

**NEWCASTLE PERMANENT** 13 19 87  
 newcastlepermanent.com.au

Member Support Centre 13 19 87  
newcastlepermanent.com.au

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 THOMAS GEORGE BROADBENT  
 13 THE PARADE  
 BELMONT NSW 2280

Period: 1 January 2019 to 30 June 2019  
 Statement number 11  
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# Gold Term Deposit Account

## About your account

|   |  |
|---|--|
| Account number  | 513641209  |
| Account name  | TOSH INVESTMENTS (NSW) PTY LIMITED<br>ATF TOSH SUPERANNUATION FUND |
| BSB   | 650 000  |
| <b>Total interest earned for the financial year ending 30 June 2019</b> | <b>\$59,570.55</b>   |

**Closing balance \$750,000.00**

## Your transaction summary

|                                |                       |
|--------------------------------|-----------------------|
| <b>Opening account balance</b> | <b>\$1,500,000.00</b> |
| Total Credits                  | + \$0.00              |
| Total Debits                   | - \$750,000.00        |
| <b>Closing account balance</b> | <b>\$750,000.00</b>   |

### Register for Online Banking and win an iPhone XS!\*

Discover the easy way to manage your money on the go. Internet Banking and our Mobile Banking App offer great features such as:

- > Activating your cards online.
- > Notifying us of an upcoming overseas trip: and
- > Logging on to our App using Touch ID/Face ID recognition.

Register for Online Banking and you could win an iPhone XS. Simply drop into your local branch, call us on 13 19 87, or visit [newcastlepermanent.com.au/register-internet-banking](http://newcastlepermanent.com.au/register-internet-banking).



Here's some more information for you: \*Limit of one entry per member. Terms and Conditions apply and are available at [newcastlepermanent.com.au](http://newcastlepermanent.com.au). Competition opens 01/10/2018 and closes 01/09/2019. Prize will be drawn 06/09/2019. Authorised under NSW Permit No. [175/18/28157]. Apple is not a participant in or sponsor of this promotion. Apple and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Touch ID and Face ID are trademarks of Apple Inc., registered in the U.S. and other countries. Newcastle Permanent Building Society Limited ACN 087 651 992. Australian Credit Licence/Australian Financial Services Licence 238273.



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# 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> |                |         |                                   |                     |               | \$1,500,000.00      |
| 18 Jun 19                      | 18 Jun 19      |         | \$29,730.82 Int 062-801 010313584 |                     |               |                     |
| 21 Jun 19                      | 21 Jun 19      |         | Tosh Investments Nsw Pty          | 750,000.00          |               | 750,000.00          |
| <b>Transaction Totals</b>      |                |         |                                   | <b>\$750,000.00</b> | <b>\$0.00</b> |                     |
| <b>Closing account balance</b> |                |         |                                   |                     |               | <b>\$750,000.00</b> |



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