



Closed

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

005292 040



Lutran Superannuation Fund
 PO Box 8011
 SUNNYBANK QLD 4109

STATEMENT

Account Number: **22923684**
 BSB: 124005
 From 03-May-2019 to 03-Oct-2019

Premier Investment Account

Account Details			Statement Summary		
Great Fortune Trading Pty Ltd ATF Lutran Superannuation Fund			Opening Balance	\$ 0.00 cr	
			Total Credits	\$ 249,230.11 cr	
			Total Debits	\$ 0.00 dr	
Details as at 03-Oct-2019			Credit Interest FYTD	\$ 2,273.58 cr	
Totals 1 July to 30 June	2019/2020	2018/2019	Closing Balance	\$ 249,230.11 cr	
Credit Interest Paid	2,273.58	0.00			
Transactions					
Posting Date	Transaction Details		Debit	Credit	Balance
2019					
03-May	Opening Balance				0.00 cr
03-May	Deposit			216,956.53	216,956.53 cr
03-Oct	Interest			2,273.58	219,230.11 cr
03-Oct	Investment Renewal				219,230.11 cr
03-Oct	Deposit Direct Credit CBA Fr CBA Smsf			30,000.00	249,230.11 cr
03-Oct	Closing Balance				249,230.11 cr
Total Debits & Credits			0.00	249,230.11	

The closing balance is inclusive of an interest adjustment and any early pay out fee of \$30 for early redemption will be deducted from the closing balance, if applicable

Effective date 3/05/2019; Interest rate 2.50% p.a.; Maturity date 3/10/2019.
 Effective date 3/10/2019; Interest rate 1.55% p.a.; Maturity date 3/03/2020.

Important Information about your Term Deposit:

- During the renewal grace period you can change your term, deposit or withdraw funds. The renewal grace period will end 7 calendar days from the renewal/maturity date, day 1 is the renewal/maturity date. You should be aware if you change your term during the renewal grace period, the rate will be the rate applicable on the renewal maturity date and any deposits and withdrawals made during this period may result in a new interest rate being applied to the remaining term of your total balance from the date the transaction is made.
- A higher interest rate may be available on one of BOQ's other deposit products with a comparable term.
- You must give us 31 days prior notice if you want to close your Account outside of the renewal grace period, unless you are in a financial hardship situation or your fixed term Deposit Account is used as security for your loan agreement with us or as security for your lease. An early pay out fee and an interest rate adjustment will apply to your Account if you close it outside of the renewal grace period and before the maturity date.
- To make any changes to your account during the renewal grace period, please feel free to give us a call on 1300 55 72 72 or pop into your local branch.

Change to Terms and Conditions relating to Statements, effective 1 September 2015:

From 1 September 2015, we will give you a statement at least every six months, unless you request otherwise. You can request that statements be provided to you more frequently, but there may be a fee for these more frequent statements. If you have a Premier Investment Account, you can also request that statements be provided less frequently, either every twelve months or at the end of term, if your term is between 6 and 12 months.



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

000193 000



Lutran Superannuation Fund
PO Box 8011
SUNNYBANK QLD 4109

STATEMENT

Account Number: **22923684**
BSB: 124005
From 04-Oct-2019 to 04-Oct-2019

Premier Investment Account

Account Details			Statement Summary	
Great Fortune Trading Pty Ltd ATF Lutran Superannuation Fund			Opening Balance	\$ 249,230.11 cr
			Total Credits	\$ 10.59 cr
			Total Debits	\$ 249,240.70 dr
			Credit Interest FYTD	\$ 2,284.17 cr
			Closing Balance	\$ 0.00 cr
Details as at 04-Oct-2019				
Totals 1 July to 30 June	2019/2020	2018/2019		
Credit Interest Paid	2,284.17	0.00		

Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
2019				
04-Oct	Opening Balance			249,230.11 cr
04-Oct	Interest		10.59	249,240.70 cr
04-Oct	Account Closing	249,240.70		0.00 cr
04-Oct	Closing Balance			0.00 cr
Total Debits & Credits		249,240.70	10.59	

The closing balance is inclusive of an interest adjustment and any early pay out fee of \$30 for early redemption will be deducted from the closing balance, if applicable

Effective date 3/10/2019; Interest rate 1.55% p.a.; Maturity date 3/03/2020.

Important Information about your Term Deposit:

- During the renewal grace period you can change your term, deposit or withdraw funds. The renewal grace period will end 7 calendar days from the renewal/maturity date, day 1 is the renewal/maturity date. You should be aware if you change your term during the renewal grace period, the rate will be the rate applicable on the renewal maturity date and any deposits and withdrawals made during this period may result in a new interest rate being applied to the remaining term of your total balance from the date the transaction is made.
- A higher interest rate may be available on one of BOQ's other deposit products with a comparable term.
- You must give us 31 days prior notice if you want to close your Account outside of the renewal grace period, unless you are in a financial hardship situation or your fixed term Deposit Account is used as security for your loan agreement with us or as security for your lease. An early pay out fee and an interest rate adjustment will apply to your Account if you close it outside of the renewal grace period and before the maturity date.
- To make any changes to your account during the renewal grace period, please feel free to give us a call on 1300 55 72 72 or pop into your local branch.

Change to Terms and Conditions relating to Statements, effective 1 September 2015:

From 1 September 2015, we will give you a statement at least every six months, unless you request otherwise. You can request that statements be provided to you more frequently, but there may be a fee for these more frequent statements. If you have a Premier Investment Account, you can also request that statements be provided less frequently, either every twelve months or at the end of term, if your term is between 6 and 12 months.

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.