

Bendigo and Adelaide Bank Limited
 ABN 11 068 049 178 AFSL/ACL 237879
 80 Grenfell Street, Adelaide GPO Box 1048, Adelaide SA 5001
 Telephone: 1800 224 124 Website: www.adelaidebank.com.au

Account Title LASERTEC SERVICES PTY LTD ATF
 N M & K M SUPERANNUATION FUND

010000 CT



KERRY MARGARET HAMMOND
 UNIT I
 1-5 FREDBEN AVENUE
 CAMMERAY NSW 2062

Statement Details

Statement Period	from	01 Dec 2018
	to	31 Dec 2018
Statement Number		121
Customer Number		0037597010
Account ID		QT02
BSB		610-101
Account Number		070991894

BPAY Biller Code: 3517
 Ref: 0709918940

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.

Opt out of paper statements

Protect the environment and enjoy the convenience of online statements.



Account Summary

Opening Balance	\$20,071.34
Total Credits	\$3,882.17
Total Debits	\$3,263.00
Closing Balance	\$20,690.51

Date	Description	Debits	Credits	Balance
	Opening Balance			\$20,071.34
05DEC18	BPAY ASIC 1032338008	263.00		19,808.34
14DEC18	DIRECT CREDIT DV192/00499673 NAB FINAL DIV		1,513.71	21,322.05
17DEC18	ANYPAY M5J5SR5L Pension	3,000.00		18,322.05
18DEC18	DIRECT CREDIT S00108501111 MQG		1,730.75	20,052.80
20DEC18	DIRECT CREDIT 001223222964 WBC DIVIDEND		621.34	20,674.14
31DEC18	CREDIT INTEREST		16.37	20,690.51
Closing Totals		\$3,263.00	\$3,882.17	\$20,690.51

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.95% P.A.

Opt out of paper statements.

Simply sign in to online banking and update your statement delivery preferences.



Important Information

Lost or Stolen Cards



For lost or stolen cards please call 1800 224 124 as soon as the card has been identified missing.

All other enquiries

Should you have any questions regarding your account or statement please call us on 1800 224 124.

Please verify entries and notify us promptly of any errors, omissions or possible unauthorised transactions.

Subject to correction of any errors or omissions.

Retain this statement for your records.

IMPORTANT NOTICE

Important information about your account

This notice contains important information about:

- Making your electronic transactions more secure.
- What to do if any of your payment instruments are lost or stolen.
- Reducing the instance of fraud or forgery if you have a personal cheque book.

This notice summarises the specific guidelines detailed in your Product Guide. Information contained in this notice does not change the terms and conditions which apply to your account. Please refer to your Product Guide for more information.

Security advice regarding electronic transactions

Electronic access to your account provides you with the convenience to access, transact or make an enquiry when it suits you best. This can be done in a number of ways:

- via your card using your Personal Identification Number (PIN) or
- via Home Banking Services - Online Banking by using your Online Banking Password (OBP) and Express Line by using your Personal Access Code (PAC).

Keeping your card, PIN and OBP/PAC secure is very important. You will need to make every effort to ensure that your card or record of your PIN or OBP/PAC is not misused, disclosed, lost or stolen.

It is important that you are aware of the specific guidelines that address security because your liability may increase for any unauthorised electronic transactions on your account if you do not take proper care.

Security guidelines generally

- Sign your card as soon as you receive it.
- Do not record your PIN on your card or on anything normally carried with your card.
- Do not record your PIN or OBP/PAC on a telephone, computer, or on anything that may be lost or stolen.
- Use care to prevent anyone else seeing you use your PIN or OBP/PAC.
- Do not let any other person use your card.
- Do not disclose your PIN or OBP/PAC to any other person (including a family member or friend).
- Do not select a PIN or OBP/PAC that can be easily associated with you such as your date of birth, telephone number or postcode.

Using an electronic banking device securely

- Be ready to make your transaction when you approach an electronic banking device (such as an ATM).
- Protect yourself while using the ATM and make sure no one can see you pressing the keys.
- Be aware of the people around you and the security of the location of the ATM.
- When you have completed your transaction do not leave anything behind including your cash, card or receipt. If you do not want to take your receipt with you, you should place it into the secure bin provided at the ATM.

Using Online Banking and Express Line securely

- Be aware of the people around you and the security of the location when using these services.
- Completely log the computer off before leaving it unattended.
- Take reasonable steps to maintain the security of your computer.

Memory aid for your codes

If you require a memory aid to recall your PIN or OBP/PAC, you must make sure that it is reasonably disguised. Please refer to your Product Guide for further information regarding memory aids to recall your PIN or OBP/PAC and for information on any liability you may incur if your account receives an unauthorised transaction.

Security advice regarding cheque books

If you have an account with a cheque book facility, you should take care when you write out a cheque, to reduce the potential of forgery and fraud. It is your obligation to write cheques so they are not misleading to us and so they cannot be easily altered.

You should follow these guidelines when writing out cheques:

- Do not leave gaps between the word or figures.
- Begin the amount in words as close as possible to the left hand side.

Advice for lost or stolen cards and cheque books

You should safeguard payment instruments such as your card, personal cheques and bank cheques. Any delay or failure to notify us will significantly increase the risk that fraudulent cheques could be written and/or unauthorised transactions performed on your account, for which you may be personally liable.

To report a lost/stolen *card*, cheque or unauthorised use or lost/stolen/disclosed *PIN/OBP/PAC/other code*, telephone:

- 1800 224 124 within Australia
- +618 8300 6000 outside Australia.

Reporting a disputed transaction – important information

Our ability to dispute a transaction on your behalf may be lost if you fail to notify us within the required time frames.

For this reason, it is in your interest to report any disputed transaction to us immediately as failure to do so may result in your claim being declined.

ePayments code of conduct

Your rights may differ if the disputed transaction is regulated by the ePayments Code of Conduct but you should report all disputed transactions in the way we have outlined above.

Do you have a question?

If you have any questions about this notice, or if you would like a copy of the Product Guide, you can contact us by telephoning 1800 224 124.

