



# NEGOTIATOR INVESTOR STATEMENT

STATEMENT NUMBER 116

01 JUNE 2021 TO 01 JULY 2021

003/1293



THE TRUSTEES  
THE JANET LADLOW RETIREMENT BENEFIT FUND  
16 BEATTY ST  
BALGOWLAH HEIGHTS NSW 2093

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

LADLOW JANET &  
WATKINSON GEOFFREY ALAN AS TRUSTEES FOR  
THE JANET LADLOW RETIREMENT BENEFIT FUND

### Branch Number (BSB)

012-263

### Account Number

2781-51268

### Account Descriptor

NEGOTIATOR INVEST

### Opening Balance:

**\$838,374.42**

### Total Deposits:

**\$344.54**

### Total Withdrawals:

**\$0.00**

### Closing Balance:

**\$838,718.96**

## NEED TO GET IN TOUCH?



ANZ Internet Banking  
anz.com

OR



Enquiries: 13 13 14  
Lost/Stolen Cards: 1800 033 844

# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
01 JUN	OPENING BALANCE			838,374.42
01 JUL	CREDIT INTEREST PAID		344.54	838,718.96
	TOTALS AT END OF PAGE	\$0.00	\$344.54	
	TOTALS AT END OF PERIOD	\$0.00	\$344.54	\$838,718.96

## This Statement Includes

Interest earned on deposits	\$344.54
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## Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	822.99
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## No transaction fees\* for ANZ cardholders across the new atm by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atm by Armaguard ATM.

\*Terms and conditions apply.

Visit [www.anz.com.au/ways-to-bank/atms](http://www.anz.com.au/ways-to-bank/atms) for further detail and terms and conditions.

## IMPORTANT INFORMATION

**PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# NEGOTIATOR INVESTOR STATEMENT

STATEMENT NUMBER 115

03 MAY 2021 TO 01 JUNE 2021

003/86



THE TRUSTEES  
THE JANET LADLOW RETIREMENT BENEFIT FUND  
16 BEATTY ST  
BALGOWLAH HEIGHTS NSW 2093

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

LADLOW JANET &  
WATKINSON GEOFFREY ALAN AS TRUSTEES FOR  
THE JANET LADLOW RETIREMENT BENEFIT FUND

### Branch Number (BSB)

012-263

### Account Number

2781-51268

### Account Descriptor

NEGOTIATOR INVEST

### Opening Balance:

**\$838,568.50**

### Total Deposits:

**\$355.92**

### Total Withdrawals:

**\$550.00**

### Closing Balance:

**\$838,374.42**

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>03 MAY</b>	<b>OPENING BALANCE</b>			<b>838,568.50</b>
07 MAY	ANZ INTERNET BANKING PAYMENT 215450 TO PALMERS CHARTERED ACCOUNTANTS	550.00		838,018.50
01 JUN	CREDIT INTEREST PAID		355.92	838,374.42
	<b>TOTALS AT END OF PAGE</b>	<b>\$550.00</b>	<b>\$355.92</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$550.00</b>	<b>\$355.92</b>	<b>\$838,374.42</b>

## This Statement Includes

Interest earned on deposits	\$355.92
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## Fee Summary

Fees Charged for period: 02 MAY 2021 to 01 JUN 2021

### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE	1.00	1.00	0.20	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

## Summary of Relationship Benefit for this account

Amount

<b>Your Relationship Benefit</b>	<b>0.20</b>
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### This is made up of:

Value of Free Transactions	0.20
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## No transaction fees\* for ANZ cardholders across the new atm by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atm by Armaguard ATM.

\*Terms and conditions apply.

Visit [www.anz.com.au/ways-to-bank/atms](http://www.anz.com.au/ways-to-bank/atms) for further detail and terms and conditions.



# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## IMPORTANT INFORMATION

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# NEGOTIATOR INVESTOR STATEMENT

STATEMENT NUMBER 114

01 APRIL 2021 TO 03 MAY 2021

003/265



THE TRUSTEES  
THE JANET LADLOW RETIREMENT BENEFIT FUND  
16 BEATTY ST  
BALGOWLAH HEIGHTS NSW 2093

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

LADLOW JANET &  
WATKINSON GEOFFREY ALAN AS TRUSTEES FOR  
THE JANET LADLOW RETIREMENT BENEFIT FUND

### Branch Number (BSB)

012-263

### Account Number

2781-51268

### Account Descriptor

NEGOTIATOR INVEST

Opening Balance:

**\$838,224.03**

Total Deposits:

**\$344.47**

Total Withdrawals:

**\$0.00**

Closing Balance:

**\$838,568.50**

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

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**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
01 APR	OPENING BALANCE			838,224.03
03 MAY	CREDIT INTEREST PAID EFFECTIVE DATE 01 MAY 2021		344.47	838,568.50
	TOTALS AT END OF PAGE	\$0.00	\$344.47	
	TOTALS AT END OF PERIOD	\$0.00	\$344.47	\$838,568.50

## This Statement Includes

Interest earned on deposits	\$34
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### No transaction fees\* for ANZ cardholders across the new atmX by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atmX by Armaguard.

\*Terms and conditions apply.

Visit [www.anz.com.au/ways-to-bank/atms](http://www.anz.com.au/ways-to-bank/atms) for further detail and terms and conditions.

## IMPORTANT INFORMATION

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# NEGOTIATOR INVESTOR STATEMENT

STATEMENT NUMBER 113  
01 MARCH 2021 TO 01 APRIL 2021

003/389



THE TRUSTEES  
THE JANET LADLOW RETIREMENT BENEFIT FUND  
16 BEATTY ST  
BALGOWLAH HEIGHTS NSW 2093

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

LADLOW JANET &  
WATKINSON GEOFFREY ALAN AS TRUSTEES FOR  
THE JANET LADLOW RETIREMENT BENEFIT FUND

### Branch Number (BSB)

012-263

### Account Number

2781-51268

### Account Descriptor

NEGOTIATOR INVEST

### Opening Balance:

**\$19,150.03**

### Total Deposits:

**\$819,074.00**

### Total Withdrawals:

**\$0.00**

### Closing Balance:

**\$838,224.03**

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>01 MAR</b>	<b>OPENING BALANCE</b>			<b>19,150.03</b>
01 APR	TRANSFER FROM 9996-62236		819,065.87	838,215.90
01 APR	CREDIT INTEREST PAID		8.13	838,224.03
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$819,074.00</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$819,074.00</b>	<b>\$838,224.03</b>

## This Statement Includes

Interest earned on deposits	\$8.13
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## IMPORTANT INFORMATION

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# NEGOTIATOR INVESTOR STATEMENT

STATEMENT NUMBER 112  
01 FEBRUARY 2021 TO 01 MARCH 2021

003/112



THE TRUSTEES  
THE JANET LADLOW RETIREMENT BENEFIT FUND  
16 BEATTY ST  
BALGOWLAH HEIGHTS NSW 2093

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

LADLOW JANET &  
WATKINSON GEOFFREY ALAN AS TRUSTEES FOR  
THE JANET LADLOW RETIREMENT BENEFIT FUND

### Branch Number (BSB)

012-263

### Account Number

2781-51268

### Account Descriptor

NEGOTIATOR INVEST

### Opening Balance:

**\$19,142.68**

### Total Deposits:

**\$7.35**

### Total Withdrawals:

**\$0.00**

### Closing Balance:

**\$19,150.03**

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
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**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

Account Number 2781-51268

Please retain this statement for taxation purposes

### This Statement Includes

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# NEGOTIATOR INVESTOR STATEMENT

STATEMENT NUMBER 111

04 JANUARY 2021 TO 01 FEBRUARY 2021

003/99



THE TRUSTEES  
THE JANET LADLOW RETIREMENT BENEFIT FUND  
16 BEATTY ST  
BALGOWLAH HEIGHTS NSW 2093

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

LADLOW JANET &  
WATKINSON GEOFFREY ALAN AS TRUSTEES FOR  
THE JANET LADLOW RETIREMENT BENEFIT FUND

### Branch Number (BSB)

012-263

### Account Number

2781-51268

### Account Descriptor

NEGOTIATOR INVEST

### Opening Balance:

\$19,393.33

### Total Deposits:

\$8.35

### Total Withdrawals:

\$259.00

### Closing Balance:

\$19,142.68

## NEED TO GET IN TOUCH?



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Enquiries: 13 13 14  
Lost/Stolen Cards: 1800 033 844

# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>04 JAN</b>	<b>OPENING BALANCE</b>			<b>19,393.33</b>
28 JAN	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {297749}	259.00		19,134.33
01 FEB	CREDIT INTEREST PAID		8.35	19,142.68
	<b>TOTALS AT END OF PAGE</b>	<b>\$259.00</b>	<b>\$8.35</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$259.00</b>	<b>\$8.35</b>	<b>\$19,142.68</b>

## This Statement Includes

Interest earned on deposits	\$8.35
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## Fee Summary

Fees Charged for period: 02 JAN 2021 to 01 FEB 2021

### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE	2.00	2.00	0.20	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

## Summary of Relationship Benefit for this account

Amount

<b>Your Relationship Benefit</b>	<b>0.40</b>
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### This is made up of:

Value of Free Transactions	0.40
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## IMPORTANT INFORMATION

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# NEGOTIATOR INVESTOR STATEMENT

STATEMENT NUMBER 110

01 DECEMBER 2020 TO 04 JANUARY 2021

003/410



THE TRUSTEES  
THE JANET LADLOW RETIREMENT BENEFIT FUND  
16 BEATTY ST  
BALGOWLAH HEIGHTS NSW 2093

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

LADLOW JANET &  
WATKINSON GEOFFREY ALAN AS TRUSTEES FOR  
THE JANET LADLOW RETIREMENT BENEFIT FUND

### Branch Number (BSB)

012-263

### Account Number

2781-51268

### Account Descriptor

NEGOTIATOR INVEST

### Opening Balance:

**\$31,323.96**

### Total Deposits:

**\$10.87**

### Total Withdrawals:

**\$11,941.50**

### Closing Balance:

**\$19,393.33**

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
01 DEC	OPENING BALANCE			31,323.96
03 DEC	ANZ INTERNET BANKING FUNDS TFER TRANSFER 721355 TO 012370478604022	5,000.00		26,323.96
15 DEC	ANZ INTERNET BANKING PAYMENT 544853 TO PALMERS CHARTERED ACCOUNTANTS	1,941.50		24,382.46
<b>2021</b>				
04 JAN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 231416 TO 012370478604022 EFFECTIVE DATE 03 JAN 2021	5,000.00		19,382.46
04 JAN	CREDIT INTEREST PAID EFFECTIVE DATE 01 JAN 2021		10.87	19,393.33
TOTALS AT END OF PAGE		\$11,941.50	\$10.87	
TOTALS AT END OF PERIOD		\$11,941.50	\$10.87	\$19,393.33

## This Statement Includes

Interest earned on deposits	\$10.87
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## Fee Summary

Fees Charged for period: 02 DEC 2020 to 01 JAN 2021

### Summary of ANZ Transaction Fees

Summary of ANZ Transaction Fees	Transactions		Fee Per	Total	
	Total	Free	Additional	Transaction	Charge
				(\$)	(\$)
Transaction Fees					
INTERNET/ONLINE	2.00	2.00		0.20	0.00
Total Transaction Fees Charged					\$0.00

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 04/01/21 and the monthly fee cycle, as appears above, ended on 01/01/21.

## Summary of Relationship Benefit for this account

Amount (\$)

<b>Your Relationship Benefit</b>	<b>0.40</b>
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This is made up of:

Value of Free Transactions	0.40
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# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## Clarification about the name of your benchmark rate

The confirmation notice(s) you received for your Negotiator Investor account incorrectly described the benchmark rate that your interest is based on as the 'Overnight Cash Rate'. The benchmark rate that your interest rate is based on is the Cash Rate Target that is set by the Reserve Bank of Australia.

The benchmark rate that applies to your account has always been the Cash Rate Target and this has been used to calculate your interest rate.

There is no action required by you.

## IMPORTANT INFORMATION

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# NEGOTIATOR INVESTOR STATEMENT

STATEMENT NUMBER 109

02 NOVEMBER 2020 TO 01 DECEMBER 2020

003/95



THE TRUSTEES  
THE JANET LADLOW RETIREMENT BENEFIT FUND  
16 BEATTY ST  
BALGOWLAH HEIGHTS NSW 2093

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

LADLOW JANET &  
WATKINSON GEOFFREY ALAN AS TRUSTEES FOR  
THE JANET LADLOW RETIREMENT BENEFIT FUND

### Branch Number (BSB)

012-263

### Account Number

2781-51268

### Account Descriptor

NEGOTIATOR INVEST

Opening Balance:

**\$36,310.27**

Total Deposits:

**\$13.69**

Total Withdrawals:

**\$5,000.00**

Closing Balance:

**\$31,323.96**

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
02 NOV	OPENING BALANCE			<b>36,310.27</b>
03 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 954954 TO 012370478604022	5,000.00		31,310.27
01 DEC	CREDIT INTEREST PAID		13.69	31,323.96
TOTALS AT END OF PAGE		<b>\$5,000.00</b>	<b>\$13.69</b>	
TOTALS AT END OF PERIOD		<b>\$5,000.00</b>	<b>\$13.69</b>	<b>\$31,323.96</b>

## This Statement Includes

Interest earned on deposits	\$13.69
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## Fee Summary

Fees Charged for period: 02 NOV 2020 to 01 DEC 2020

### Summary of ANZ Transaction Fees

	Transactions		Fee Per	Total
	Total	Free	Additional	Transaction
				Charge
			(\$)	(\$)
<b>Transaction Fees</b>				
INTERNET/ONLINE	1.00	1.00	0.20	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

## Summary of Relationship Benefit for this account

Amount

<b>Your Relationship Benefit</b>	<b>0.20</b>
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**This is made up of:**

Value of Free Transactions	0.20
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# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## Clarification about the name of your benchmark rate

The confirmation notice(s) you received for your Negotiator Investor account incorrectly described the benchmark rate that your interest is based on as the 'Overnight Cash Rate'. The benchmark rate that your interest rate is based on is the Cash Rate Target that is set by the Reserve Bank of Australia.

The benchmark rate that applies to your account has always been the Cash Rate Target and this has been used to calculate your interest rate.

There is no action required by you.

## IMPORTANT INFORMATION

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# NEGOTIATOR INVESTOR STATEMENT

STATEMENT NUMBER 108

01 OCTOBER 2020 TO 02 NOVEMBER 2020

003/196



THE TRUSTEES  
THE JANET LADLOW RETIREMENT BENEFIT FUND  
16 BEATTY ST  
BALGOWLAH HEIGHTS NSW 2093

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

LADLOW JANET &  
WATKINSON GEOFFREY ALAN AS TRUSTEES FOR  
THE JANET LADLOW RETIREMENT BENEFIT FUND

### Branch Number (BSB)

012-263

### Account Number

2781-51268

### Account Descriptor

NEGOTIATOR INVEST

### Opening Balance:

**\$11,290.21**

### Total Deposits:

**\$30,020.06**

### Total Withdrawals:

**\$5,000.00**

### Closing Balance:

**\$36,310.27**

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>01 OCT</b>	<b>OPENING BALANCE</b>			<b>11,290.21</b>
05 OCT	ANZ INTERNET BANKING FUNDS TFER TRANSFER 551872 TO 012370478604022 EFFECTIVE DATE 03 OCT 2020	5,000.00		6,290.21
06 OCT	TRANSFER FROM 9996-62236		30,000.00	36,290.21
02 NOV	CREDIT INTEREST PAID EFFECTIVE DATE 01 NOV 2020		20.06	36,310.27
<b>TOTALS AT END OF PAGE</b>		<b>\$5,000.00</b>	<b>\$30,020.06</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$5,000.00</b>	<b>\$30,020.06</b>	<b>\$36,310.27</b>

## This Statement Includes

Interest earned on deposits	\$20.06
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## Fee Summary

Fees Charged for period: 02 OCT 2020 to 01 NOV 2020

### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE	1.00	1.00	0.20	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 02/11/20 and the monthly fee cycle, as appears above, ended on 01/11/20.

## Summary of Relationship Benefit for this account

Amount (\$)

<b>Your Relationship Benefit</b>	<b>0.20</b>
<b>This is made up of:</b>	
Value of Free Transactions	0.20

# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## Clarification about the name of your benchmark rate

The confirmation notice(s) you received for your Negotiator Investor account incorrectly described the benchmark rate that your interest is based on as the 'Overnight Cash Rate'. The benchmark rate that your interest rate is based on is the Cash Rate Target that is set by the Reserve Bank of Australia.

The benchmark rate that applies to your account has always been the Cash Rate Target and this has been used to calculate your interest rate.

There is no action required by you.

## IMPORTANT INFORMATION

**PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.









# NEGOTIATOR INVESTOR STATEMENT

STATEMENT NUMBER 107  
01 SEPTEMBER 2020 TO 01 OCTOBER 2020

003/96



THE TRUSTEES  
THE JANET LADLOW RETIREMENT BENEFIT FUND  
16 BEATTY ST  
BALGOWLAH HEIGHTS NSW 2093

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

LADLOW JANET &  
WATKINSON GEOFFREY ALAN AS TRUSTEES FOR  
THE JANET LADLOW RETIREMENT BENEFIT FUND

### Branch Number (BSB)

012-263

### Account Number

2781-51268

### Account Descriptor

NEGOTIATOR INVEST

### Opening Balance:

**\$16,281.62**

### Total Deposits:

**\$8.59**

### Total Withdrawals:

**\$5,000.00**

### Closing Balance:

**\$11,290.21**

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>01 SEP</b>	<b>OPENING BALANCE</b>			<b>16,281.62</b>
03 SEP	ANZ INTERNET BANKING FUNDS TFER TRANSFER 827826 TO 012370478604022	5,000.00		11,281.62
01 OCT	CREDIT INTEREST PAID		8.59	11,290.21
	<b>TOTALS AT END OF PAGE</b>	<b>\$5,000.00</b>	<b>\$8.59</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$5,000.00</b>	<b>\$8.59</b>	<b>\$11,290.21</b>

## This Statement Includes

Interest earned on deposits	\$8.59
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## Fee Summary

Fees Charged for period: 02 SEP 2020 to 01 OCT 2020

### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE	1.00	1.00	0.20	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

## Summary of Relationship Benefit for this account

Amount

<b>Your Relationship Benefit</b>	<b>0.20</b>
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### This is made up of:

Value of Free Transactions	0.20
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## IMPORTANT INFORMATION

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# NEGOTIATOR INVESTOR STATEMENT

STATEMENT NUMBER 106

03 AUGUST 2020 TO 01 SEPTEMBER 2020

003/109



THE TRUSTEES  
THE JANET LADLOW RETIREMENT BENEFIT FUND  
16 BEATTY ST  
BALGOWLAH HEIGHTS NSW 2093

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

LADLOW JANET &  
WATKINSON GEOFFREY ALAN AS TRUSTEES FOR  
THE JANET LADLOW RETIREMENT BENEFIT FUND

### Branch Number (BSB)

012-263

### Account Number

2781-51268

### Account Descriptor

NEGOTIATOR INVEST

### Opening Balance:

**\$16,527.91**

### Total Deposits:

**\$12.71**

### Total Withdrawals:

**\$259.00**

### Closing Balance:

**\$16,281.62**

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**



# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
03 AUG	OPENING BALANCE			16,527.91
06 AUG	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {990449}	259.00		16,268.91
01 SEP	CREDIT INTEREST PAID		12.71	16,281.62
	TOTALS AT END OF PAGE	\$259.00	\$12.71	
	TOTALS AT END OF PERIOD	\$259.00	\$12.71	\$16,281.62

## This Statement Includes

Interest earned on deposits	\$12.71
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## Fee Summary

Fees Charged for period: 02 AUG 2020 to 01 SEP 2020

### Summary of ANZ Transaction Fees

	Transactions		Fee Per	Total
	Total	Free	Additional	Transaction
				Charge
				(\$)
Transaction Fees				(\$)
INTERNET/ONLINE	2.00	2.00	0.20	0.00
Total Transaction Fees Charged				\$0.00

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

## Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit	0.40
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This is made up of:

Value of Free Transactions	0.40
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## IMPORTANT INFORMATION

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# NEGOTIATOR INVESTOR STATEMENT

STATEMENT NUMBER 105  
01 JULY 2020 TO 03 AUGUST 2020

003/252



THE TRUSTEES  
THE JANET LADLOW RETIREMENT BENEFIT FUND  
16 BEATTY ST  
BALGOWLAH HEIGHTS NSW 2093

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

LADLOW JANET &  
WATKINSON GEOFFREY ALAN AS TRUSTEES FOR  
THE JANET LADLOW RETIREMENT BENEFIT FUND

### Branch Number (BSB)

012-263

### Account Number

2781-51268

### Account Descriptor

NEGOTIATOR INVEST

### Opening Balance:

**\$21,868.72**

### Total Deposits:

**\$16.69**

### Total Withdrawals:

**\$5,357.50**

### Closing Balance:

**\$16,527.91**

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# NEGOTIATOR INVESTOR STATEMENT

Account Number 2781-51268

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
01 JUL	<b>OPENING BALANCE</b>			<b>21,868.72</b>
28 JUL	<b>ANZ INTERNET BANKING PAYMENT 373767</b> TO SUPERCENTRAL PTY LTD	357.50		21,511.22
03 AUG	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 967208 TO 012370478604022	5,000.00		16,511.22
03 AUG	<b>CREDIT INTEREST PAID</b> EFFECTIVE DATE 01 AUG 2020		16.69	16,527.91
	<b>TOTALS AT END OF PAGE</b>	<b>\$5,357.50</b>	<b>\$16.69</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$5,357.50</b>	<b>\$16.69</b>	<b>\$16,527.91</b>

## This Statement Includes

Interest earned on deposits	\$16.69
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## Fee Summary

Fees Charged for period: 02 JUL 2020 to 01 AUG 2020

### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE	1.00	1.00	0.20	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 03/08/20 and the monthly fee cycle, as appears above, ended on 01/08/20.

## Summary of Relationship Benefit for this account

Amount (\$)

<b>Your Relationship Benefit</b>	<b>0.20</b>
<b>This is made up of:</b>	
Value of Free Transactions	0.20