

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 J & N BON SUPERANNUATION P/L
 ATF J & N BON SUPER FUND

010000 CT



JOHANNES GERARDUS BON
 7 SYLVANER AVENUE
 AULDANA SA 5072

Adelaide CMA Statement

Statement Details

Statement Period	from	01 Dec 2021
	to	31 Dec 2021
Statement Number		157
Customer Number		0039614540
Account ID		QT02
BSB		610-101
Account Number		071314060



Biller Code: 3517
Ref: 0713140606

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

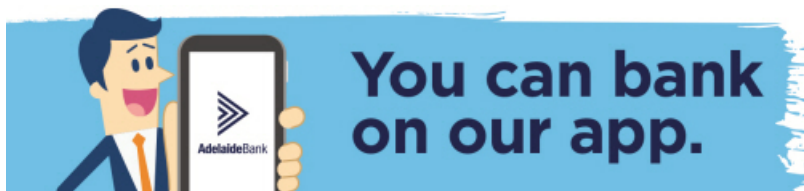
Opening Balance	\$498,164.98
Total Credits	\$105,686.94
Total Debits	\$0.00
Closing Balance	\$603,851.92

Date	Description	Debits	Credits	Balance
	Opening Balance			\$498,164.98
02DEC21	DIRECT CREDIT RCA21/01123056 WESFARMERS LTD		9,940.00	508,104.98
06DEC21	ABE TRANSFER CREDIT JNL310176 DIV 1200 CONOCOPHILL 0038168985CR01		663.68	508,768.66
09DEC21	ABE TRANSFER CREDIT JNL310485 DIV 1380 VISA INC (V 0038168985CR01		609.26	509,377.92
10DEC21	DIRECT CREDIT RCA21/00829294 CSR LTD DIVIDEND		3,307.50	512,685.42
13DEC21	DIRECT CREDIT S00042072907 KKR Credit Incom		400.00	513,085.42
14DEC21	DIRECT CREDIT DEC21/00849667 AMCOR PLC DIV		3,482.18	516,567.60
14DEC21	DIRECT CREDIT 001269896380 MQG ITM DIV		5,018.40	521,586.00
15DEC21	DIRECT CREDIT DV222/00532982 NAB FINAL DIV		6,867.50	528,453.50
16DEC21	DIRECT CREDIT A072/00608283 ANZ DIVIDEND		8,460.00	536,913.50

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Date	Description	Debits	Credits	Balance
	Brought Forward			\$536,913.50
17DEC21	ABE TRANSFER CREDIT JNL310963 DIV 2135 EXXON MOBIL 0038168985CR01		2,207.93	539,121.43
17DEC21	ABE TRANSFER CREDIT JNL310963 DIV 1380 CHEVRON COR 0038168985CR01		2,173.14	541,294.57
17DEC21	DIRECT CREDIT S00042072907 ARISTOCRAT DIV		1,495.00	542,789.57
21DEC21	ABE TRANSFER CREDIT JNL311163 DIV 1440 ISHARES US 0038168985CR01		474.16	543,263.73
21DEC21	ABE TRANSFER CREDIT JNL311163 DIV 1270 ISHARES GLO 0038168985CR01		725.56	543,989.29
21DEC21	DIRECT CREDIT 001269353523 WBC DIVIDEND		8,775.00	552,764.29
24DEC21	ABE TRANSFER CREDIT JNL311470 DIV 3806 BP PLC (BP. 0038168985CR01		1,691.18	554,455.47
30DEC21	ABE TRANSFER CREDIT JNL311663 MERGER OF KSU AND CA 0038168985CR01		48,814.85	603,270.32
30DEC21	ABE TRANSFER CREDIT JNL311668 DIV 842 CONSUMER DIS 0038168985CR01		286.10	603,556.42
30DEC21	ABE TRANSFER CREDIT JNL311668 DIV 1645 SPDR S&P HO 0038168985CR01		250.11	603,806.53
31DEC21	CREDIT INTEREST		45.39	603,851.92

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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.

Date	Description	Debits	Credits	Balance
	Brought Forward			\$603,851.92

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

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.10% P.A.

Closing Totals	\$0.00	\$105,686.94	\$603,851.92
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IMPORTANT NOTICE

Important information about your account

This notice contains important information about:

- Making your electronic transactions more secure.
- What to do if any of your payment instruments are lost or stolen.
- Reducing the instance of fraud or forgery if you have a personal cheque book.

This notice summarises the specific guidelines detailed in your Product Guide. Information contained in this notice does not change the terms and conditions which apply to your account. Please refer to your Product Guide for more information.

Security advice regarding electronic transactions

Electronic access to your account provides you with the convenience to access, transact or make an enquiry when it suits you best. This can be done in a number of ways:

- via your card using your Personal Identification Number (PIN) or
- via Home Banking Services - Online Banking by using your Online Banking Password (OBP) and Express Line by using your Personal Access Code (PAC).

Keeping your card, PIN and OBP/PAC secure is very important. You will need to make every effort to ensure that your card or record of your PIN or OBP/PAC is not misused, disclosed, lost or stolen.

It is important that you are aware of the specific guidelines that address security because your liability may increase for any unauthorised electronic transactions on your account if you do not take proper care.

Security guidelines generally

- Sign your card as soon as you receive it.
- Do not record your PIN on your card or on anything normally carried with your card.
- Do not record your PIN or OBP/PAC on a telephone, computer, or on anything that may be lost or stolen.
- Use care to prevent anyone else seeing you use your PIN or OBP/PAC.
- Do not let any other person use your card.
- Do not disclose your PIN or OBP/PAC to any other person (including a family member or friend).
- Do not select a PIN or OBP/PAC that can be easily associated with you such as your date of birth, telephone number or postcode.

Using an electronic banking device securely

- Be ready to make your transaction when you approach an electronic banking device (such as an ATM).
- Protect yourself while using the ATM and make sure no one can see you pressing the keys.
- Be aware of the people around you and the security of the location of the ATM.
- When you have completed your transaction do not leave anything behind including your cash, card or receipt. If you do not want to take your receipt with you, you should place it into the secure bin provided at the ATM.

Using Online Banking and Express Line securely

- Be aware of the people around you and the security of the location when using these services.
- Completely log the computer off before leaving it unattended.
- Take reasonable steps to maintain the security of your computer.

Memory aid for your codes

If you require a memory aid to recall your PIN or OBP/PAC, you must make sure that it is reasonably disguised. Please refer to your Product Guide for further information regarding memory aids to recall your PIN or OBP/PAC and for information on any liability you may incur if your account receives an unauthorised transaction.

Security advice regarding cheque books

If you have an account with a cheque book facility, you should take care when you write out a cheque, to reduce the potential of forgery and fraud. It is your obligation to write cheques so they are not misleading to us and so they cannot be easily altered.

You should follow these guidelines when writing out cheques:

- Do not leave gaps between the word or figures.
- Begin the amount in words as close as possible to the left hand side.

Advice for lost or stolen cards and cheque books

You should safeguard payment instruments such as your card, personal cheques and bank cheques. Any delay or failure to notify us will significantly increase the risk that fraudulent cheques could be written and/or unauthorised transactions performed on your account, for which you may be personally liable.

To report a lost/stolen *card*, cheque or unauthorised use or lost/stolen/disclosed *PIN/OBP/PAC/other code*, telephone:

- 1800 224 124 within Australia
- +618 8300 6000 outside Australia.

Reporting a disputed transaction – important information

Our ability to dispute a transaction on your behalf may be lost if you fail to notify us within the required time frames.

For this reason, it is in your interest to report any disputed transaction to us immediately as failure to do so may result in your claim being declined.

ePayments code of conduct

Your rights may differ if the disputed transaction is regulated by the ePayments Code of Conduct but you should report all disputed transactions in the way we have outlined above.

Do you have a question?

If you have any questions about this notice, or if you would like a copy of the Product Guide, you can contact us by telephoning 1800 224 124.

