



1 January 2023



Hawley Self Managed Super Pty Ltd ACN 151 009 095 ATF  
Hawley Self Managed Super Fund  
13 Weydale Street  
Doubleview WA 6018

#### Your contacts

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#### Account details

BSB	ACCOUNT NUMBER
939 200	392023156

## AMP SuperEdge Variable Rate Loan - Principal & Interest

### Account summary

Account name	Hawley Self Managed Super Pty Ltd ACN 151 009 095 ATF Hawley Self Managed Super Fund
Statement period	1 July 2022 - 31 December 2022
Statement number	17

### Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			94,377.45 dr
11/07/2022	Account Management Fee	10.00		94,387.45 dr
12/07/2022	Debit Interest to 11/07/2022	475.15		94,862.60 dr
12/07/2022	Payment Direct Debit		1,305.87	93,556.73 dr
11/08/2022	Account Management Fee	10.00		93,566.73 dr
12/08/2022	Debit Interest to 11/08/2022	562.03		94,128.76 dr
12/08/2022	Payment Direct Debit		1,363.72	92,765.04 dr
11/09/2022	Account Management Fee	10.00		92,775.04 dr
12/09/2022	Debit Interest to 11/09/2022	600.48		93,375.52 dr
12/09/2022	Payment Direct Debit		1,422.72	91,952.80 dr
11/10/2022	Account Management Fee	10.00		91,962.80 dr
12/10/2022	Debit Interest to 11/10/2022	608.65		92,571.45 dr
12/10/2022	Payment Direct Debit		1,482.88	91,088.57 dr
13/11/2022	Account Management Fee	10.00		91,098.57 dr
14/11/2022	Debit Interest to 13/11/2022	690.30		91,788.87 dr
14/11/2022	Payment Direct Debit		1,543.92	90,244.95 dr

Date	Transaction description	Debits \$	Credits \$	Balance \$
11/12/2022	Account Management Fee	10.00		90,254.95 dr
12/12/2022	Debit Interest to 11/12/2022	600.22		90,855.17 dr
12/12/2022	Payment Direct Debit		1,574.92	89,280.25 dr
	Closing balance			89,280.25 dr
<b>Total</b>		<b>\$3,596.83</b>	<b>\$8,694.03</b>	<b>\$89,280.25 dr</b>

## Interest details

Interest period	Interest earned	Interest charged
This financial year	\$0.00	\$3,536.83
This statement period	\$0.00	\$3,536.83

## Interest rates for your loan account for this period

Effective date	Interest rate p.a.
01/07/2022	6.67%
18/07/2022	7.17%
15/08/2022	7.67%
19/09/2022	8.17%
17/10/2022	8.42%
14/11/2022	8.67%
19/12/2022	8.92%

## Reference Rate and Margin

Reference Rate name	Reference Rate (pa)	Margin (pa)
SMSF Reference Rate	8.92%	+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](https://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](https://amp.com.au/bankterms) or by calling us.

## Dispute Resolution

We have a free dispute resolution mechanism that covers complaints you may have. You can access this by lodging a complaint at [amp.com.au/support/complaints](https://amp.com.au/support/complaints), by calling us or by writing to us at AMP Bank, Locked Bag 5059, Parramatta NSW 2124. We are also a member of the Australian Financial Complaints Authority, a free dispute resolution service.

## 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.
- Don't select a numeric pass code that represents your birth date, or an alphabetical pass code that is a recognisable part of your name.
- 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 and liability for an unauthorised transaction.

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.

## **Beware of scams and adopt safeguards**

Scams continue to rise at an alarming rate and can have devastating financial and emotional impacts. Recent data breaches which may have exposed personal information such as name, mobile and email addresses add to the risk of scammers contacting you. It is important that you remain vigilant and report any suspicious activity to us by calling 13 30 30 (Option 5).

We recommend that you enable push notifications on My AMP app or SMS withdrawal notifications for your AMP accounts. This will alert you of any potentially unauthorised activity on your accounts.

You can adopt the following safeguards to protect your online identity:

- Never give anyone remote access to your phone, computer or online bank accounts;
- Enable 2 factor authentication for email accounts, online banking and any other websites or apps payments are made from;
- Regularly monitor account activity and report any unauthorised activity;
- Never provide your personal details to anyone who contacts you by phone, especially unsolicited calls; and
- Take care when responding to emails and SMS, even if it seems genuine.

Stay alert and safe online, check out our security tips at: [www.amp.com.au/banksecurity](https://www.amp.com.au/banksecurity)

## **New Payment Platform – Real Time Payments**

Effective 1 December 2022, AMP Bank has connected to the New Payments Platform (NPP), enabling our customers to receive funds in real time through a payment service called single credit transfer (SCT).

You can find out more about NPP and real time payments here:

<https://www.amp.com.au/banking/ways-to-bank/new-payments-platform>

## **Product information**

Further information is available on request by calling us on 13 30 30.

## **Statement Errors**

Sometimes we make mistakes. Please check this statement carefully and if you think there is an error please tell us by calling 13 30 30.