

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 Jun 2022
	to	30 Jun 2022
Statement Number		163
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	\$948,382.77
Total Credits	\$124,464.70
Total Debits	\$160,309.00
Closing Balance	\$912,538.47

Date	Description	Debits	Credits	Balance
	<b>Opening Balance</b>			<b>\$948,382.77</b>
06JUN22	ABE TRANSFER CREDIT JNL322332 DIV 2530 EQUINOR ASA 0038168985CR01		1,033.64	949,416.41
07JUN22	ABE TRANSFER CREDIT JNL322470 DIV 1200 CONOCOPHILL 0038168985CR01		646.37	950,062.78
07JUN22	ABE TRANSFER CREDIT JNL322470 DIV 1380 VISA INC (V 0038168985CR01		605.97	950,668.75
14JUN22	DIRECT CREDIT JUN22/00848139 AMCOR PLC DIV		3,627.90	954,296.65
14JUN22	DIRECT CREDIT S00042072907 KKR Credit Incom		400.00	954,696.65
15JUN22	ANYPAY 3X832PNWYJ Bon Pension with	80,000.00		874,696.65
15JUN22	ANYPAY 3XWFMBSLNN Bon Pension with	80,000.00		794,696.65
15JUN22	ANYPAY 3XZFC6S9NBon Super INV-0998	253.00		794,443.65
15JUN22	BPAY ASIC 1449565008	56.00		794,387.65
16JUN22	DIRECT CREDIT N Bon Jun22 Conc S PETROLAB AUSTRAL		27,500.00	821,887.65
16JUN22	DIRECT CREDIT Petrolab Rent22/23 PETROLAB AUSTRAL		75,000.00	896,887.65

...continued overleaf

Date	Description	Debits	Credits	Balance
	<b>Brought Forward</b>			<b>\$896,887.65</b>
17JUN22	ABE TRANSFER CREDIT JNL323279 DIV 1380 CHEVRON COR 0038168985CR01		2,353.17	899,240.82
17JUN22	ABE TRANSFER CREDIT JNL323279 DIV 2135 EXXON MOBIL 0038168985CR01		2,256.15	901,496.97
17JUN22	ABE TRANSFER CREDIT JNL323279 DIV 1270 ISHARES GLO 0038168985CR01		839.68	902,336.65
17JUN22	ABE TRANSFER CREDIT JNL323279 DIV 1440 ISHARES US 0038168985CR01		490.89	902,827.54
24JUN22	DIRECT CREDIT 001278015863 WBC DIVIDEND		8,921.25	911,748.79
29JUN22	ABE TRANSFER CREDIT JNL324222 DIV 842 CONSUMER DIS 0038168985CR01		322.72	912,071.51
29JUN22	ABE TRANSFER CREDIT JNL324222 DIV 1645 SPDR S&P HO 0038168985CR01		277.27	912,348.78
30JUN22	CREDIT INTEREST		189.69	<b>912,538.47</b>

**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](http://www.afca.org.au)

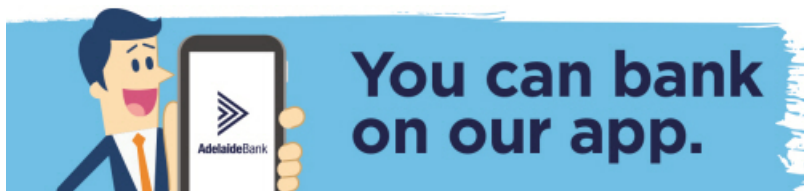
Telephone: 1800 931 678 (free call)

Email: [info@afca.org.au](mailto: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 0.25% P.A.

<b>Closing Totals</b>	<b>\$160,309.00</b>	<b>\$124,464.70</b>	<b>\$912,538.47</b>
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Download now.



**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.

