Bank of Queensland Limited
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AFSL No. 244616
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Newstead Qld 4006
GPO Box 898, Brisbane 4001
Telephone 1300 55 72 72
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STATEMENT

Account Number: **20162329**
BSB: 124042
From 02-Mar-2025 to 01-Apr-2025

Day2Day Plus Account

Account Details	Statement Summary	
Mr Benjamin J Fischer	Opening Balance	$ 1.95 cr
	Total Credits	$ 0.00 cr
Details as at 01-Apr-2025	Total Debits	$ 0.00 dr
	Closing Balance	**$ 1.95 cr**

Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
2025				
02-Mar	Opening Balance			**1.95 cr**
01-Apr	Closing Balance			**1.95 cr**
	Total Debits & Credits	**0.00**	**0.00**	

Overdrawn Rate is .00% p.a.

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 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. 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

Your statement continues on the next page

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.

Keeping your account safe from fraud

Protecting your accounts, cards, passwords & PINS

- Choose a PIN or password that is unique and do not use special dates (like birthdays), sequential numbers or parts of your name.
- Do not keep written copies of your PIN or passwords. If you must keep a record of a PIN or password, you must make all reasonable endeavours to disguise it and prevent unauthorised access to it.
- Never keep a record of your PIN with your card, even if you attempt to disguise it.
- Never let anyone see your PIN when using your card at a point of sale or ATM.
- Never disclose your PIN, internet banking password, telephone banking password, security codes and one-time passwords to anyone - this includes your family, friends or even BOQ.
- Contact us immediately if you discover that your card is lost, stolen or used by someone else. This includes if your mobile phone is lost or stolen (SMS is used for additional security).
- Check your statements regularly for suspicious transactions.
- Contact us as soon as you notice unauthorised transactions on your account.
- Never take financial advice from an unregistered or untrusted advisor.

Protecting your devices

- Never provide remote access to your electronic devices (this includes allowing someone to access your device over the internet).
- Contact us immediately if you discover that your card, customer ID, access code, password or PIN record has been lost, stolen or used by someone else, or become known to someone else. This includes if your mobile phone is lost or stolen (SMS is used for additional security).
- Lock mobile devices when not in use.
- Ensure anti-virus software is regularly updated.
- Remove cards from mobile devices prior to disposing of them.
- Do not allow others to load biometric identifiers (such as fingerprints or face scanning) onto your devices.

Disputing a transaction

You can ask us to dispute a transaction on your cards or accounts. You should contact us immediately if you notice something is not correct on your account statement. This will help us in asking for a chargeback (a reversal of a card transaction from the retailer or service provider) where we have a right to do so.

You may be liable for a transaction if:

- It can be proven that you used a PIN/Password that was easy for others to guess
- by selecting a PIN or password which can be linked to your date of birth or alphabetical code this can make it easier for other people to guess the code and lead to fraudulent activity on your account
- you don't notify us of the theft, loss or misuse of your card or device within a reasonable time
- it can be proven that you contributed to the loss (e.g. by providing your passwords/PIN to another person, or leaving your card in an ATM)
- you breach the password/PIN security requirements.

You can find more information on disputing transactions by visiting our website and searching "dispute".

The Terms & Conditions that apply to your account and the ePayments Code set out in full the situations where you may be liable for an unauthorised transaction, as well as further information on account security.

Your liability for losses resulting from unauthorised transactions will be determined under the relevant Terms & Conditions that apply to your account (which reflects liability under the ePayments Code) rather than these guidelines.

Do you have a complaint?

If you experience a problem, are not satisfied with our products or services or a decision we have made, you can call us on 1300 55 72 72 or complete the online complaints form at www.boq.com.au/feedback-and-complaints.

For further information about how we handle complaints, ask our friendly staff for a copy of our Complaint Guide or alternatively download a copy available on our website.

If you're unhappy with our response, you can contact the Australian Financial Complaint Authority (AFCA) to review it. AFCA provides a free, independent external dispute resolution process. To contact AFCA call them on 1800 931 678 or go to www.afca.org.au.