



Bank of Melbourne
Statement of Account
COMPLETE FREEDOM

Customer Enquiries 13 92 66
(24 hours, seven days)
BSB Number 193-879
Account Number 458395489
Statement Period 10/05/2021 to 08/11/2021
Statement No. 16(page 1 of 4)

SCHOTERI PTY LTD ATF
SCHOLZ SPITERI FAMILY SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
50.00	+	51,724.42	-	51,724.42	=	50.00

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
10 MAY	OPENING BALANCE			50.00
14 MAY	INTERNET DEPOSIT 14MAY 12:46 MNB purchase		3,269.97	3,319.97
14 MAY	OSKO WITHDRAWAL 14MAY 12:46 MNB purchase Scholz Spiteri Family Super	3,269.97		50.00
14 JUN	INTERNET DEPOSIT 12JUN 23:48 BDA share purchase		3,519.95	3,569.95
14 JUN	OSKO WITHDRAWAL 12JUN 23:49 BDA share purchase Scholz Spiteri Family	3,519.95		50.00
17 JUN	INTERNET DEPOSIT 17JUN 13:38 MNB purchase		1,879.95	1,929.95
17 JUN	OSKO WITHDRAWAL 17JUN 13:39 MNB purchase Scholz Spiteri Family Super	1,879.95		50.00
21 JUN	INTERNET DEPOSIT 21JUN 16:38 Commsec fee		100.00	150.00
21 JUN	OSKO WITHDRAWAL 21JUN 16:39 Commsec fee Scholz Spiteri Family Super	100.00		50.00
26 JUL	INTERNET DEPOSIT 26JUL 12:15 2000 E25 shares		3,999.95	4,049.95
26 JUL	OSKO WITHDRAWAL 26JUL 12:15 2000 E25 shares 2000 E25 shares Scholz S	3,999.95		50.00
29 JUL	INTERNET DEPOSIT 29JUL 12:40 2000 E25 shares		3,579.95	3,629.95
29 JUL	OSKO WITHDRAWAL 29JUL 12:41 2000 E25 shares Scholz Spiteri Family Su	3,579.95		50.00
30 JUL	INTERNET DEPOSIT 30JUL 11:17 1000 A2M purchase		5,969.95	6,019.95
30 JUL	OSKO WITHDRAWAL 30JUL 11:17 1000 A2M purchase 1000 A2M purchase Scho	5,969.95		50.00
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			50.00

Account Number	458395489
Statement Period	10/05/2021 to 08/11/2021
Statement No.	16(page 2 of 4)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			50.00
05 AUG	INTERNET DEPOSIT 05AUG 20:48 BDA share purchase		3,219.95	3,269.95
05 AUG	OSKO WITHDRAWAL 05AUG 20:49 BDA share purchase Scholz Spiteri Family	3,219.95		50.00
26 AUG	INTERNET DEPOSIT 25AUG 22:53 BDA share purchase		2,819.95	2,869.95
26 AUG	OSKO WITHDRAWAL 25AUG 22:54 BDA share purchase BDA share purchase Sc	2,819.95		50.00
07 SEP	INTERNET DEPOSIT 06SEP 22:45 A2M share purchase		5,719.95	5,769.95
07 SEP	OSKO WITHDRAWAL 06SEP 22:45 A2M share purchase A2M Scholz Spiteri Fa	5,719.95		50.00
08 SEP	INTERNET DEPOSIT 08SEP 13:22 BHP shares		6,304.95	6,354.95
08 SEP	OSKO WITHDRAWAL 08SEP 13:22 BHP shares Scholz Spiteri Family Super	6,304.95		50.00
25 OCT	INTERNET DEPOSIT 25OCT 10:34 E25 purchase		3,819.95	3,869.95
25 OCT	OSKO WITHDRAWAL 25OCT 10:35 E25 purchase E25 Share Purchase Scholz S	3,819.95		50.00
04 NOV	INTERNET DEPOSIT 04NOV 12:49 E25 purchase		7,519.95	7,569.95
04 NOV	OSKO WITHDRAWAL 04NOV 12:49 E25 5000 purchase E25 purchase Scholz Sp	7,519.95		50.00
08 NOV	<i>CLOSING BALANCE</i>			50.00

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 772 266.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 601 266 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 458395489
Statement Period 10/05/2021 to 08/11/2021
Statement No. 16(page 3 of 4)

Summary of Transaction Fees 01/05/2021 TO 31/05/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00
TOTALS	1	1	0		0.00

Summary of Transaction Fees 01/06/2021 TO 30/06/2021 - No transactions carried out

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/07/2021 TO 31/07/2021 - No transactions carried out

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/08/2021 TO 31/08/2021 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/09/2021 TO 30/09/2021 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

Account Number 458395489
Statement Period 10/05/2021 to 08/11/2021
Statement No. 16(page 4 of 4)

Summary of Transaction Fees 01/10/2021 TO 31/10/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Terms and Conditions for your account. For a copy of that document, please visit our website.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at bankofmelbourne.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 22 66 for Personal Banking or 13 82 66 for Business Banking. Alternatively, you can write to us at Bank of Melbourne Customer Solutions, Level 5, 150 Collins Street, Melbourne VIC 3000. If an issue 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.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Bank of Melbourne
Statement of Account
COMPLETE FREEDOM

Customer Enquiries 13 92 66
(24 hours, seven days)
BSB Number 193-879
Account Number 458395489
Statement Period 09/11/2021 to 09/11/2021
Statement No. 17(page 1 of 2)

SCHOTERI PTY LTD ATF
SCHOLZ SPITERI FAMILY SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
50.00	+	6,269.95	-	6,269.95	=	50.00

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
09 NOV	OPENING BALANCE			50.00
09 NOV	INTERNET DEPOSIT 09NOV 20:44 E25 purchase		6,269.95	6,319.95
09 NOV	OSKO WITHDRAWAL 09NOV 20:44 E25 5000 purchase E25 5000 shares Scholz	6,269.95		50.00
09 NOV	CLOSING BALANCE			50.00

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 772 266.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 601 266 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number	458395489
Statement Period	09/11/2021 to 09/11/2021
Statement No.	17(page 2 of 2)

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at bankofmelbourne.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 22 66 for Personal Banking or 13 82 66 for Business Banking. Alternatively, you can write to us at Bank of Melbourne Customer Solutions, Level 5, 150 Collins Street, Melbourne VIC 3000. If an issue 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.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Bank of Melbourne

Statement of Account

COMPLETE FREEDOM

Customer Enquiries 13 92 66
(24 hours, seven days)

BSB Number 193-879

Account Number 458395489

Statement Period 10/11/2021 to 09/05/2022

Statement No. 18(page 1 of 4)

SCHOTERI PTY LTD ATF
SCHOLZ SPITERI FAMILY SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
50.00	+	36,746.45	-	36,746.45	=	50.00

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
10 NOV	OPENING BALANCE			50.00
24 NOV	INTERNET DEPOSIT 24NOV 00:31 E25 10000 purchase		10,529.95	10,579.95
24 NOV	OSKO WITHDRAWAL 24NOV 00:31 E25 10000 purchase E25 10000 purchase Sc	10,529.95		50.00
07 DEC	INTERNET DEPOSIT 07DEC 11:15 ASIC fee Kamalcus		276.00	326.00
07 DEC	INTERNET DEPOSIT 07DEC 11:16 ASIC fee Schoteri		56.00	382.00
07 DEC	TFR WDL BPAY INTERNET07DEC 11:16 TO ASIC 2291670573479	56.00		326.00
07 DEC	TFR WDL BPAY INTERNET07DEC 11:17 TO ASIC 2291670518540	276.00		50.00
07 DEC	INTERNET DEPOSIT 07DEC 11:19 Accountant fee tax retrn		1,320.00	1,370.00
07 DEC	OSKO WITHDRAWAL 07DEC 11:20 INV7691 Tax returns FYE21 Bartley Partne	1,320.00		50.00
07 DEC	INTERNET DEPOSIT 07DEC 11:42 Tax payment to ATO		7,512.00	7,562.00
07 DEC	TFR WDL BPAY INTERNET07DEC 11:44 TO TAX OFFICE PAYMENTS 001998847047397060	7,512.00		50.00
07 DEC	INTERNET DEPOSIT 07DEC 11:45 Tax payment to ATO		779.06	829.06
07 DEC	TFR WDL BPAY INTERNET07DEC 11:46 TO TAX OFFICE PAYMENTS 551009540029016621	779.06		50.00
04 JAN	INTERNET DEPOSIT 04JAN 21:45 Tax payment to ATO		3,756.00	3,806.00
04 JAN	TFR WDL BPAY INTERNET04JAN 21:46 TO TAX OFFICE PAYMENTS 998847047398460	3,756.00		50.00
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			50.00

Account Number	458395489
Statement Period	10/11/2021 to 09/05/2022
Statement No.	18(page 2 of 4)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			50.00
04 JAN	INTERNET DEPOSIT 04JAN 21:47 Life insurance Kamila		1,236.27	1,286.27
04 JAN	INTERNET DEPOSIT 04JAN 21:48 Life insurance Alan		2,555.22	3,841.49
04 JAN	TFR WDL BPAY INTERNET04JAN 21:48 TO CV Life 512817091	1,236.27		2,605.22
04 JAN	TFR WDL BPAY INTERNET04JAN 21:48 TO CV Life 512817133	2,555.22		50.00
11 MAR	INTERNET DEPOSIT 10MAR 23:04 E25 purchase		4,869.95	4,919.95
11 MAR	OSKO WITHDRAWAL 10MAR 23:05 E25 purchase E25 purchase 5000 Scholz Sp	4,869.95		50.00
29 MAR	INTERNET DEPOSIT 29MAR 12:52 Commsec bank fee		100.00	150.00
29 MAR	OSKO WITHDRAWAL 29MAR 12:52 Commsec Bank Fee Commsec Bank Fee Scholz	100.00		50.00
29 MAR	INTERNET DEPOSIT 29MAR 12:58 ATO quarterly instalment		3,756.00	3,806.00
29 MAR	TFR WDL BPAY INTERNET29MAR 12:59 TO TAX OFFICE PAYMENTS 998847047398460	3,756.00		50.00
09 MAY	<i>CLOSING BALANCE</i>			50.00

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 772 266.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 601 266 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 458395489
Statement Period 10/11/2021 to 09/05/2022
Statement No. 18(page 3 of 4)

Summary of Transaction Fees 01/11/2021 TO 30/11/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	3	3	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00
TOTALS	3	3	0		0.00

Summary of Transaction Fees 01/12/2021 TO 31/12/2021 - No transactions carried out

SUB TOTAL	5	5	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/01/2022 TO 31/01/2022 - No transactions carried out

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/02/2022 TO 28/02/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/03/2022 TO 31/03/2022 - No transactions carried out

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

Account Number 458395489
Statement Period 10/11/2021 to 09/05/2022
Statement No. 18(page 4 of 4)

Summary of Transaction Fees 01/04/2022 TO 30/04/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Terms and Conditions for your account. For a copy of that document, please visit our website.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at bankofmelbourne.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 22 66 for Personal Banking or 13 82 66 for Business Banking. Alternatively, you can write to us at Bank of Melbourne Customer Solutions, Level 5, 150 Collins Street, Melbourne VIC 3000. If an issue 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.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Bank of Melbourne

Statement of Account

COMPLETE FREEDOM

Customer Enquiries 13 92 66
(24 hours, seven days)

BSB Number 193-879

Account Number 458395489

Statement Period 10/05/2022 to 09/11/2022

Statement No. 19(page 1 of 3)

SCHOTERI PTY LTD ATF
SCHOLZ SPITERI FAMILY SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
50.00	+	1,048.00	-	1,098.00	=	0.00

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
10 MAY	OPENING BALANCE			50.00
29 SEP	INTERNET DEPOSIT 29SEP 13:17 For ATO payment		1,048.00	1,098.00
29 SEP	TFR WDL BPAY INTERNET29SEP 13:18 TO TAX OFFICE PAYMENTS 998847047398460	1,098.00		0.00
09 NOV	CLOSING BALANCE			0.00

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 772 266.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 601 266 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 458395489
Statement Period 10/05/2022 to 09/11/2022
Statement No. 19(page 2 of 3)

Summary of Transaction Fees 01/05/2022 TO 31/05/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees 01/06/2022 TO 30/06/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/07/2022 TO 31/07/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/08/2022 TO 31/08/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/09/2022 TO 30/09/2022 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/10/2022 TO 31/10/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Terms and Conditions for your account. For a copy of that document, please visit our website.

Account Number 458395489
Statement Period 10/05/2022 to 09/11/2022
Statement No. 19(page 3 of 3)

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at bankofmelbourne.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 22 66 for Personal Banking or 13 82 66 for Business Banking. Alternatively, you can write to us at Bank of Melbourne Customer Solutions, Level 5, 150 Collins Street, Melbourne VIC 3000. If an issue 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.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001
