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## STATEMENT

Account Number: **21986028**  
BSB: 122712  
From 16-Apr-2021 to 15-Oct-2021

### Superannuation Savings Account

Account Details	Statement Summary
Fern Superannuation Pty Ltd ATF Fernbank Superannuation Fund	Opening Balance \$ 116.59 cr Total Credits \$ 0.00 cr Total Debits \$ 0.00 dr Closing Balance \$ 116.59 cr
Details as at 15-Oct-2021	

Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
2021				
16-Apr	Opening Balance			116.59 cr
15-Oct	Closing Balance			116.59 cr
	Total Debits & Credits	0.00	0.00	

#### Credit Interest Rates

Effective Date: 12/10/2021

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.15%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.

The interest rates quoted above are current as at the Effective Date. If you require information about any interest rate changes that may have occurred in the period between your last statement and this statement, please contact your local BOQ branch or phone our Customer Contact Centre on 1300 55 72 72.

#### Statement Integrity

You should check all entries appearing on this statement for error or possible unauthorised transactions. For more information about your account, including details on how to dispute any of the transactions found on your statement, or the benefits, fees and charges, they can be found in the relevant Terms and Conditions or Fees and Charges booklets. You can also obtain the information at any BOQ branch, through our Customer Contact Centre on 1300 55 72 72 or by visiting our website [boq.com.au](http://boq.com.au). If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

SECURITY ALERT FOR PIN AND PAC HOLDERS - visit [www.boq.com.au](http://www.boq.com.au)

Protect your card. Always carry it with you and never give it to anybody, including family or friends. Don't tell anyone your PIN or PAC, & don't let anyone see your PIN when using ATMs/Eftpos. Don't record your PIN on your card. Don't record your PAC in the same place as your CAN, & always disguise it. If you lose your card, or think others may know your PIN or PAC, call BOQ immediately on 1800 077 024. If you do not follow these precautions or fail to inform us quickly, you may be liable for losses in accordance with EFT Code of Conduct. For details visit [www.boq.com.au](http://www.boq.com.au)

**Privacy and Confidentiality**

BOQ is committed to respecting the privacy of your personal information. We may also need to disclose information about you to certain organisations in connection with the establishment and administration of your accounts. The types of organisations to which we may disclose this information are our related bodies corporate, regulatory bodies and government agencies, your agents, including broker or financial adviser, credit and debt agencies, agents, contractors and professional advisers who assist us in providing our services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. The information we provide to other organisations will be strictly limited to what is required to provide the service or comply with the law. We are happy to answer any further questions you may have about our management of your personal information. You can contact us at any of our branches.

**Do you have a complaint?**

If you experience a problem, are not satisfied with our products or services or a decision we have made, you can call us on 1300 52 72 72 or complete the online complaints form at [www.boq.com.au/feedback-and-complaints](http://www.boq.com.au/feedback-and-complaints).

For further information about how we handle complaints, ask our friendly staff for a copy of our Complaint Guide or alternatively download a copy available on our website.

If you're unhappy with our response, you can contact the Australian Financial Complaint Authority (AFCA) to review it. AFCA provides a free, independent external dispute resolution process. To contact AFCA call them on 1800 931 678 or go to [www.afca.org.au](http://www.afca.org.au).