

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

037603 000



Ms Kristyn Lee Boulton

STATEMENT

Account Number: [REDACTED]

BSB: [REDACTED]

From 01-Nov-2015 to 30-Nov-2015

Day2Day Plus Account

Account Details		Statement Summary		
Ms Kristyn Lee Boulton		Opening Balance		\$ 0.46 cr
Kb For Div 4		Total Credits		\$ 5,850.00 cr
Details as at 30-Nov-2015		Total Debits		\$ 4,131.92 dr
		Closing Balance		\$ 1,718.54 cr
Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
2015				
01-Nov	Opening Balance			0.46 cr
13-Nov	Deposit		5,000.00	5,000.46 cr
15-Nov	eftpos Woolworths 2692 368923	61.80		4,938.66 cr
16-Nov	Withdrawal	847.00		4,091.66 cr
16-Nov	Direct Credit Rodney O'Conno R O'Connor Go Get Em		250.00	4,341.66 cr
17-Nov	Withdrawal	1,479.72		2,861.94 cr
22-Nov	eftpos Woolworths 2759 419247	220.00		2,641.94 cr
24-Nov	eftpos Woolworths 2759 419648	140.00		2,501.94 cr
24-Nov	Deposit Edwards Property		100.00	2,601.94 cr
24-Nov	Withdrawal Barbecue Shop	151.77		2,450.17 cr
25-Nov	eftpos Esp Apparel Pty Ltd Labr 060838	301.03		2,149.14 cr
26-Nov	eftpos Blueribbongourmetmeat 015145	140.00		2,009.14 cr
28-Nov	eftpos Ww Petrol Runaway Baql Au	18.60		1,990.54 cr
29-Nov	Visa Debit Purchase Jolly Jumps R Arundel Au	365.00		1,625.54 cr
30-Nov	Visa Debit Purchase Surfers Ink S Ang QLD Au	407.00		1,218.54 cr
30-Nov	Direct Credit Rob Molhoek Donation Molhoek		500.00	1,718.54 cr
30-Nov	Closing Balance			1,718.54 cr
Total Debits & Credits		4,131.92	5,850.00	

Overdrawn Rate is 17.70% p.a.

Regular payment arrangements

For information on Regular Payment Arrangements including:

1. Definition of a Regular Payment
2. Benefits of a Regular Payment
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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.

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037783 000



Ms Kristyn Lee Boulton

STATEMENT

Account Number: [REDACTED]
 BSB: [REDACTED]
 From 01-Dec-2015 to 31-Dec-2015

Day2Day Plus Account

Account Details		Statement Summary		
Ms Kristyn Lee Boulton		Opening Balance		\$ 1,718.54 cr
Kb For Div 4		Total Credits		\$ 600.00 cr
Details as at 31-Dec-2015		Total Debits		\$ 1,472.75 dr
		Closing Balance		\$ 845.79 cr
Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
2015				
01-Dec	Opening Balance			1,718.54 cr
04-Dec	Direct Credit Nerida Smith Na Smith Donatn Kb		100.00	1,818.54 cr
12-Dec	eftpos Camping Plus Ador Qld1	219.00		1,599.54 cr
14-Dec	ATM Withdrawal 141215 0844 BOQ - Biggera Wat Ref#004535	130.00		1,469.54 cr
14-Dec	eftpos Woolworths 2692 286175	10.00		1,459.54 cr
15-Dec	Direct Credit Jolepalini Pty L Federal Print		500.00	1,959.54 cr
19-Dec	Visa Debit Purchase Surfers Ink S Nerang Au	693.00		1,266.54 cr
20-Dec	Visa Debit Purchase The Local New Southport Au	220.00		1,046.54 cr
22-Dec	Visa Debit Purchase Adzon Agencie Hollywell Au	200.75		845.79 cr
31-Dec	Closing Balance			845.79 cr
Total Debits & Credits		1,472.75	600.00	
Overdrawn Rate is 17.70% p.a.				

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Statement Integrity

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033348 000



Ms Kristyn Lee Boulton

STATEMENT

Account Number: [REDACTED]
 BSB: [REDACTED]
 From 01-Jan-2016 to 31-Jan-2016

Day2Day Plus Account

Account Details		Statement Summary		
Ms Kristyn Lee Boulton		Opening Balance		\$ 845.79 cr
Kb For Div 4		Total Credits		\$ 5,000.00 cr
Details as at 31-Jan-2016		Total Debits		\$ 5,472.59 dr
		Closing Balance		\$ 373.20 cr
Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
2016				
01-Jan	Opening Balance			845.79 cr
12-Jan	eftpos Post Runawa QLD Au	256.95		588.84 cr
14-Jan	Deposit		5,000.00	5,588.84 cr
19-Jan	Visa Debit Purchase Award Printin Arundel Au	174.90		5,413.94 cr
24-Jan	eftpos Coles Runaway Bay 342797	15.00		5,398.94 cr
24-Jan	Visa Debit Purchase Post Runawa Runaway Bay Au	306.95		5,091.99 cr
25-Jan	eftpos Spot Variety 044690	12.50		5,079.49 cr
25-Jan	eftpos Coles Labrador 169494	48.44		5,031.05 cr
25-Jan	eftpos Ww Petrol 2086 541301	22.00		5,009.05 cr
26-Jan	eftpos Ampol Runaway Bay QLD 1 000621	14.00		4,995.05 cr
26-Jan	eftpos Woolworths 2692 137709	20.79		4,974.26 cr
27-Jan	eftpos Handyway Award Prin 0001 001837	658.93		4,315.33 cr
28-Jan	Visa Debit Purchase The Local New Southport Au	300.00		4,015.33 cr
29-Jan	Visa Debit Purchase Heaneys Perfo Molendinar Au	1,219.05		2,796.28 cr
31-Jan	Visa Debit Purchase Corporate Des Capalaba Au	2,423.08		373.20 cr
31-Jan	Closing Balance			373.20 cr
Total Debits & Credits		5,472.59	5,000.00	
Overdrawn Rate is 17.70% p.a.				

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038530 000



Ms Kristyn Lee Boulton

STATEMENT

Account Number: [REDACTED]
 BSB: [REDACTED]
 From 01-Feb-2016 to 29-Feb-2016

Day2Day Plus Account

Account Details		Statement Summary		
Ms Kristyn Lee Boulton		Opening Balance		\$ 373.20 cr
Kb For Div 4		Total Credits		\$ 26,150.00 cr
Details as at 29-Feb-2016		Total Debits		\$ 23,934.89 dr
		Closing Balance		\$ 2,588.31 cr
Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
2016				
01-Feb	Opening Balance			373.20 cr
03-Feb	Direct Credit 3666878 WBC Ol P Lnp Donation		10,000.00	10,373.20 cr
04-Feb	eftpos Post Bigger QLD Au	500.00		9,873.20 cr
04-Feb	Visa Debit Purchase Adzon Agencie Hollywell Au	189.51		9,683.69 cr
06-Feb	eftpos Bunnings Arundel 8158 002119	65.76		9,617.93 cr
07-Feb	eftpos Ampol Runaway Bay QLD 1 010472	34.40		9,583.53 cr
07-Feb	Visa Debit Purchase Heaneys Perfo Molendinar Au	1,219.05		8,364.48 cr
07-Feb	Visa Debit Purchase Phoenix Graph Southport Au	2,614.26		5,750.22 cr
08-Feb	Visa Debit Purchase Friday Flyer Bundall Au	1,646.54		4,103.68 cr
09-Feb	Direct Credit 3828326 WBC Ol P Lnp Donation		15,000.00	19,103.68 cr
09-Feb	Visa Debit Purchase Bunnings 3970 Arundel Au	37.25		19,066.43 cr
10-Feb	ATM Withdrawal BOQ - Biggera Biggera Water Au	250.00		18,816.43 cr
12-Feb	Visa Debit Purchase Bunnings 3970 Arundel Au	13.92		18,802.51 cr
12-Feb	Visa Debit Purchase Signxtreme Pt Miami Au	162.21		18,640.30 cr
12-Feb	Visa Debit Purchase Freedom Fuel Arundel Au	46.43		18,593.87 cr
12-Feb	Visa Debit Purchase The Local New Southport Au	1,150.00		17,443.87 cr
14-Feb	Visa Debit Purchase News Limited Parramatta Au	1,311.25		16,132.62 cr
15-Feb	Visa Debit Purchase News Limited Parramatta Au	5,000.00		11,132.62 cr
15-Feb	Visa Debit Purchase Heaneys Perfo Molendinar Au	3,503.50		7,629.12 cr
16-Feb	eftpos Woolworths Runaway Bay Au	200.00		7,429.12 cr
18-Feb	Visa Debit Purchase Friday Flyer Bundall Au	4,655.09		2,774.03 cr
19-Feb	Visa Debit Purchase Snap Printing Thport QLD Au	312.00		2,462.03 cr
20-Feb	Visa Debit Purchase Friday Flyer Bundall Au	548.84		1,913.19 cr
20-Feb	Visa Debit Purchase Esp Apparel P Labrador Au	162.18		1,751.01 cr
20-Feb	Other Bank ATM Withdrawal Runaway Bay -	50.00		1,701.01 cr
21-Feb	eftpos Woolworths Runaway Bay Au	30.00		1,671.01 cr
21-Feb	Visa Debit Purchase Runaway Bay S Runaway Bay Au	60.00		1,611.01 cr
22-Feb	Visa Debit Purchase Coles 4530 Runaway Bay Au	90.85		1,520.16 cr
23-Feb	Direct Credit Brian Shadler Donation		50.00	1,570.16 cr
23-Feb	Direct Credit Austgrowth Inv Es P Sinclair-Donatio		100.00	1,670.16 cr
24-Feb	Deposit		1,000.00	2,670.16 cr
24-Feb	Visa Debit Purchase Ww Petrol 208 Runaway Bay Au	22.00		2,648.16 cr
24-Feb	Visa Debit Purchase Ww Petrol 208 Runaway Bay Au	14.00		2,634.16 cr

Your statement continues on the next page

Transactions		Continued		
Posting Date	Transaction Details	Debit	Credit	Balance
2016				
25-Feb	Visa Debit Purchase Ww Petrol 208 Runaway Bay Au	30.60		2,603.56 cr
28-Feb	eftpos Bunnings Arundel 8158 002012	15.25		2,588.31 cr
29-Feb	Closing Balance			2,588.31 cr
Total Debits & Credits		23,934.89	26,150.00	

You may notice that we have posted interest and/or fees to your account on 28 February 2016, instead of on 29 February 2016. We are currently investigating an appropriate solution and will contact you again if you are impacted. We apologise for any inconvenience this may have caused.

Overdrawn Rate is 17.70% p.a.

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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.

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036047 000



Ms Kristyn Lee Boulton

STATEMENT

Account Number: [REDACTED]

BSB: [REDACTED]

From 01-Mar-2016 to 31-Mar-2016

Day2Day Plus Account

Account Details		Statement Summary		
Ms Kristyn Lee Boulton		Opening Balance		\$ 2,588.31 cr
Kb For Div 4		Total Credits		\$ 8,050.00 cr
Details as at 31-Mar-2016		Total Debits		\$ 10,579.48 dr
		Closing Balance		\$ 58.83 cr
Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
2016				
01-Mar	Opening Balance			2,588.31 cr
02-Mar	Visa Debit Purchase Colorcorp Pty Northgate Au	990.00		1,598.31 cr
02-Mar	Visa Debit Purchase Bunnings 3970 Arundel Au	103.92		1,494.39 cr
02-Mar	Direct Credit Rob Molhoek Molhoek Donation		1,000.00	2,494.39 cr
02-Mar	Visa Debit Purchase Aldi 68 Runaway Bay Au	16.37		2,478.02 cr
03-Mar	Visa Debit Purchase Woolworths 26 Runaway Bay Au	25.19		2,452.83 cr
03-Mar	Deposit (see Note over-leaf)		1,000.00	3,452.83 cr
03-Mar	Withdrawal	3,452.00		0.83 cr
03-Mar	Direct Credit Frame Donation		1,000.00	1,000.83 cr
07-Mar	Other Bank ATM Withdrawal Helensvale PI Helensvale QI	900.00		100.83 cr
07-Mar	ATM Operator Fee - Wdl Non-Boq 070316 0957 0307574727004278 004278	2.00		98.83 cr
07-Mar	eftpos Coles 8732 Helensvale Au	90.00		8.83 cr
08-Mar	Direct Credit 3647202 WBC OI P Lnp Fadden Donatio		5,000.00	5,008.83 cr
09-Mar	Withdrawal	5,000.00		8.83 cr
31-Mar	Deposit		50.00	58.83 cr
31-Mar	Closing Balance			58.83 cr
Total Debits & Credits		10,579.48	8,050.00	

Overdrawn Rate is 17.70% p.a.

Automatic Statement Cycle Changes

Changes have been made to the automatic statement cycle on all Day2Day accounts. If you currently receive your statement on a more frequent basis than quarterly, for example monthly or bi-monthly, the automatic cycle period on your Day2Day accounts will be changed to default to generate a statement quarterly. This means if your last statement was issued on the 12 March 2016; your next statement will issue on the 12 June 2016. If you would prefer to retain your current statement cycle, or would prefer a less frequent issue such as six monthly, please contact our Customer Contact Centre on 1300 66 26 05 who can assist in updating your accounts with your preferences.

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KB Personal
Donation

Bank of Queensland Ltd
ABN 32 009 656 740

(Boulton)
Transaction Acknowledgment

Deposit: \$1,000.00
Cash: \$1,000.00
Cheque: \$0.00
Change: \$0.00

Account Number [REDACTED]

BOULTON K L

to top up
account

03 Mar 2018

09:35:21

Branch 147

BIGGERA WATERS

Teller 9

Seq7

Please retain for
verification purposes

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050335 000



Ms Kristyn Lee Boulton

STATEMENT

Account Number: [REDACTED]
 BSB: [REDACTED]
 From 01-Apr-2016 to 30-June-2016

Day2Day Plus Account

Account Details		Statement Summary		
Ms Kristyn Lee Boulton		Opening Balance		\$ 58.83 cr
Kb For Div 4		Total Credits		\$ 0.00 cr
Details as at 30-June-2016		Total Debits		\$ 0.00 dr
		Closing Balance		\$ 58.83 cr
Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
2016				
01-Apr	Opening Balance			58.83 cr
30-June	Closing Balance			58.83 cr
Total Debits & Credits		0.00	0.00	

Effective 11/05/16 Overdrawn Rate is 17.45% p.a.

BOQ have now processed corrections to all impacted accounts with interest or fee errors caused by the posting of these amounts on 28 February 2016 instead of 29 February 2016.

Interest and fee adjustments were processed in the month of March and all affected accounts have now been corrected. Fee correction entries will appear on your March transaction history. Interest adjustments will not appear separately on your statement.

BOQ apologises for the inconvenience this may have caused.

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1- 043903 000



Ms Kristyn Lee Boulton

STATEMENT

Account Number: [REDACTED]
 BSB: [REDACTED]
 From 01-Jul-2016 to 30-Sep-2016

Day2Day Plus Account

Account Details		Statement Summary		
Ms Kristyn Lee Boulton		Opening Balance		\$ 58.83 cr
Kb For Div 4		Total Credits		\$ 0.00 cr
Details as at 30-Sep-2016		Total Debits		\$ 0.00 dr
		Closing Balance		\$ 58.83 cr
Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
2016				
01-Jul	Opening Balance			58.83 cr
30-Sep	Closing Balance			58.83 cr
Total Debits & Credits		0.00	0.00	

Effective 9/08/16 Overdrawn Rate is 17.20% p.a.

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