People First Bank

peoplefirstbank.com.au

31 May 2026

000000 900 - 5556

MISS JESSICA L MACKINDER
MR SHANE C MAGINNESS
PO BOX 602
WALLAROO SA 5556

Member number(s): 600206655
600218112

Statement number: 100
Shares held: 2
BSB: 671 000

Statement enquiries	Tel 13 11 82
Lost or stolen card hotline	1800 648 027

Account Details

STATEMENT PERIOD ENDING 31/05/2026

ACCOUNT NO **ACCOUNT**

102685188 Discounted Personal Loan (4.650% p.a.)

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01MAY26		OPENING BALANCE			$7,227.51
11MAY26		IB TFR 102635230 to 102685188		$350.00	$6,877.51
25MAY26		IB TFR 102635230 to 102685188		$350.00	$6,527.51
31MAY26	01JUN26	INTEREST	$27.30		$6,554.81
31MAY26		**CURRENT BALANCE**			**$6,554.81**



Be vigilant, stay scam safe.

Scams can affect anyone. Scammers use tactics to catch people off guard, often at busy or stressful moments. Taking time to pause and consider a situation can help reduce the risk of financial loss. Remember to

- **Stop** before responding,
- **Check** the person you are dealing with is genuine and
- **Protect** by hanging up or disregarding messages.

If you're unsure if an email, SMS or phone call is authentic, please contact us directly before taking any action.

People First Bank, a trading name of Heritage and People's Choice Ltd ABN 11 087 651 125, Australian Financial Services Licence 244310 and Australian Credit Licence 244310.

We're for banking made simple

Bank on the go with the People First Bank App available from the App store or Google Play.

Take advantage of fee-free withdrawals at all People's First Bank ATMs.

Want to view your accounts online? Access Online Banking at **peoplefirstbank.com.au**

An extra layer of protection with Verification Code.

Pay on the go with Google Pay, Apple Pay and Samsung Pay.

Have a question? Call us on **13 11 82**.

Frequently asked questions

Why is my statement important?
It's your way to check your transactions and if you're registered for eStatements you'll have access to past statements online. Check your statements regularly for any unauthorised use and report to us immediately.

How do I report an unauthorised transaction?
Not sure about a transaction on your account? Just give us a call on **13 11 82**.

What should I do if I'm going overseas?
Let us know when you're jetting off so we can recognise any foreign transactions and don't forget to register for Verification Code.

What should I do if my card is lost or stolen?
Give us a call on **13 11 82**, **+61 8 7078 4200** if you're overseas or visit your nearest branch.

We're happy to hear from you

People First Bank is always happy to hear from our customers. If you have any questions, our Customer Hub can be reached on **13 11 82** or visit **peoplefirstbank.com.au/contact**

Alternatively, if you wish to make a complaint, please advise by reply email or by calling the Complaints Resolution Team directly on **1800 961 687**. More information about how People First Bank manages complaints can be found at **peoplefirstbank.com.au/feedback**

If you're unhappy with the outcome provided, you can request an independent review via the Australian Financial Complaints Authority (AFCA). AFCA can be contacted on 1800 931 678, emailing **info@afca.org.au**, writing to GPO Box 3, Melbourne, VIC 3000 or via their website at **afca.org.au**

Unauthorised Transactions

Familiarise yourself with your obligations to keep your Cards, Contactless Enabled Mobile Devices, Codes, PINs and passwords secure.

- Memorise your Codes, PINs and passwords. Don't keep records of your Codes, PINs or passwords in written or electronic form.
- Don't select a PIN that represents your birth date or a recognisable part of your name.
- Don't tell anyone your Codes, PINs or passwords or lend your Card to anyone.
- Familiarise yourself with the steps you have to take to report loss or unauthorised use or theft of your Cards, Contactless Enabled Mobile Device.
- Check your statements regularly for any unauthorised use and report to us immediately.

These guidelines provide examples of security measures only and will not determine your liability for any losses resulting from unauthorised EFT transactions. Liability for EFT transactions will be determined in accordance with our Accounts & Access Facilities Terms & Conditions and the ePayments Code. For more information on the ePayments Code visit **asic.gov.au/regulatory-resources/financial-services/epayments-code/**

Experiencing financial difficulty?

If you're finding it hard to meet your repayments, we're here to help.
Call our dedicated team on **(08) 8124 2146** or email **cmanagementpccu@peopleschoice.com.au** to discuss your options.

Message from People First Bank

We are changing our Digital Wallet Terms of Use (**Terms**) effective 3 August 2026. The changes are as follows and you can find a full copy of the Terms on our website at 3 August 2026:

- our Terms are separated into Apple Pay, Samsung Pay, Google Pay (each a Wallet) and Digital Cards as relevant to you;
- registration of your Card with a Wallet is subject to us identifying and verifying you and you agree to the Terms by allowing an additional cardholder to add to their Card or to make purchases from online merchants;
- you consent to us sharing information with the Wallet provider (or where making a purchase online, the merchant) that is reasonably necessary to enable and support the Wallet (or where making a purchase online, that is reasonably necessary to enable and support online payments);
- you are responsible for securing your device, passcodes, and biometric identifiers and must not allow use of a Wallet on a device that has another person's biometric identifier registered or for your Card to be added to a web service (for storing Card details) where you are not the subscriber;
- you must use Apple's Lost Mode and remove your Card from the Wallet if your device is lost or stolen and notify us if a web service (for storing Card details) is compromised;
- Apple Pay may allow merchant choice routing either via Visa or eftpos affecting how the transaction will be processed to your account;
- we are not responsible for harm suffered except caused by our negligence, fraud or wilful misconduct (or that of our employees or agents). We are not liable for losses where caused by your actions or events beyond our reasonable control and your liability may be limited under applicable laws and industry codes, including the ePayments Code (where applicable); and
- Apple's Privacy Policy is available at **https://www.apple.com/privacy**, Samsung's Privacy Policy is available at **https://www.samsung.com/privacy** and Google's Privacy Policy is available at **policies.google.com**.

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