



Statement Details

Statement Period	from	01 Dec 2018
	to	31 Dec 2018
Statement Number		187
Customer Number		0001417542
Account ID		QT01
BSB		610-101
Account Number		070881018



**Bill Code: 3517
Ref: 0708810189**

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

010000 CT



MR S R & MRS K J POCOCK ATF
S & K POCOCK RETIREMENT FUND
S & K POCOCK RETIREMENT FUND
2 OAKRIDGE CIRCUIT
GOLDEN GROVE SA 5125

Opt out of paper statements

Protect the environment and enjoy the convenience of online statements.



Account Summary

Opening Balance	\$274,010.87
Total Credits	\$231.35
Total Debits	\$4,689.76
Closing Balance	\$269,552.46

Date	Description	Debits	Credits	Balance
	Opening Balance			\$274,010.87
10DEC18	DIRECT DEBIT 4672938 3G ZURICH LIFE	273.76		273,737.11
22DEC18	BPAY TAX OFFICE PAYMENTS 1105249008	830.00		272,907.11
22DEC18	ANYPAY 8CDW3S7T POCOCK 17799	1,232.00		271,675.11
22DEC18	ANYPAY RP8D6MH2 POCOCK 18119	2,354.00		269,321.11
31DEC18	CREDIT INCOME DISTRIBUTION		231.35	269,552.46

INDIRECT COSTS OF YOUR INVESTMENT - \$115.67

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee.

TOTAL FEES YOU PAID - \$115.67

This approximate amount includes all fees and costs which affected your investment during the period.

Any fees and costs incurred for using the optional related transaction services provided by Bendigo and Adelaide Bank are charged by the Bank and are included in this total.

...continued overleaf

Date	Description	Debits	Credits	Balance
	Brought Forward			\$269,552.46

Important information

The Closing Balance is the termination value of your investment.

Sandhurst Trustees Limited (Sandhurst) suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us on 1800 224 124.

Subject to correction of any errors or omissions.

Cheque proceeds not available until cleared.

Retain this statement for your records.

For lost or stolen cards please call 1300 652 220 as soon as the card has been identified missing.

Further information in relation to this product and related transaction services are available on request by phoning 1800 224 124. You can obtain a copy of the latest Product Disclosure Statement and the related Transaction Services Guide on request or online at www.sandhursttrustees.com.au.

An electronic version of the latest Annual Report for the Fund is accessible on our website www.sandhursttrustees.com.au/annualreports from 30 September each year.

FOR AN UP-TO-DATE DISTRIBUTION RATE OF THE TRUST, PLEASE VISIT OUR WEBSITE WWW.SANDHURSTTRUSTEES.COM.AU/RATES/CASH

Closing Totals		\$4,689.76	\$231.35	\$269,552.46
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Opt out of paper statements.

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



Important Information

Enquiries and Complaints

Sandhurst has a dispute resolution mechanism that covers complaints. Sandhurst aims to deal with all questions, concerns and complaints promptly and efficiently. If you have any questions, concerns or complaints about your investment, please contact Sandhurst at 80 Grenfell Street, Adelaide, SA 5000 or by telephone on 1800 224 124.

If you are not satisfied with our response or your complaint has not been resolved within 45 days, you can refer your complaint to the: Financial Ombudsman Service
 GPO Box 3, Melbourne, VIC 3001
 Telephone: 1800 367 287, Facsimile: (03) 9613 6399

IMPORTANT NOTICE

Important information about your account services

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 Transaction Services Guide. Please refer to your Transaction Services Guide for more information. Information contained in this notice does not change the terms and conditions which apply to your account.

Security advice regarding electronic transactions

Electronic access to your accounts 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.

How to keep your codes secure

- 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 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 PAC that can be easily associated with you such as your date of birth, telephone number and 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 Transaction Services 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 Reducing the risk of unauthorised alteration

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.

To report a disputed transaction, please visit any Bendigo Bank branch or by telephoning 1800 224 124.

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 Transaction Services Guide, you can contact us by telephoning 1800 224 124.

