



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

The Payne Superannuation Fund

Details as at 13-Jul-2020

#### Statement Summary

Opening Balance	\$ 124,219.09 cr
Total Credits	\$ 3,104.25 cr
Total Debits	\$ 200.00 dr
Closing Balance	\$ 127,123.34 cr

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2020</b>				
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.

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**Regular payment arrangements**

For information on Regular Payment Arrangements including:

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3. Customer Responsibilities and Obligations and
4. Customer Rights

Please refer to [www.boq.com.au/cardswitching.htm](http://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.

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Posting Date	Transaction Details	Debit	Credit	Balance
2020				
14-June	Opening Balance			124,218.09
13-June	Direct Credit Alf Alf0011000110000000		1,280.00	125,498.09
12-June	Dividend Haldop Alf P204/00000000		87.43	125,585.52
18-June	Dividend Resigned Dividend Jan20/00000000		84.51	125,670.03
23-June	Direct Credit Alf Alf00000000/232525		346.58	126,016.61
30-June	Interest		38.73	126,055.34
03-Jul	Dividend HAD Interest Div Div21/00000000		300.00	126,355.34
07-Jul	Direct Debit Investment Exch A 8102851-8132850	300.00		126,055.34
13-Jul	Closing Balance			125,755.34
	Total Debits & Credits	300.00	3,104.38	

Overdraw Rate is 13.20% p.a.

Credit Interest Rate  
Effective Date: 10/03/2020

Interest Rate	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%

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003219 000



The Payne Superannuation Fund  
 35 Westcott Avenue  
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## 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

The Payne Superannuation Fund

Details as at 13-June-2020

#### Statement Summary

Opening Balance	\$ 122,796.39 cr
Total Credits	\$ 1,622.70 cr
Total Debits	\$ 200.00 dr
Credit Interest FYTD	\$ 590.53 cr
Closing Balance	\$ 124,219.09 cr

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2020</b>				
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%

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Posting Date	Transaction Details	Debit	Credit	Balance
13 June	Closing Balance			\$124,318.08
10 June	Direct Credit A/c 10001100011307040		200.00	\$124,518.08
08 June	Direct Debit Investment Bond A/c 8102581-8011250	200.00		\$124,318.08
07 June	Interest		2.54	\$124,520.62
10 May	Direct Credit A/c 10001100011307040		1,000.00	\$125,520.62
14 May	Direct Credit Payment A/c 2		1,000.00	\$126,520.62
14 May	Opening Balance			\$125,520.62
2020				

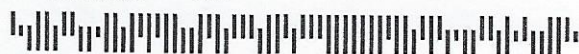
Effective Date: 10/03/2020	Credit Interest Rates
\$250,000 and over	0.250%
\$100,000 - \$249,999	0.150%
\$50,000 - \$99,999	0.125%
\$1 - \$49,999	0.000%





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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
<b>2020</b>				
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%



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Posting Date	Transaction Details	Debit	Credit	Balance
13-May	Closing Balance			\$122,708.28
11-May	Direct Credit Payment 20%		\$2,541.16	\$125,249.44
07-May	Direct Credit Investment Exch & 4000000 1000000			\$125,249.44
30-Apr	Interest		32.32	\$125,281.76
16-Apr	Direct Credit 1000000 1000000			\$125,281.76
15-Apr	Overdraft Fees Corporation 1000000000			\$125,281.76
12-Apr	Direct Credit 1000000 1000000			\$125,281.76
12-Apr	Direct Credit 1000000 1000000			\$125,281.76
14-Apr	Opening Balance			\$125,281.76
2020				

Effective Date: 10/03/2020	Credit Interest Rate
\$20,000 - \$50,000	0.25%
\$50,000 - \$100,000	0.25%
\$100,000 - \$250,000	0.25%
\$250,000 and over	0.25%





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## STATEMENT

002771 000



The Payne Superannuation Fund  
 35 Westcott Avenue  
 CAMPWIN BEACH QLD 4737

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
<b>2020</b>				
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
	<b>Total Debits &amp; Credits</b>	<b>201.30</b>	<b>2,836.92</b>	

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%

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004506 044



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## STATEMENT

Account Number: 100023379

BSB: 124049

From 14-Feb-2020 to 13-Mar-2020

## Business Management Account

### Account Details

The Payne Superannuation Fund

Details as at 13-Mar-2020

### Statement Summary

Opening Balance	\$ 138,964.81 cr
Total Credits	\$ 1,272.69 cr
Total Debits	\$ 30,202.60 dr
Credit Interest FYTD	\$ 511.97 cr
Closing Balance	\$ 110,034.90 cr

### Transactions

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 lb2-69221845	5,000.00		135,188.16 cr
27-Feb	Pay Anyone To De & SE Payne 084919 636202783 lb2-87727645	5,000.00		130,188.16 cr
28-Feb	Pay Anyone To De & SE Payne 084919 636202783 lb2-88453703	5,000.00		125,188.16 cr
29-Feb	Pay Anyone To De & SE Payne 084919 636202783 lb2-94059903	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 lb2-01374934	5,000.00		115,234.90 cr
02-Mar	Pay Anyone To Gary Payne 084641 476387087 lb2-50766505	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%



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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](http://boq.com.au). If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

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

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

#### Privacy and Confidentiality

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

13-Mar	Closing Balance	110,034.90	110,034.90
09-Mar	Direct Credit Investment Exp A 6102551 - 7880358	300.00	110,034.90
03-Mar	Pay Anyone To Gary Payne 084611 476387081	2,000.00	110,234.90
01-Mar	Pay Anyone To Gary Payne 084611 476387081	2,000.00	110,234.90
29-Feb	Interest	49.34	110,234.90
29-Feb	Interest Pay Anyone Fee	2.00	110,185.56
29-Feb	Pay Anyone To DE B SE Payne 081819 63803783	2,000.00	110,185.56
28-Feb	Pay Anyone To DE B SE Payne 081819 63803783	2,000.00	110,185.56
27-Feb	Pay Anyone To DE B SE Payne 081819 63803783	2,000.00	110,185.56
26-Feb	Pay Anyone To DE B SE Payne 081819 63803783	2,000.00	110,185.56
25-Feb	Direct Credit Payroll Super	1,000.00	110,185.56
18-Feb	Direct Credit Air A100706091 1710320	2,000.00	110,185.56
12-Feb	Direct Credit Air A100706091 1710320	2,000.00	110,185.56
11-Feb	Direct Credit Air A100706091 1710320	2,000.00	110,185.56
10-Feb	Direct Credit Air A100706091 1710320	2,000.00	110,185.56
09-Feb	Direct Credit Air A100706091 1710320	2,000.00	110,185.56
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01-Feb	Direct Credit Air A100706091 1710320	2,000.00	110,185.56
31-Jan	Direct Credit Air A100706091 1710320	2,000.00	110,185.56
30-Jan	Direct Credit Air A100706091 1710320	2,000.00	110,185.56
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02-Jan	Direct Credit Air A100706091 1710320	2,000.00	110,185.56
01-Jan	Direct Credit Air A100706091 1710320	2,000.00	110,185.56
30-Dec	Direct Credit Air A100706091 1710320	2,000.00	110,185.56
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19-Aug	Direct Credit Air A100706091 1710320	2,000.00	110,185.56
18-Aug	Direct Credit Air A100706091 1710320	2,000.00	110,185.56
17-Aug	Direct Credit Air A100706091 1710320	2,00	





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

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

Posting Date	Transaction Details	Debit	Credit	Balance
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
	<b>Total Debits &amp; Credits</b>	<b>200.00</b>	<b>1,546.49</b>	

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](http://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.

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

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

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137,818.32	Opening Balance	
1,516.48	Total Credits	
2,500.00	Total Debits	
137,818.32	Credit Interest FYTD	
138,004.81	Closing Balance	

Posting Date	Transaction Details	Debit	Credit	Balance
30-01-2020	Opening Balance			137,818.32
30-01-2020	Direct Credit Payroll Super		1,500.00	138,818.32
31-01-2020	Interest		82.88	138,818.32
01-02-2020	Direct Debit Investment Exch A 6102852-1832080	200.00		138,470.92
11-02-2020	Direct Credit A/c 100000001197182		493.84	138,964.76
13-02-2020	Closing Balance			138,004.81
	Total Debits & Credits	200.00	1,583.88	
	Overdraw Rate is 17.30% p.a.			

Credit Interest Rates  
Effective Date: 10/10/2019

\$1,516.48	0.45%
\$200.00 - \$200.00	0.45%
\$100,000 - \$149,999	0.45%
\$150,000 and over	0.45%

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- Regular payment arrangements
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- 1 Definition of a Regular Payment
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 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

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2019</b>				
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
<b>2020</b>				
07-Jan	Direct Debit Investment Exch A 6102551-7764338	200.00		137,618.32 cr
13-Jan	Closing Balance			137,618.32 cr
	<b>Total Debits &amp; Credits</b>	<b>200.00</b>	<b>1,318.60</b>	

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%

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Posting Date	Transaction Details	Debit	Credit	Balance
2019				
14-Dec	Opening Balance			126,487.75
17-Dec	Dividend Match DEC P2020000178		14.80	126,502.55
18-Dec	Direct Credit Ato A10000001717		107.86	126,610.41
27-Dec	Direct Credit P2000000178		1,000.00	127,610.41
31-Dec	Interest		52.14	127,662.55
2020				
07-Jan	Direct Debit Investment Ecm A 0102001-178438	100.00		127,562.55
17-Jan	Closing Balance			127,562.55
		Total Debits 100.00	Total Credits 1,174.80	

Overdraw Rate is 12.99% p.a.

Credit Interest Rate:

Effective Date	Interest Rate
1/1/2019	5.1 - 5.49%
2/1/2019	5.50% - 5.99%
3/1/2019	6.00% - 6.49%
4/1/2019	6.50% - 6.99%
5/1/2019	7.00% and over

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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

The Payne Superannuation Fund

Details as at 13-Dec-2019

### Statement Summary

Opening Balance	\$ 136,070.52 cr
Total Credits	\$ 2,263.20 cr
Total Debits	\$ 1,834.00 dr
Credit Interest FYTD	\$ 357.84 cr
Closing Balance	\$ 136,499.72 cr

### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2019</b>				
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%

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Posting Date	Transaction Details	Debit	Credit	Balance
30-12	Opening Balance			136,070.52
31-12	Direct Credit Payment Super		1,000.00	137,070.52
31-12	BPAY Tax Office Payments 83-85328374	1,634.00		135,436.52
31-12	Direct Credit Ato Ato 40000001155237		303.75	135,740.27
31-12	Interest		50.35	135,790.62
31-12	Direct Debit Investment Exp A 8102551-7300107	200.00		135,590.62
31-12	Dividend Handed Dividend Dec 15/2018		75.15	135,665.77
31-12	Dividend Handed Dividend Dec 15/2018		630.00	136,295.77
31-12	Closing Balance			136,295.77
	Total Debit & Credit	1,834.00	2,389.30	

Credit Interest Rates	
Effective Date: 10/10/2018	
21 - 240,000	0.00%
250,000 - 299,999	0.45%
300,000 - 349,999	0.48%
350,000 and over	0.49%

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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

Posting Date	Transaction Details	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
	<b>Total Debits &amp; Credits</b>	<b>200.00</b>	<b>1,433.68</b>	

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%

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Posting Date	Transaction Details	Debit	Credit	Balance
13-Nov	Closing Balance			136,070.82
07-Nov	Direct Debit Investment Easch A 8102521-75C 1444	200.00		136,070.82
31-Oct	Interest		60.92	136,370.23
25-Oct	Direct Credit Payroll Super		1,000.00	137,370.23
18-Oct	Dividend News Corporation 001810803 288		8.44	137,378.67
15-Oct	Direct Credit Air 140800001 142893		366.22	137,744.89
14-Oct	Opening Balance			134,878.64
2019				
Overdrawn Rate is 17.30% p.a.				
	Total Debit & Credit	200.00	1,433.68	

Effective Date: 10/10/2019	Credit Interest Rate
\$1 - \$10,000	0.00%
\$10,000 - \$50,000	0.45%
\$50,000 - \$100,000	0.45%
\$100,000 - \$250,000	0.45%
\$250,000 and over	0.45%

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Your statement is issued on the 1st day of the month.





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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

Posting Date	Transaction Details	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%

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Posting Date	Transaction Details	Debit	Credit	Balance
30-09	Closing Balance			134,836.84
09-09	Dividend Westpac Ltd 18/08/2018		134,836.84	134,836.84
03-09	Direct Debit Investment Exch A 8102561-757852	200.00		134,636.84
30-08	Interest		78.28	134,715.12
28-08	Dividend CBA Int Div 0013138247		1,158.00	135,873.12
25-08	Direct Credit Foreign Super		1,000.00	136,873.12
30-07	Dividend Tabcorp Div 0013138247		201.98	137,075.10
18-07	Dividend Hume Div 0013138247		80.80	137,155.90
17-07	Dividend Hume Div 0013138247		80.80	137,236.70
17-07	Direct Credit Ato 14/08/2018 1447874		428.15	137,664.85
14-07	Opening Balance			137,664.85

Effective Date: 10/10/2018	
\$1 - \$49,999	0.00%
\$50,000 - \$99,999	0.45%
\$100,000 - \$249,999	0.45%
\$250,000 and over	0.45%

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006572 044



The Payne Superannuation Fund  
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## 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				
Posting Date	Transaction Details	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](http://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](http://boq.com.au). If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

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

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

**Privacy and Confidentiality**

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

Details as at 13-Sep-2019	Closing Balance	Credit Interest FYTD	Total Debit	Total Credit	Opening Balance
	\$ 137,882.10	\$ 170.91	\$ 200.00	\$ 138.09	\$ 137,553.71

Posting Date	Transaction Details	Debit	Credit	Balance
13-Sep	Closing Balance			\$ 137,882.10
08-Sep	Direct Credit Investment Exch A 8103501-7812188	200.00		\$ 137,682.10
31-Aug	Interest		18.50	\$ 137,699.10
30-Aug	Direct Credit Foreign Super		138.09	\$ 137,837.10
31-Aug	Direct Credit Ato 00000011181282		138.09	\$ 137,975.10
14-Aug	Opening Balance			\$ 137,553.71

Overdraw Rate is 11.20% p.a.

Effective Date: 1/10/2019	Credit Interest Rate
	11.20%

Interest Rate	Interest	Balance
11.20%	\$ 170.91	\$ 137,882.10
11.20%	\$ 170.91	\$ 137,882.10
11.20%	\$ 170.91	\$ 137,882.10

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 next day of the month will be paid in the following month.

The interest rates quoted 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 this statement, please contact your local BOQ branch or 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](http://www.boq.com.au) for a copy of the Terms and Conditions.

Your statement is subject to the Terms and Conditions.

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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.