



1 January 2022



Adams Family (sa) Pty Ltd ACN 166 756 118 ATF The Adams Family Superannuation Fund  
33 Parkway Avenue  
Walkley Heights SA 5098

## Your contacts

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AMP Bank  
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## Account details

BSB	ACCOUNT NUMBER
939 200	817297708

# AMP SuperEdge Variable Rate Loan - Principal & Interest

## Account summary

Account name	Adams Family (SA) Pty Ltd ACN 166 756 118 ATF The Adams Family Superannuation Fund
Statement period	1 July 2021 - 31 December 2021
Statement number	14
Linked to offset deposit account	180946238

## Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			296,814.36 dr
05/07/2021	Account Management Fee	10.00		296,824.36 dr
06/07/2021	Debit Interest to 5/07/2021	952.12		297,776.48 dr
06/07/2021	Payment Internal Transfer		2,008.52	295,767.96 dr
05/08/2021	Account Management Fee	10.00		295,777.96 dr
06/08/2021	Debit Interest to 5/08/2021	1,003.05		296,781.01 dr
06/08/2021	Payment Internal Transfer		2,008.52	294,772.49 dr
05/09/2021	Account Management Fee	10.00		294,782.49 dr
06/09/2021	Debit Interest to 5/09/2021	986.70		295,769.19 dr
06/09/2021	Payment Internal Transfer		2,008.52	293,760.67 dr
05/10/2021	Account Management Fee	10.00		293,770.67 dr
06/10/2021	Debit Interest to 5/10/2021	943.94		294,714.61 dr
06/10/2021	Payment Internal Transfer		2,008.52	292,706.09 dr
07/11/2021	Account Management Fee	10.00		292,716.09 dr
08/11/2021	Debit Interest to 7/11/2021	1,029.76		293,745.85 dr

Date	Transaction description	Debits \$	Credits \$	Balance \$
08/11/2021	Payment Internal Transfer		2,008.52	291,737.33 dr
05/12/2021	Account Management Fee	10.00		291,747.33 dr
06/12/2021	Debit Interest to 5/12/2021	849.16		292,596.49 dr
06/12/2021	Payment Internal Transfer		2,008.52	290,587.97 dr
	Closing balance			290,587.97 dr
<b>Total</b>		<b>\$5,824.73</b>	<b>\$12,051.12</b>	<b>\$290,587.97 dr</b>

## Interest details

Interest period	Interest earned	Interest charged
This financial year	\$0.00	\$5,764.73
This statement period	\$0.00	\$5,764.73

## Offset benefits

Account number	Offset benefit
180946238	-\$2,921.49
<b>Total offset benefit for this statement</b>	<b>-\$2,921.49</b>

## Interest rates for your loan account for this period

Effective date	Interest rate p.a.
01/07/2021	5.92%

## Reference Rate and Margin

Reference Rate name	Reference Rate (pa)	Margin (pa)
SMSF Reference Rate	5.92%	+0.00%

- This is the reference rate and margin that applied on the date we prepared this statement. For more details about the current reference rates, visit [amp.com.au/bankreferencerate](https://amp.com.au/bankreferencerate) or call us.

## If you want to dispute any transactions on your account

You should always check the transactions on your statement to make sure they're correct. If you'd like to dispute a transaction free of charge, contact us at [info@ampbanking.com.au](mailto:info@ampbanking.com.au) or on 13 30 30. You can also refer to our **Account access and operating terms and conditions**. It outlines our internal dispute resolution process and includes other details about using your account. You can get a copy at [amp.com.au/bankterms](https://amp.com.au/bankterms) or by calling us.

## Dispute Resolution

We have a free dispute resolution mechanism that covers complaints you may have. You can access this by lodging a complaint at [amp.com.au/support/complaints](https://amp.com.au/support/complaints), by calling us or by writing to us at AMP Bank, Locked Bag 5059, Parramatta NSW 2124. We are also a member of the Australian Financial Complaints Authority, a free dispute resolution service.

## Helping you keep your account safe and secure

We take the security of your account very seriously. It's important that you keep your Devices (such as your AMP Bank Access Card) and your Security Access Codes (such as your PIN, TelePIN, answers to secret questions, user names and passwords) safe and secure.

- Don't disclose any of your Security Access Codes to anyone.
- Choose Security Access Codes that are unique and difficult to guess. If you need to keep a record, protect it by disguising it, storing it in a safe place and separate from your Devices.
- Don't select a numeric pass code that represents your birth date, or an alphabetical pass code that is a recognisable part of your name.
- Avoid using shared computers such as internet cafes and libraries for online banking and change your password regularly.
- Check your accounts regularly for unauthorised transactions.

If you suspect that someone may know your Security Access Codes or you don't recognise a transaction, call us immediately on 13 30 30. Go to [amp.com.au/securityguidelines](https://amp.com.au/securityguidelines) for more information on keeping your account safe and secure and liability for an unauthorised transaction.

If you use the 'credit' button, purchase goods online or over the phone or transact using Contactless methods on an AMP Visa Debit Card, you may be eligible for a chargeback. Visit [amp.com.au/bankdisputes](https://amp.com.au/bankdisputes) for more information.

## Make a green statement

As we're an online bank, we invite you to join us in going paperless.

If you switch to get your bank statements and other correspondence from us in My AMP, you can keep things private and secure, as well as having everything in one place.

## Check your insurance cover for the security property

Under your loan agreement and mortgage, you must hold insurance for each property that is security for your loan (eg your home or investment property that we have a mortgage over). This insurance must cover the full cost to replace the property. Each insurance policy must note AMP Bank as the first mortgagee and be on terms that we agree with. You should check with your insurer about your cover at least once a year. For information about property insurance, visit the Australian Securities Investment Commission's website at [www.moneysmart.gov.au](https://www.moneysmart.gov.au)

## Notify us if your loan purpose or address changes

We'd like to remind you to keep your address details up to date and that you need to let us know if the purpose of your loan(s) changes.

You can change your address any time in My AMP. If you notify of us of an address change, we may contact you to discuss your loan purpose if required.

## Change to Telegraphic transfer fee - deposits

Effective 1 March 2022 we are updating our Deposit products fees and charges guide to reflect an increase in our Telegraphic transfer fee - deposits.

From 1 March 2022, the cost to process a Telegraphic transfer fee - deposits will be \$30.00.

## Important notice in relation to Open Banking and joint accounts

In July 2020, AMP Bank commenced its participation in the Consumer Data Right (CDR, also known as “Open Banking”). CDR allows you to have greater access and control over your banking data. It gives you the ability to share certain information with third parties accredited by the ACCC. You can find out more about CDR and Open Banking here: <https://www.amp.com.au/banking/open-banking>

From 1 July 2022, you will be able to share data relating to joint AMP Bank accounts held in two or more individuals' names. The disclosure options available for joint accounts will be:

- **Pre-approval** – joint account data can be disclosed in response to a valid CDR request without the approval of the other account holder(s).
- **Non-disclosure** – joint account data cannot be disclosed, even if a valid CDR request is made by the other account holder(s).

**Important:** Pre-approval is the default option that applies to your joint accounts from 1 July 2022.

You can, at any time from 1 July 2022, using the “Manage data sharing” menu in My AMP:

- 1 Change the disclosure option to non-disclosure.
- 2 Ask the other account holder(s) to change the disclosure option to pre-approval.
- 3 Approve a request by the other account holder(s) to change the disclosure option.

If you have authorised a permission for a secondary user on the joint account (available from 1 November 2022), then the secondary user will also be able to authorise CDR data sharing on the account. You can revoke this authorisation at any time in the consumer dashboard. The secondary user will only be able to share CDR data if the pre-approval option applies on the account.

When data relating to a joint account is disclosed you, all other joint account holder(s), and any secondary users, with a consumer dashboard will be able to see this via the “Manage data sharing” menu in My AMP.

## Changes to the Account access and operating terms and conditions

**The following clauses are effective as and from 1 March 2022.**

Clause 7.2 is changed so that the cut-off time for a telegraphic transfer is 1pm and not 4pm.

The following clauses are added:

7.9 To the extent permitted by law we don't represent or warrant that MyAMP, mobile banking or Bank Phone services will continue to operate without interruption or delay.

12.10 Any timeframes we give you on how long we or any of our service providers will take to do something are indicative only and may change.

## Product information

Further information is available on request by calling us on 13 30 30.



1 July 2022



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BSB

ACCOUNT NUMBER

939 200

817297708

# AMP SuperEdge Variable Rate Loan - Principal & Interest

## Account summary

<b>Account name</b>	Adams Family (SA) Pty Ltd ACN 166 756 118 ATF The Adams Family Superannuation Fund
<b>Statement period</b>	1 January 2022 - 30 June 2022
<b>Statement number</b>	15
<b>Linked to offset deposit account</b>	180946238

## Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			290,587.97 dr
05/01/2022	Account Management Fee	10.00		290,597.97 dr
06/01/2022	Debit Interest to 5/01/2022	955.71		291,553.68 dr
06/01/2022	Payment Internal Transfer		2,008.52	289,545.16 dr
06/02/2022	Account Management Fee	10.00		289,555.16 dr
07/02/2022	Debit Interest to 6/02/2022	967.74		290,522.90 dr
07/02/2022	Payment Internal Transfer		2,008.52	288,514.38 dr
06/03/2022	Account Management Fee	10.00		288,524.38 dr
07/03/2022	Debit Interest to 6/03/2022	832.92		289,357.30 dr
07/03/2022	Payment Internal Transfer		2,008.52	287,348.78 dr
05/04/2022	Account Management Fee	10.00		287,358.78 dr
06/04/2022	Debit Interest to 5/04/2022	864.55		288,223.33 dr
06/04/2022	Payment Internal Transfer		2,008.52	286,214.81 dr
05/05/2022	Account Management Fee	10.00		286,224.81 dr
06/05/2022	Debit Interest to 5/05/2022	1,058.68		287,283.49 dr

Date	Transaction description	Debits \$	Credits \$	Balance \$
06/05/2022	Payment Internal Transfer		2,008.52	285,274.97 dr
05/06/2022	Account Management Fee	10.00		285,284.97 dr
06/06/2022	Debit Interest to 5/06/2022	1,447.25		286,732.22 dr
06/06/2022	Payment Internal Transfer		2,008.52	284,723.70 dr
	Closing balance			284,723.70 dr
<b>Total</b>		<b>\$6,186.85</b>	<b>\$12,051.12</b>	<b>\$284,723.70 dr</b>

## Interest details

Interest period	Interest earned	Interest charged
This financial year	\$0.00	\$11,891.58
This statement period	\$0.00	\$6,126.85

## Offset benefits

Account number	Offset benefit
180946238	-\$2,413.44
<b>Total offset benefit for this statement</b>	<b>-\$2,413.44</b>

## Interest rates for your loan account for this period

Effective date	Interest rate p.a.
01/01/2022	5.92%
16/05/2022	6.17%
20/06/2022	6.67%

## Reference Rate and Margin

Reference Rate name	Reference Rate (pa)	Margin (pa)
SMSF Reference Rate	6.67%	+0.00%

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## Change to Telegraphic transfer fee - deposits

Effective 30 April 2022, we have updated our Home loan fees and charges guide to reflect an increase in our Telegraphic transfer fee - deposits. The cost to process a Telegraphic transfer fee - deposits is \$30.00.

## Updates to the AMP First home loan offer

The AMP First home loan offer document is updated.

For full details, refer to the AMP First home loan rules published on 4 July 2022 available at [amp.com.au/bankterms](https://amp.com.au/bankterms) and effective from 15 August 2022 or contact us and we'll send you a copy.

## Changes to the Valuation Fee

Effective 15 August 2022, we will be updating our Home loan fees and charges guide to reflect changes to the fee amount. The fee description in the Home loan fees and charges guide will reflect the following:-

Payable when valuation costs associated with a loan application or a variation exceed \$550. If applicable, we will advise you of any excess valuation costs payable prior to the valuation.

The fee is applicable for new and variation applications submitted on or after 15 August 2022 that requires a valuation.

## **Product information**

Further information is available on request by calling us on 13 30 30.