your* *card* details change, including a change in credit *card* number and/or change of credit *card* expiry date. Until *you* notify the merchant, *your* bank is required to process transactions from the merchant. A template is available on our website under the "Support" section for *you* to utilise which will advise the merchant of any changes in *account* details.

We recommend *you* keep a copy of any change in *account* details letter sent to the merchant and *your* earlier regular payment agreements. This correspondence will be required if the merchant does not comply to *your* request in a timely manner and *you* decide to dispute any incorrectly charged regular payments.

If you ask *us* to, we will give you a list of direct debits and recurring payments on your *accounts* for up to the previous 13 months. The list will include only those direct debits and recurring payments that are known to *us* from the information *we* receive about *your* transactions.

The regular payments from *your*:

- a) *account* are called 'direct debits'. This is where you have given your deposit account details (BSB and account number) to allow a merchant or service provider to debit your account regularly to pay for the services they provide you.
- b) credit or debit card are called 'recurring payments'. This is where you have given your credit or debit card details (card number, expiry date and security code) to allow a merchant or service provider to charge your credit or debit card regularly to pay for the services they provide you.

Your rights to dispute

Any issues with *your* regular payments, including the failure of the merchant to act on a change in *account* details advice, should be taken up directly with the merchant. Should further assistance be required to resolve an issue between *yourself* and a merchant, please lodge a dispute with us for us to investigate.

Do you have a question?

If *you* have any questions about this notice, or if *you* would like a copy of the Terms and Conditions, *you* can contact us by telephoning the number on *your* statement.

