



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

002973 000



The Payne Superannuation Fund
 35 Westcott Avenue
 CAMPWIN BEACH QLD 4737

STATEMENT

Account Number: 100023379
 BSB: 124049
 From 14-June-2020 to 13-Jul-2020

Business Management Account

Account Details	Statement Summary
The Payne Superannuation Fund	Opening Balance \$ 124,219.09 cr
Details as at 13-Jul-2020	Total Credits \$ 3,104.25 cr
	Total Debits \$ 200.00 dr
	Closing Balance \$ 127,123.34 cr

Transactions		Debit	Credit	Balance
2020				
14-June	Opening Balance			124,219.09 cr
15-June	Direct Credit Ato Ato001100011993683		2,280.00	126,499.09 cr
17-June	Dividend Nabpb Jun Pb204/00803563		67.42	126,566.51 cr
18-June	Dividend Resmed Dividend Jun20/00806778		84.51	126,651.02 cr
23-June	Direct Credit Ato Ato006000012375335		346.55	126,997.57 cr
30-June	Interest		25.77	127,023.34 cr
03-Jul	Dividend NAB Interim Div Dv211/00957193		300.00	127,323.34 cr
07-Jul	Direct Debit Investment Exch A 6102551-8133820	200.00		127,123.34 cr
13-Jul	Closing Balance			127,123.34 cr
		Total Debits & Credits	200.00	3,104.25

Overdrawn Rate is 17.20% p.a.

Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$49,999	0.00%
\$50,000 - \$99,999	0.25%
\$100,000 - \$249,999	0.25%
\$250,000 and over	0.25%

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.

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.

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.

Date	Posting	Transaction Details	Debit	Credit	Balance
13-Jul	Opening Balance				127,123.34
07-Jul	Direct Debit Investment	Direct Debit Investment Exch A 810287-8133820	300.00		127,123.34
07-Jul	Dividend HAD Interest	Dividend HAD Interest Div Div110087183		300.00	127,323.34
30-June	Interest	Interest		28.71	127,323.34
23-June	Direct Credit A/c	Direct Credit A/c A/c00000001232525		348.58	127,987.57
18-June	Dividend Respaid	Dividend Respaid Dividend Jun2010080718		84.51	128,081.03
17-June	Dividend HAD	Dividend HAD Jun F204/00000000		87.43	128,868.51
13-June	Direct Credit A/c	Direct Credit A/c A/c00110007183883		1,280.00	129,492.03
14-June	Opening Balance				129,318.09

Total Debits & Credits 300.00 3,104.38

Overdrawn rate is 17.20% p.a.

Effective Date: 10/03/2020

Credit Interest Rate:

\$1 - \$49,999	0.00%
\$50,000 - \$99,999	0.25%
\$100,000 - \$249,999	0.35%
\$250,000 and over	0.50%

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.

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.



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

003219 000



The Payne Superannuation Fund
 35 Westcott Avenue
 CAMPWIN BEACH QLD 4737

STATEMENT

Account Number: 100023379
 BSB: 124049
 From 14-May-2020 to 13-June-2020

TEMPORARY WAIVER OF ACCOUNT MAINTENANCE FEES

To support our customers during these challenging times, effective March 2020 we have waived the Account Maintenance fees for the Business Management Account, until 31 August 2020.

Business Management Account

Account Details	Statement Summary
The Payne Superannuation Fund	Opening Balance \$ 122,796.39 cr
Details as at 13-June-2020	Total Credits \$ 1,622.70 cr
	Total Debits \$ 200.00 dr
	Credit Interest FYTD \$ 590.53 cr
	Closing Balance \$ 124,219.09 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
14-May	Opening Balance			122,796.39 cr
14-May	Direct Credit Paraglen Super		1,000.00	123,796.39 cr
19-May	Direct Credit Ato Ato003000012275055		235.52	124,031.91 cr
31-May	Interest		25.57	124,057.48 cr
09-June	Direct Debit Investment Exch A 6102551-8072560	200.00		123,857.48 cr
10-June	Direct Credit Ato Ato001100011967840		361.61	124,219.09 cr
13-June	Closing Balance			124,219.09 cr
	Total Debits & Credits	200.00	1,622.70	

Overdrawn Rate is 17.20% p.a.

Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$49,999	0.00%
\$50,000 - \$99,999	0.25%
\$100,000 - \$249,999	0.25%
\$250,000 and over	0.25%

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.

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.

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.

Posting Date	Transaction Details	Debit	Credit	Balance
13 June	Closing Balance			134,318.00
10 June	Direct Credit via A/NZD1100011387840		381.81	134,700.00
08 June	Direct Credit Investment from A 8102581-8011380	300.00		134,400.00
07 June	Interest		27.94	134,427.94
29 May	Direct Credit via A/NZD1100011387840		112.53	134,540.47
14 May	Direct Credit Regular Payer		1,000.00	135,540.47
14 May	Opening Balance			135,540.47
30 May	30 May			135,540.47
Total Debit & Credit		300.00	1,622.10	
Closing Balance				134,318.00
Credit Interest FYTD			280.23	
Total Debit		300.00		
Total Credit			1,622.10	
Opening Balance				132,708.38

Effective Date: 10/03/2020	Credit Interest Rates
\$1 - \$10,000	0.00%
\$10,000 - \$20,000	0.25%
\$20,000 - \$50,000	0.50%
\$50,000 and over	0.75%

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



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

┌ 003235 000



The Payne Superannuation Fund
 35 Westcott Avenue
 CAMPWIN BEACH QLD 4737

STATEMENT

Account Number: 100023379

BSB: 124049

From 14-Apr-2020 to 13-May-2020

TEMPORARY WAIVER OF ACCOUNT MAINTENANCE FEES

To support our customers during these challenging times, effective March 2020 we have waived the Account Maintenance fees for the Business Management Account, until 31 August 2020.

Business Management Account

Account Details

The Payne Superannuation Fund

Details as at 13-May-2020

Statement Summary

Opening Balance	\$ 112,670.52 cr
Total Credits	\$ 10,325.87 cr
Total Debits	\$ 200.00 dr
Credit Interest FYTD	\$ 564.96 cr
Closing Balance	\$ 122,796.39 cr

Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
14-Apr	Opening Balance			112,670.52 cr
15-Apr	Direct Credit Ato Ato007000011821373		1,425.00	114,095.52 cr
15-Apr	Dividend News Corporation Apr20/00802365		7.16	114,102.68 cr
16-Apr	Direct Credit Ato Ato006000012011232		346.23	114,448.91 cr
30-Apr	Interest		23.32	114,472.23 cr
07-May	Direct Debit Investment Exch A 6102551-8010711	200.00		114,272.23 cr
11-May	Direct Credit Paraglen Super		8,524.16	122,796.39 cr
13-May	Closing Balance			122,796.39 cr
	Total Debits & Credits	200.00	10,325.87	

Overdrawn Rate is 17.20% p.a.

Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$49,999	0.00%
\$50,000 - \$99,999	0.25%
\$100,000 - \$249,999	0.25%
\$250,000 and over	0.25%



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

002771 000



The Payne Superannuation Fund
 35 Westcott Avenue
 CAMPWIN BEACH QLD 4737

STATEMENT

Account Number: 100023379
 BSB: 124049
 From 14-Mar-2020 to 13-Apr-2020

Business Management Account

Account Details

The Payne Superannuation Fund

Details as at 13-Apr-2020

Statement Summary

Opening Balance	\$ 110,034.90 cr
Total Credits	\$ 2,836.92 cr
Total Debits	\$ 201.30 dr
Credit Interest FYTD	\$ 541.64 cr
Closing Balance	\$ 112,670.52 cr

Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
14-Mar	Opening Balance			110,034.90 cr
17-Mar	Dividend Nabpb Mar Pb203/00803687		72.43	110,107.33 cr
18-Mar	Dividend Tah Itm Div 001238140151		201.96	110,309.29 cr
19-Mar	Dividend Resmed Dividend Mar20/00806767		81.25	110,390.54 cr
25-Mar	Direct Credit Paraglen Super		1,000.00	111,390.54 cr
31-Mar	Dividend CBA Itm Div 001237701978		1,000.00	112,390.54 cr
31-Mar	Dividend Wesfarmers Ltd Int20/00880272		117.75	112,508.29 cr
31-Mar	Internet Pay Anyone Fee	1.30		112,506.99 cr
31-Mar	Interest		29.67	112,536.66 cr
07-Apr	Direct Credit Ato Ato008000012049604		333.86	112,870.52 cr
07-Apr	Direct Debit Investment Exch A 6102551-7951424	200.00		112,670.52 cr
13-Apr	Closing Balance			112,670.52 cr
	Total Debits & Credits	201.30	2,836.92	

Overdrawn Rate is 17.20% p.a.

Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$49,999	0.00%
\$50,000 - \$99,999	0.25%
\$100,000 - \$249,999	0.25%
\$250,000 and over	0.25%

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.

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.

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.

Posting Date	Transaction Details	Debit	Credit	Balance
13-Apr	Closing Balance			113,870.83
07-Apr	Direct Debit Investment Exp-A-0102501-281452	100.00		113,770.83
07-Apr	Direct Credit A/c 41000000012048001		323.88	113,870.83
31-Mar	Interest		10.67	113,881.50
31-Mar	Interest Pay Anyone Trf	1.00		113,880.50
31-Mar	Divisional Withdrawals Ltd Int210080023		117.35	113,997.85
31-Mar	Divisional CIA Int Div 01232701378		1,000.00	114,997.85
31-Mar	Direct Credit Exchange Split		1,000.00	115,997.85
19-Mar	Divisional Interest Division Int210080023		81.25	116,079.10
18-Mar	Divisional Trf Int Div 00123840181		201.96	116,281.06
17-Mar	Divisional Hbpb Mar F1201090287		73.48	116,354.54
14-Mar	Opening Balance			116,354.54
Total Debits & Credits				
		301.99	2,388.63	

Credit Interest Rates

Effective Date: 10/01/2020

Balance Range	Interest Rate
\$250,000 and over	0.35%
\$100,000 - \$249,999	0.37%
\$50,000 - \$99,999	0.39%
\$1 - \$49,999	0.41%

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.

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



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

004506 044



The Payne Superannuation Fund
 35 Westcott Avenue
 CAMPWIN BEACH QLD 4737

STATEMENT

Account Number: 100023379
 BSB: 124049
 From 14-Feb-2020 to 13-Mar-2020

Business Management Account

Account Details	Statement Summary
The Payne Superannuation Fund	Opening Balance \$ 138,964.81 cr
Details as at 13-Mar-2020	Total Credits \$ 1,272.69 cr
	Total Debits \$ 30,202.60 dr
	Credit Interest FYTD \$ 511.97 cr
	Closing Balance \$ 110,034.90 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
14-Feb	Opening Balance			138,964.81 cr
18-Feb	Direct Credit Ato Ato007000011710720		223.35	139,188.16 cr
25-Feb	Direct Credit Paraglen Super		1,000.00	140,188.16 cr
26-Feb	Pay Anyone To De & SE Payne 084919 636202783 Ib2-69221845	5,000.00		135,188.16 cr
27-Feb	Pay Anyone To De & SE Payne 084919 636202783 Ib2-87727645	5,000.00		130,188.16 cr
28-Feb	Pay Anyone To De & SE Payne 084919 636202783 Ib2-88453703	5,000.00		125,188.16 cr
29-Feb	Pay Anyone To De & SE Payne 084919 636202783 Ib2-94059903	5,000.00		120,188.16 cr
29-Feb	Internet Pay Anyone Fee	2.60		120,185.56 cr
29-Feb	Interest		49.34	120,234.90 cr
01-Mar	Pay Anyone To Gary Payne 084641 476387087 Ib2-01374934	5,000.00		115,234.90 cr
02-Mar	Pay Anyone To Gary Payne 084641 476387087 Ib2-50766505	5,000.00		110,234.90 cr
09-Mar	Direct Debit Investment Exch A 6102551-7889359	200.00		110,034.90 cr
13-Mar	Closing Balance			110,034.90 cr
	Total Debits & Credits	30,202.60	1,272.69	

Overdrawn Rate is 17.20% p.a.

Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$49,999	0.00%
\$50,000 - \$99,999	0.25%
\$100,000 - \$249,999	0.25%
\$250,000 and over	0.25%

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.

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.

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 Et 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, Et 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, Et 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.

Date	Description	Amount	Balance
13-Mar	Closing Balance		110,034.90
09-Mar	Direct Debit Investment Exp A 6102551-788230	200.00	110,034.90
03-Mar	Pay Advance To City Savin 094817-475287087	2,000.00	110,234.90
01-Mar	Pay Advance To City Savin 094817-475287087	2,000.00	110,234.90
29-Feb	Interest		110,234.90
29-Feb	Interest Pay Advance Fee	1.00	110,235.90
29-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
28-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
27-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
26-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
25-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
24-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
23-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
22-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
21-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
20-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
19-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
18-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
17-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
16-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
15-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
14-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
13-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
12-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
11-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
10-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
09-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
08-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
07-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
06-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
05-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
04-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
03-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
02-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
01-Feb	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
31-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
30-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
29-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
28-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
27-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
26-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
25-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
24-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
23-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
22-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
21-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
20-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
19-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
18-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
17-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
16-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
15-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
14-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
13-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
12-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
11-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
10-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
09-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
08-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
07-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
06-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
05-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
04-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
03-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
02-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
01-Jan	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
31-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
30-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
29-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
28-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
27-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
26-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
25-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
24-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
23-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
22-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
21-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
20-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
19-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
18-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
17-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
16-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
15-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
14-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
13-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
12-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
11-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
10-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
09-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
08-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
07-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
06-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
05-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
04-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
03-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
02-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
01-Dec	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
30-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
29-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
28-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
27-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
26-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
25-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
24-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
23-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
22-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
21-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
20-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
19-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
18-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
17-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
16-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
15-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
14-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
13-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
12-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
11-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
10-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
09-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
08-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
07-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
06-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
05-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
04-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
03-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
02-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
01-Nov	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
30-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
29-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
28-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
27-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
26-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
25-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
24-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
23-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
22-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
21-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
20-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
19-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
18-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
17-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
16-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
15-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
14-Oct	Pay Advance To DE B SE Payne 081019 636202783	2,000.00	110,236.90
13-Oct	Pay Advance To DE B SE Payne 0810		



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

003018 044



The Payne Superannuation Fund
 35 Westcott Avenue
 CAMPWIN BEACH QLD 4737

STATEMENT

Account Number: 100023379
 BSB: 124049
 From 14-Jan-2020 to 13-Feb-2020

Business Management Account

Account Details	Statement Summary
The Payne Superannuation Fund	Opening Balance \$ 137,618.32 cr
Details as at 13-Feb-2020	Total Credits \$ 1,546.49 cr
	Total Debits \$ 200.00 dr
	Credit Interest FYTD \$ 462.63 cr
	Closing Balance \$ 138,964.81 cr

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
2020				
14-Jan	Opening Balance			137,618.32 cr
28-Jan	Direct Credit Paraglen Super		1,000.00	138,618.32 cr
31-Jan	Interest		52.65	138,670.97 cr
07-Feb	Direct Debit Investment Exch A 6102551-7822080	200.00		138,470.97 cr
11-Feb	Direct Credit Ato Ato003000011971657		493.84	138,964.81 cr
13-Feb	Closing Balance			138,964.81 cr
	Total Debits & Credits	200.00	1,546.49	

Overdrawn Rate is 17.20% p.a.

Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$49,999	0.00%
\$50,000 - \$99,999	0.45%
\$100,000 - \$249,999	0.45%
\$250,000 and over	0.45%

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.

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.

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, Et 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, Et 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.

Opening Balance	\$ 137,818.32
Total Credits	\$ 1,548.89
Total Debits	\$ 200.00
Credit Interest FYTD	\$ 482.83
Closing Balance	\$ 138,988.81

Date	Posting	Transaction Details	Debit	Credit	Balance
13-Feb	Closing Balance			1,548.89	138,988.81
11-Feb	Direct Credit	AWB00300001197182		492.84	138,988.81
07-Feb	Direct Debit	Investment Exch A 6102821-782300	200.00		138,788.81
31-Jan	Interest			82.88	138,788.81
28-Jan	Direct Credit	Foreign Super		1,000.00	138,788.81
14-Jan	Opening Balance				137,818.32

Effective Date:	10/10/2020
Credit Interest Rate:	
Overdrawn Rate:	17.30% p.a.
Total Debit & Credit:	200.00
Total Debit & Credit:	1,548.89

\$250,000 and over	0.45%
\$100,000 - \$249,999	0.42%
\$50,000 - \$99,999	0.40%
\$1 - \$49,999	0.38%

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.

The interest rates quoted above are correct as at the date of this statement. If you require information about any interest rate changes that may occur 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.

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 or contact your local branch for a copy of the Terms and Conditions.



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

003265 044



The Payne Superannuation Fund
 35 Westcott Avenue
 CAMPWIN BEACH QLD 4737

STATEMENT

Account Number: 100023379
 BSB: 124049
 From 14-Dec-2019 to 13-Jan-2020

Business Management Account

Account Details	Statement Summary
The Payne Superannuation Fund	Opening Balance \$ 136,499.72 cr
Details as at 13-Jan-2020	Total Credits \$ 1,318.60 cr
	Total Debits \$ 200.00 dr
	Credit Interest FYTD \$ 409.98 cr
	Closing Balance \$ 137,618.32 cr

Transactions		Debit	Credit	Balance
2019				
14-Dec	Opening Balance			136,499.72 cr
17-Dec	Dividend Nabpb DEC Pb202/00803736		74.80	136,574.52 cr
18-Dec	Direct Credit Ato Ato009000011721232		191.66	136,766.18 cr
27-Dec	Direct Credit Paraglen Super		1,000.00	137,766.18 cr
31-Dec	Interest		52.14	137,818.32 cr
2020				
07-Jan	Direct Debit Investment Exch A 6102551-7764338	200.00		137,618.32 cr
13-Jan	Closing Balance			137,618.32 cr
	Total Debits & Credits	200.00	1,318.60	

Overdrawn Rate is 17.20% p.a.

Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$49,999	0.00%
\$50,000 - \$99,999	0.45%
\$100,000 - \$249,999	0.45%
\$250,000 and over	0.45%

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.

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.

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.

Posting Date	Transaction Details	Debit	Credit	Balance
30-12-2019	Opening Balance			126,480.75
17-12-2019	Business Month DEC P20190001789		14.80	126,495.55
18-12-2019	Direct Credit A/c 1000000017121		197.86	126,693.41
23-12-2019	Direct Credit Payment 1000		1,000.00	127,693.41
31-12-2019	Interest		52.74	127,746.15
07-Jan-2020	Direct Debit Investment Cash A 0102581-1264338	200.00		127,546.15
17-Jan-2020	Closing Balance			127,546.15
		Total Debit	200.00	
		Total Credit	1,215.40	

Effective Date	Rate	Amount
31-12-2019	0.45%	\$1,215.40
30-12-2019	0.45%	\$1,000.00
31-12-2019	0.45%	\$200.00
30-12-2019	0.45%	\$100.00



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

005915 044



The Payne Superannuation Fund
 35 Westcott Avenue
 CAMPWIN BEACH QLD 4737

STATEMENT

Account Number: 100023379
 BSB: 124049
 From 14-Nov-2019 to 13-Dec-2019

Business Management Account

Account Details	Statement Summary
The Payne Superannuation Fund	Opening Balance \$ 136,070.52 cr
Details as at 13-Dec-2019	Total Credits \$ 2,263.20 cr
	Total Debits \$ 1,834.00 dr
	Credit Interest FYTD \$ 357.84 cr
	Closing Balance \$ 136,499.72 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2019				
14-Nov	Opening Balance			136,070.52 cr
25-Nov	Direct Credit Paraglen Super		1,000.00	137,070.52 cr
26-Nov	BPAY Tax Office Payments lb2-85226374	1,634.00		135,436.52 cr
28-Nov	Direct Credit Ato Ato004000011555331		303.72	135,740.24 cr
30-Nov	Interest		50.33	135,790.57 cr
09-Dec	Direct Debit Investment Exch A 6102551-7700107	200.00		135,590.57 cr
12-Dec	Dividend Resmed Dividend Dec19/00806475		79.15	135,669.72 cr
12-Dec	Dividend NAB Final Div Dv202/00456619		830.00	136,499.72 cr
13-Dec	Closing Balance			136,499.72 cr
	Total Debits & Credits	1,834.00	2,263.20	

Overdrawn Rate is 17.20% p.a.

Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$49,999	0.00%
\$50,000 - \$99,999	0.45%
\$100,000 - \$249,999	0.45%
\$250,000 and over	0.45%

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.

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.

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 CW (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.

Balance	Credit	Debit	Transaction Details	Posting Date
138,070.83			Opening Balance	14-Nov
137,070.83	1,000.00		Direct Credit Payment Super	22-Nov
138,484.83		1,414.00	BPAY Tax Office Payments 03-82328374	26-Nov
138,740.24	303.75		Direct Credit Ato 8100400001158237	28-Nov
138,740.24	50.33		Interest	30-Nov
138,990.57		250.00	Direct Debit Investment Exit A 8100281-7300107	02-Dec
138,888.73	78.18		Dividend Firmed Dividend Dec15/2008475	13-Dec
138,488.73	400.00		Dividend NAB Final Div 04/20/2008475	13-Dec
138,488.73			Closing Balance	13-Dec
	2,382.30	1,634.00	Total Debit & Credit	

Credit Interest Rates

Effective Date: 10/10/2018

Rate	Amount
0.00%	\$1 - \$49,999
0.45%	\$50,000 - \$99,999
0.48%	\$100,000 - \$249,999
0.49%	\$250,000 and over

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 will be paid in the following month.

The interest rate quoted shows we 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.



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

002824 044



The Payne Superannuation Fund
 35 Westcott Avenue
 CAMPWIN BEACH QLD 4737

STATEMENT

Account Number: 100023379
 BSB: 124049
 From 14-Oct-2019 to 13-Nov-2019

Business Management Account

Account Details	Statement Summary
The Payne Superannuation Fund	Opening Balance \$ 134,836.84 cr
Details as at 13-Nov-2019	Total Credits \$ 1,433.68 cr
	Total Debits \$ 200.00 dr
	Credit Interest FYTD \$ 307.51 cr
	Closing Balance \$ 136,070.52 cr

Transactions		Debit	Credit	Balance
2019				
14-Oct	Opening Balance			134,836.84 cr
15-Oct	Direct Credit Ato Ato009000011458362		366.32	135,203.16 cr
16-Oct	Dividend News Corporation Oct19/00802368		6.44	135,209.60 cr
25-Oct	Direct Credit Paraglen Super		1,000.00	136,209.60 cr
31-Oct	Interest		60.92	136,270.52 cr
07-Nov	Direct Debit Investment Exch A 6102551-7634444	200.00		136,070.52 cr
13-Nov	Closing Balance			136,070.52 cr
		Total Debits & Credits	200.00	1,433.68

Overdrawn Rate is 17.20% p.a.

Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$49,999	0.00%
\$50,000 - \$99,999	0.45%
\$100,000 - \$249,999	0.45%
\$250,000 and over	0.45%

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.

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.

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.

Opening Balance	\$ 136,070.82
Total Credits	\$ 1,433.88
Total Debits	\$ 200.00
Credit Interest FYTD	\$ 307.51
Closing Balance	\$ 136,070.82

Posting Date	Transaction Details	Debit	Credit	Balance
13-Nov	Closing Balance			\$ 136,070.82
07-Nov	Direct Debit Investment Exch A 8102521-76C 4444	200.00		\$ 136,070.82
31-Oct	Interest		60.92	\$ 136,370.23
28-Oct	Direct Credit Regular Super		1,000.00	\$ 137,370.23
18-Oct	Dividend News Corporation 001810803 288		8.44	\$ 137,378.67
15-Oct	Direct Credit Air 480800001 142383		366.22	\$ 137,744.89
14-Oct	Opening Balance			\$ 134,878.64

Overdrawn rate is 17.50% per annum.
 Total Debits & Credits: 200.00 / 1,433.88
 Effective rate: 10/10/2018
 Credit Interest Rate

\$1 - \$10,000	0.00%
\$10,000 - \$20,000	0.15%
\$20,000 - \$50,000	0.45%
\$50,000 and over	0.75%

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

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

Please refer to www.boq.com.au for more information or contact your local branch for a copy of the Terms and Conditions.
 Your representative is the bank page.



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

002376 * 044



The Payne Superannuation Fund
 35 Westcott Avenue
 CAMPWIN BEACH QLD 4737

STATEMENT

Account Number: 100023379
 BSB: 124049
 From 14-Sep-2019 to 13-Oct-2019

Business Management Account

Account Details	Statement Summary
The Payne Superannuation Fund	Opening Balance \$ 131,892.10 cr
Details as at 13-Oct-2019	Total Credits \$ 3,144.74 cr
	Total Debits \$ 200.00 dr
	Credit Interest FYTD \$ 246.59 cr
	Closing Balance \$ 134,836.84 cr

Transactions		Debit	Credit	Balance
2019				
14-Sep	Opening Balance			131,892.10 cr
17-Sep	Direct Credit Ato Ato003000011447974		428.15	132,320.25 cr
17-Sep	Dividend Nabpb Sep Pb201/00803777		80.29	132,400.54 cr
19-Sep	Dividend Resmed Dividend Sep19/00806307		80.60	132,481.14 cr
20-Sep	Dividend Tabcorp Div 001231813788		201.96	132,683.10 cr
25-Sep	Direct Credit Paraglen Super		1,000.00	133,683.10 cr
26-Sep	Dividend CBA Fnl Div 001231382547		1,155.00	134,838.10 cr
30-Sep	Interest		76.28	134,914.38 cr
07-Oct	Direct Debit Investment Exch A 6102551-7575652	200.00		134,714.38 cr
09-Oct	Dividend Wesfarmers Ltd Fin19/00880755		122.46	134,836.84 cr
13-Oct	Closing Balance			134,836.84 cr
		Total Debits & Credits	200.00	3,144.74

Overdrawn Rate is 17.20% p.a.

Credit Interest Rates
 Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$49,999	0.00%
\$50,000 - \$99,999	0.45%
\$100,000 - \$249,999	0.45%
\$250,000 and over	0.45%

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.

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.

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 CVW (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.

Posting Date	Transaction Details	Debit	Credit	Balance
13-Oct	Closing Balance			134,338.84
09-Oct	Dividend Westpac Ltd Int150080252		123.48	134,462.32
07-Oct	Direct Debit Investment Eact A 810251-757852	200.00		134,262.32
30-Sep	Interest		78.28	134,340.60
28-Sep	Dividend CBA Int Div 0013138247		1,158.00	135,498.60
25-Sep	Direct Credit Foreign Super		1,000.00	136,498.60
20-Sep	Dividend Telpost Div 0013181388		201.98	136,700.58
18-Sep	Dividend Fremantle Div 0010808307		80.80	136,781.38
17-Sep	Dividend Habb 2ep F15010802177		80.29	136,861.67
17-Sep	Direct Credit Ato Al002000011447874		428.15	137,289.82
14-Sep	Opening Balance			137,882.10

Credit Interest Rate

Effective Date: 10/10/2018

\$1 - \$49,999	0.00%
\$50,000 - \$99,999	0.10%
\$100,000 - \$249,999	0.45%
\$250,000 and over	0.45%

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

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.



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

006572 044



The Payne Superannuation Fund
 35 Westcott Avenue
 CAMPWIN BEACH QLD 4737

STATEMENT

Account Number: 100023379
 BSB: 124049
 From 14-Aug-2019 to 13-Sep-2019

Business Management Account

Account Details	Statement Summary
The Payne Superannuation Fund	Opening Balance \$ 130,753.71 cr
Details as at 13-Sep-2019	Total Credits \$ 1,338.39 cr
	Total Debits \$ 200.00 dr
	Credit Interest FYTD \$ 170.31 cr
	Closing Balance \$ 131,892.10 cr

Transactions		Debit	Credit	Balance
2019				
14-Aug	Opening Balance			130,753.71 cr
21-Aug	Direct Credit Ato Ato006000011191553		259.79	131,013.50 cr
26-Aug	Direct Credit Paraglen Super		1,000.00	132,013.50 cr
31-Aug	Interest		78.60	132,092.10 cr
09-Sep	Direct Debit Investment Exch A 6102551-7512186	200.00		131,892.10 cr
13-Sep	Closing Balance			131,892.10 cr
Total Debits & Credits		200.00	1,338.39	

Overdrawn Rate is 17.20% p.a.

Credit Interest Rates

Effective Date: 11/07/2019

Amount	Interest Rate p.a.
\$1 - \$49,999	0.00%
\$50,000 - \$99,999	0.70%
\$100,000 - \$249,999	0.70%
\$250,000 and over	0.70%

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.

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.

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.

Opening Balance	\$ 137,882.10
Total Credits	\$ 1,388.38
Total Debits	\$ 200.00
Credit Interest FYTD	\$ 170.91
Closing Balance	\$ 137,882.10

Posting Date	Transaction Details	Debit	Credit	Balance
13-Sep	Closing Balance			\$ 137,882.10
09-Sep	Direct Debit Investment Exch A 6102501-7812188	200.00		\$ 137,682.10
31-Aug	Interest		18.50	\$ 137,699.10
28-Aug	Direct Credit Payment Super		170.00	\$ 137,869.10
31-Aug	Direct Credit Adv 4100000011191283		1,218.38	\$ 137,013.50
14-Aug	Opening Balance			\$ 136,795.12

Effective Date: 1/10/2019	
Credit Interest Rate	
\$250,000 and over	0.70%
\$100,000 - \$249,999	0.70%
\$50,000 - \$99,999	0.70%
\$1 - \$49,999	0.70%

Interest rates are subject to change without notice. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the rest of the month will be paid in the following month.

The interest rates shown above are correct 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 the statement, please contact your local BOQ branch. Please see our Customer Contact Centre on 1300 55 72 72.

Regular payment arrangements

For information on regular payment arrangements including:

1. Details of a regular payment
2. Details of a regular payment
3. Customer Responsibilities and Obligations and
4. Customer Rights

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



747L6P2F4G-TL02

Account Details

100023379 The Payne Super Fund - Available: \$167,761.10

Account Information

Account Name:
The Payne Super Fund

Transactions Search

Date Range For a specified range
 Start Date 30/06/2019 DD/MM/YYYY End Date 14/08/2019 DD/MM/YYYY (DD/MM/YYYY)

Transaction List Matching Search Criteria

Date	Description	Debit	Credit	Balance
07/08/2019	Direct Debit Investment Exch a 6102551-7449937	\$200.00		\$130,753.71
06/08/2019	BPAY TAX OFFICE PAYMENTS IB2-68037700	\$6,092.00		\$130,953.71
31/07/2019	INTEREST		\$91.71	\$137,045.71
08/07/2019	Direct Debit Investment Exch a 6102551-7381998	\$200.00		\$136,954.00
03/07/2019	Dividend NAB INTERIM DIV DV201/00459114		\$830.00	\$137,154.00
30/06/2019	INTEREST		\$116.45	\$136,324.00

Please note this Transaction List is not an official statement and is subject to change.

For loan accounts, the entry described as FEE CAPITALISATION affects the balance of the loan account. The entry/entries that appear immediately before this transaction describe the fees capitalised and do not affect the balance of the loan account.