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STATEMENT

Account Number: **21992220**
BSB: 124083
From 01-June-2022 to 30-June-2022

Everyday Business Account

Account Details		Statement Summary
Mr Christopher Thomas Clarke and Miss Mariela Astorga ATF Astorga Superannuation Fund	former trustee	Opening Balance \$ 2,756.78 cr Total Credits \$ 1,593.30 cr Total Debits \$ 3,940.00 dr Closing Balance \$ 410.08 cr
Details as at 30-June-2022		

Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
2022				
01-June	Opening Balance			2,756.78 cr
02-June	Tfr From 022185515 lb2-06958104		1,200.00	3,956.78 cr
02-June	Pay Anyone To Virtu Super Pty Ltd 084435 893077696 lb2-06961464	3,940.00		16.78 cr
10-June	Aia Australia Direct Debit		393.30	410.08 cr
30-June	Closing Balance			410.08 cr
Total Debits & Credits		3,940.00	1,593.30	

Overdrawn Rate is 17.20% p.a.

Regular payment arrangements

For information on Regular Payment Arrangements including:

1. Definition of a Regular Payment
2. Benefits of a Regular Payment
3. Customer Responsibilities and Obligations and
4. Customer Rights

Please refer to www.boq.com.au/cardswitching.htm or contact your local branch for a copy of the Terms and Conditions.

Fraud alert – New Visa card phone scam

A new scam has been identified where cardholders receive a call from someone claiming to be from Visa's Fraud & Security department. The caller claims they are verifying an unusual transaction and already has many of the cardholders details, but will ultimately request the CVV (3 digit number on reverse of card) enabling fraudulent transactions to be processed. Under no circumstances will the Bank or Visa request such information. Any queries should be directed to your nearest branch or 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. 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

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

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 55 72 72 or complete the online complaints form at 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.