

Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Request for Response – Unresolved Cheque Image Request & Concerns Under APP 12 and Banking Code  
**Date:** Tuesday, 3 June 2025 at 1:24:12 PM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**To:** Holly Osborne <hollyteganosborne@hotmail.com>  
**CC:** Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>, Olivia Southall <olivia.southall@hallandwilcox.com.au>, Riki Dahm <rikidahm84@gmail.com>, rhonda knyvett <honda.r@hotmail.com>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png, \$3500.00 CHEQUE - 19.07.2019 (002).pdf

Good day Rhonda and Holly,

Attached is the cheque from 19/07/2019.

This is the exact wording from the team about the 10k

**For the \$10k branch deposit, this could be made up of more than one cheque or could be a cash deposit. Recs could not locate any cheques going through on 24th to the 30th March 2023 with the same drawer as all the other cheques imaged. The customer will have to supply more information regarding that deposit – i.e. the cheques that were deposited as it was taken in the Branch itself and not through the ATM.**

To answer your questions:

1. **Did the internal team reply to you? Why does Mr Kilbride’s letter contradict your advice?** We need the cheque number to lodge a request but since I know you do not want to talk to Mr Garth. I reach out to different department to help you retrieve the cheque number needed for the request.
2. **Have you been told not to help anymore?** As I told you before my role is face-to-face interaction with customer. Our clientele in Aspley is mostly our elderly customers. But I am still trying my best to check my emails
3. **Has Garth or anyone asked Suncorp to block this?** We can’t involve anyone with this. As I remember when Holly asked me about my interaction with Garth, I told her we cant discuss anything.
4. **Has this been flagged or restricted internally?** Refer to Q2

**Nothing is being withheld, Rhonda. We can’t risk losing our jobs.** There are just teams who follow the process, and from what I can see, the team handling the cheque did take too long I can see that the Internal Customer Relations team have provided a formal response to your concerns in the outcome of Complaint-16353834.  
If you remain dissatisfied with the outcome of this complaint, please refer to the outcome letter for your escalation options. But I am happy to assist you with other matter like amendment of poa. I even told my colleagues that if you visit the branch and needed to lodge an amendment of poa then Ill prioritise you over anyone else.

Thus, my role as a Personal Banker is limited to Branch level interactions as I have advised you previously. It is for this reason; I am unable to assist you further in this matter.

Best Regards,

Kharen



I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.



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**From:** Holly Osborne <hollyteganosborne@hotmail.com>  
**Sent:** Monday, 2 June 2025 3:16 PM  
**To:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**Cc:** Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>, Olivia Southall <olivia.southall@hallandwilcox.com.au>, Riki Dahm <rikidahm84@gmail.com>, rhonda knyvett <honda.r@hotmail.com>  
**Subject:** Request for Response – Unresolved Cheque Image Request & Concerns Under APP 12 and Banking Code  
**Importance:** High

**CAUTION:** This email originated from outside of the organisation. Do not act on instructions, click links or open attachments unless you recognise the sender and know the content is authentic and safe.

Afternoon Kharen,  
I refer to our previous correspondence, including Rhonda’s email of 1 June 2025, regarding Suncorp’s continued failure to provide 2 of the 12 cheque images (front and back) formally requested on 13 March 2025. Despite **more than 82 days** and repeated follow-ups from both Rhonda and myself, these two critical cheque records remain outstanding:

- \$10,000 – 24 March 2023
- \$3,500 – 19 June 2019

The provision of ten cheque images without the need for cheque numbers, contrasted with the ongoing, unexplained delay in releasing the remaining two raises serious concerns that these specific records may be improperly withheld. The contradictions, shifting explanations, and lack of clear justification now give rise to significant procedural and regulatory concerns. Taken together, these issues raise serious questions about Suncorp’s adherence to procedural integrity, the consistency of its internal processes, and the transparency of its communications, particularly under the requirements of Clause 27 of the Banking Code of Practice, which mandates that banks communicate in a manner that is clear, timely, honest, and transparent.  
These concerns are further heightened given Suncorp’s obligations to apply additional care and responsiveness when dealing with a vulnerable customer such as Rhonda. Specifically, the following timeline of events illustrates the pattern of inconsistent explanations, prolonged delay, and apparent procedural breakdowns that now warrant formal clarification and review:

- On 13 March 2025, we lodged a formal request for cheque images. You replied the same day stating “I did assign it to one of our staff. I will ask her to contact the team about the ETA.”
- On 9 May, you advised escalation, writing “This time I forwarded the email sent and mentioned that legal representative is already included and this is not acceptable for my customer.”
- On 12 May, Mr Kilbride issued a formal complaint outcome stating:  
“Unfortunately, we were unable to process this request as we required the cheque numbers to locate the cheques on the dates you advised.”  
However, by 16 May, in response to follow-ups, you reiterated that the issue was ongoing, writing: “I feel embarrassed reaching out to you repeatedly without being able to provide a solution.”
- On 19 May, ten cheque images were released, none of which required cheque numbers.
- Then on 22 May, you wrote “I’ll have a quick look at the two cheques... i’m assuming it’s a cash deposit... Although it may be outside my scope, I sincerely apologise.”

Concerns Regarding Procedural, Regulatory, and Customer Care Obligations  
Under Australian Privacy Principle (APP) 12.1 of the Privacy Act 1988 (Cth), individuals have the right to access personal information held about them. APP 12.2 explicitly includes specific records like cheque images, unless a valid exemption applies under APP 12.3. To date, no exemption has been cited, nor has Suncorp provided a written explanation under APP 12.5. Given that ten cheque images were provided without requiring cheque numbers, the continued non-provision of the remaining two appears to contradict the explanation provided in Mr Kilbride’s 12 May response. This raises serious doubts as to whether APP 12 obligations are being discharged in good faith.  
ASIC’s Regulatory Guide 271.49 states that complaint responses must be “Complete, factually accurate, and based on all relevant information available at

the time.” However, the 12 May the complaint outcome stated “Unfortunately, we were unable to process this request as we required the cheque numbers to locate the cheques on the dates you advised.” Yet, by 19 May, ten cheques were released without that requirement. This creates the impression that Rhonda’s complaint may have been finalised prematurely, without a full review. On 16 May, you wrote “I feel embarrassed reaching out to you repeatedly without being able to provide a solution.” appearing to confirm the process was still active at the time of complaint closure, raising further concern about compliance with RG 271 and complaint handling procedures.

Classification of Cheque Deposits and Communication Standards (Clause 27)

Clause 27 of the *Banking Code of Practice* requires that communication be “clear, timely, honest, and transparent.” Yet between 13 March and 22 May, Suncorp’s explanations for withholding two cheque images shifted repeatedly, first citing internal assignment, then escalation, followed by a claimed need for cheque numbers, and later a vague and unexplained reference to a “seven-year rule.” On 22 May, you introduced yet another rationale in your email to Rhonda: “I’ll have a quick look at the two cheques... I’m assuming it’s a cash deposit...”

This statement is not only inconsistent with all prior responses, it is factually incorrect, procedurally misleading, and deeply concerning given your role as Rhonda’s personal banker. A cheque is not a cash deposit. Cheques are negotiable instruments, containing drawer, payee, and routing information, processed through formal clearing systems with traceable audit trails. Cash deposits involve the physical lodgement of currency and are categorised separately within core banking systems, teller inputs, and CRM coding. These are not technical nuances, they are fundamental distinctions, clearly recognised across Suncorp’s own internal banking infrastructure, whether a cheque is deposited via a teller or an automated deposit machine.

The two transactions in question \$10,000 on 24 March 2023 and \$3,500 on 19 June 2019 are recorded on Rhonda’s account statements as cheque deposits, and have been accurately described in every formal request. To now refer to them as “cash” raises serious concerns as to whether internal records were misclassified, whether this misunderstanding affected how the transactions were handled or suppressed, and whether Rhonda’s access rights were unfairly obstructed as a result. Given your position, a misstatement of this kind particularly amid an ongoing dispute over document access has direct implications for how these requests are treated internally. It undermines transparency, adds to confusion, and risks influencing decision-making in a way that is incompatible with both customer care standards and compliance obligations.

Separately, if access is being withheld on the basis of the so-called “seven-year rule,” this must now be clearly and formally clarified. The cheque records in question dated 2019 and 2023 fall well within standard retention periods expected of regulated institutions. In fact, older cheque records from as far back as 2017 have already been released by Suncorp without issue. Under APP 11 of the Privacy Act, personal information must be retained for as long as it is required for lawful purposes. Given the nature of these requests, and the heightened obligations when dealing with a vulnerable customer, any internal rationale, policy setting, or system-based restriction that may be blocking access to these specific records must now be fully disclosed, explained, and justified in writing.

Valid Enduring Power of Attorney (EPOA)

As previously advised, both Riki and I hold a valid Enduring Power of Attorney (EPOA) for Rhonda Knyvett. Suncorp was formally notified and I provided certified documentation prepared by Hall & Wilcox confirming our authority to manage all financial matters on Rhonda’s behalf, including those relating to her role as trustee and named account holder of the Ultra Super Fund (ABN 41 873 921 089). For your convenience, I’ve re-attached the certified EPOA to this email. However, I must raise serious concerns regarding the conflicting and unclear communications received from Suncorp. On 9 May, you advised that we need to “attend the branch again and sign forms,” which implies that the EPOA is recognised, yet introduces procedural barriers without any explanation or legal reference. Then, on 12 May, Mr Kilbride advised in writing that the EPOA “does not extend” to the Ultra Super Fund account on the basis that it is a “non-personal” account. This position not only contradicts your earlier advice, and also conflicts with the legal fact that Rhonda is the natural person trustee and the named account holder. No specific policy, legal clause, or procedural document has been provided to support either position. My identification has already been verified. I am seeking urgent clarification as to what Suncorp’s actual position is, and on what legal or procedural basis these inconsistent statements have been made.

**Immediate Action Required - Response Due by COB Tuesday, 3 June 2025**

**Formal Clarification and Immediate Action Required Regarding Withheld Cheque Records**

- In light of these circumstances, I now formally request a clear written response confirming whether any individual or entity, including but not limited to Garth Wilfred Osborne has at any time:
  - Requested, triggered, or influenced the withholding or suppression of the two outstanding cheque images
  - Caused the application of any internal privacy flag, system override, CRM restriction, or data quarantine
  - Prompted or influenced any restriction, rerouting, or delay relating to these records
  - If no such action occurred, we request an explicit assurance that these images have not been blocked, hidden, reclassified, or otherwise suppressed by any party, internally or externally.
- Immediate release of the two outstanding cheque images:
  - \$10,000 – 24 March 2023
  - \$3,500 – 19 June 2019
- If the images are unavailable, a formal explanation must be provided in accordance with APP 12.3 to 12.5, including:
  - The specific legal ground relied upon to justify refusal
  - Reference to the relevant internal policy, system control, or limitation
  - A full statement of Rhonda’s rights of access, review, and escalation.
- A comprehensive explanation addressing:
  - Whether any internal system override, classification hold, or restriction has been applied
  - Why the 12 May 2025 complaint outcome was issued prior to completing the cheque retrieval process
  - The basis for the selective omission of only these two cheque records.
- Full disclosure of all relevant records, including but not limited to:
  - Complaint handling notes, CRM logs, and internal reference materials (including Ref: SOL0318095)
  - All internal escalation trails, metadata flags, staff tasking instructions, and system triggers linked to this request.
- Confirmation that this matter has been formally escalated to Suncorp’s Legal, Executive, and Privacy teams, in light of the legal, regulatory, and procedural issues now raised.
- All relevant records should now be preserved in full and without alteration. This matter is currently under legal review and may be subject to further formal proceedings. We respectfully request confirmation that appropriate data preservation protocols have been applied across all relevant systems.

Given the prolonged nature of this issue and its effect on a vulnerable customer, we trust Suncorp will now respond with the transparency, diligence, and

care the circumstances require.

We continue to act in good faith, and expect this will now be reciprocated. All legal rights and remedies are expressly reserved on behalf Rhonda.

Regards,

Holly

**From:** rhonda knyvett <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

**Date:** Sunday, 1 June 2025 at 4:18 PM

**To:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>

**Cc:** Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>, Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>, Holly Osborne <[Hollyteganosborne@hotmail.com](mailto:Hollyteganosborne@hotmail.com)>

**Subject:** Missing Cheques - Request is 80 days old!

Hi Kharen,

I’m 67 and this is really affecting my health. I don’t use computers and only manage basic emails, so I rely on Holly and Riki to help. On 9 May, you told me my cheque request was with the internal team and being looked at, and that the delay wasn’t acceptable. You told me and Holly more than once that it was followed up, escalated, and that the fees were waived.

But then on 12 May, I got a letter from Mr Kilbride saying Suncorp can’t provide the cheques because there were no cheque numbers. That doesn’t match anything you told us. There was no mention of follow-up or action. It doesn’t make sense. You gave Holly 10 out of 12 cheques. Why are these two still missing after 80 days? I need these two cheques asap.

- \$10,000 – 24 March 2023
- \$3,500 – 19 June 2019

You and Mr Kilbride both gave me cheques from 6 or 7 years ago, but not these ones. I already had the statements you sent me, because I came into the branch to request them after I found out in December 2024 that this was to do with super, not Garth’s business account. With the delays and mixed messages, it feels like something is being withheld. Please confirm:

- Did the internal team reply to you? Why does Mr Kilbride’s letter contradict your advice?
- Have you been told not to help anymore?
- Has Garth or anyone asked Suncorp to block this?
- Has this been flagged or restricted internally?

Please provide the two cheques, and a written explanation by Tuesday 4 June 2025.

Thanks

Rhonda

**From:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>

**Date:** Thursday, 22 May 2025 at 12:08 PM

**To:** rhonda knyvett <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

**Cc:** Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>, Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>, Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>

**Subject:** RE: Please Help Me With My Missing Cheques and My Power of Attorney

Hi Rhonda,

I’ll have a quick look at the two cheques before forwarding everything to the team. I’m assuming it’s a cash deposit which is why it wasn’t send back to us. But I want to ensure this is accurate. As I mentioned, I’m doing my best to assist you with everything. Although it may be outside my scope, I sincerely apologise. My manager asked me to lodge another complaint and I will double check the previous ones that lodge to our customer support team.

Regarding the Power of Attorney, we’ll need you to come in and sign new forms to amend the previous one. We can’t do amendments via email.

Best regards,

Kharen

SUNCORP BANK

KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12, Aspley Hypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** rhonda knyvet <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**Sent:** Thursday, 22 May 2025 9:53 AM  
**To:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Cc:** Laura Hanrahan <[ljaura.hanrahan@hallandwilcox.com.au](mailto:ljaura.hanrahan@hallandwilcox.com.au)>; Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>; Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>; Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Subject:** Please Help Me With My Missing Cheques and My Power of Attorney  
**Importance:** High

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Hi Kharen,  
Holly gave me some of the cheque copies, but two are still missing. I really need these before Friday:

- \$10,000 – 24 March 2023
- \$3,500 – 19 June 2019

I came and saw you at Aspley in January and told you everything that had been happening with Garth and the super account. I was very upset then, and I still am. Since that time, I feel like no one at Suncorp has really helped or taken this seriously, even though it's my own super and I have every right to see what's been happening. I don't understand how it has taken this long. Holly asked for the cheques in writing back on 13 March. That was 67 days ago, and I still don't have them all. No one has told me why the rest took so long, or why these two are missing now. I wasn't even told they were missing. I've tried to be patient, but I'm tired and upset. I just want this sorted out properly. I'm also writing again about the Enduring Power of Attorney. This is very important to me, and I need you to listen. This new EPOA is not the same one you have on your system, and Holly already spoke to you about this. It was also sent to Mr Kilbride. Suncorp must recognise it. This EPOA was made so Holly, and now Riki too can help me with my super and anything to do with my finances. I've been through a lot. I'm not good with technology or legal things, and I don't always understand the paperwork. But Holly does. She's helping me every day. This was all written up properly by Hall & Wilcox lawyers to protect me, because Garth never told me what was going on and kept everything hidden from me. I'm attaching the EPOA again here. Please make sure it is added to my account and accepted. If there's a reason you can't, you need to tell me clearly why. I don't want to be left in the dark anymore. Please help me. I'm doing my best, but this has all been very hard and distressing. I just want answers and to be treated fairly. Please send me the two missing cheques by Friday 24 May, or explain why they can't be given.

Rhonda

---

**From:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Date:** Monday, 19 May 2025 at 10:15 AM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com) <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Subject:** FW: follow up on cheques

Good day Holly,

Attached are the cheques image needed.

Kind Regards,

Kharen

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**From:** DE GUZMAN, Kharen  
**Sent:** Friday, 16 May 2025 5:01 PM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)  
**Subject:** follow up on cheques

Good day Holly,  
I just wanted to assure you that I have never ignored this case. Earlier today, I sent a follow-up email to the relevant senior team regarding the cheque matter. I expressed that this issue has been ongoing for months and that I feel embarrassed reaching out to you repeatedly without being able to provide a solution. They have confirmed that all fees related to the cheques have been waived, and I emphasized the urgency of obtaining the cheque images as soon as possible. Please know that I continue to follow up regularly and am doing my best to ensure this matter is resolved. Kind Regards, Kharen

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** Missing Cheques - Request is 80 days old!  
**Date:** Sunday, 1 June 2025 at 4:18:17 PM Australian Eastern Standard Time  
**From:** rhonda knyvett <honda.r@hotmail.com>  
**To:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**CC:** Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>, Olivia Southall <olivia.southall@hallandwilcox.com.au>, Riki Dahm <rikidahm84@gmail.com>, Holly Osborne <hollyteganosborne@hotmail.com>  
**Priority:** High  
**Category:** SUNCORPIANZ  
**Attachments:** image001.png, image002.jpg, image003.png

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the delays and mixed messages, it feels like something is being withheld. Please confirm:

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Rhonda

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**Date:** Thursday, 22 May 2025 at 12:08 PM  
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**Subject:** RE: Please Help Me With My Missing Cheques and My Power of Attorney

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Regarding the Power of Attorney, we'll need you to come in and sign new forms to amend the previous one. We can't do amendments via email.

Best regards,  
Kharen



Kharen de Guzman  
Personal Banker  
SED North  
M +61 (0)7 36309388

Shop12, Aspley Hypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** rhonda knyvett <honda.r@hotmail.com>  
**Sent:** Thursday, 22 May 2025 9:53 AM

**To:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**Cc:** Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>; Olivia Southall <olivia.southall@hallandwilcox.com.au>; Riki Dahm <rikidahm84@gmail.com>; Holly Osborne <hollyteganosborne@hotmail.com>  
**Subject:** Please Help Me With My Missing Cheques and My Power of Attorney  
**Importance:** High

**CAUTION:** This email originated from outside of the organisation. Do not act on instructions, click links or open attachments unless you recognise the sender and know the content is authentic and safe.

Hi Kharen,  
Holly gave me some of the cheque copies, but two are still missing. I really need these before Friday:

- \$10,000 – 24 March 2023
- \$3,500 – 19 June 2019

I came and saw you at Aspley in January and told you everything that had been happening with Garth and the super account. I was very upset then, and I still am. Since that time, I feel like no one at Suncorp has really helped or taken this seriously, even though it's my own super and I have every right to see what's been happening. I don't understand how it has taken this long. Holly asked for the cheques in writing back on 13 March. That was 67 days ago, and I still don't have them all. No one has told me why the rest took so long, or why these two are missing now. I wasn't even told they were missing. I've tried to be patient, but I'm tired and upset. I just want this sorted out properly. I'm also writing again about the Enduring Power of Attorney. This is very important to me, and I need you to listen. This new EPOA is not the same one you have on your system, and Holly already spoke to you about this. It was also sent to Mr Kilbride. Suncorp must recognise it. This EPOA was made so Holly, and now Riki too can help me with my super and anything to do with my finances. I've been through a lot. I'm not good with technology or legal things, and I don't always understand the paperwork. But Holly does. She's helping me every day. This was all written up properly by Hall & Wilcox lawyers to protect me, because Garth never told me what was going on and kept everything hidden from me. I'm attaching the EPOA again here. Please make sure it is added to my account and accepted. If there's a reason you can't, you need to tell me clearly why. I don't want to be left in the dark anymore. Please help me. I'm doing my best, but this has all been very hard and distressing. I just want answers and to be treated fairly. Please send me the two missing cheques by Friday 24 May, or explain why they can't be given.

Rhonda

**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**Date:** Monday, 19 May 2025 at 10:15 AM  
**To:** hollyteganosborne@hotmail.com <hollyteganosborne@hotmail.com>  
**Subject:** FW: follow up on cheques

Good day Holly,

Attached are the cheques image needed.

Kind Regards,

Kharen

**SUNCORP BANK**  KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12, Aspley Hypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** DE GUZMAN, Kharen  
**Sent:** Friday, 16 May 2025 5:01 PM  
**To:** hollyteganosborne@hotmail.com  
**Subject:** follow up on cheques

Good day Holly,  
I just wanted to assure you that I have never ignored this case. Earlier today, I sent a follow-up email to the relevant senior team regarding the cheque matter. I expressed that this issue has been ongoing for months and that I feel embarrassed reaching out to you repeatedly without being able to provide a solution. They have confirmed that all fees related to the cheques have been waived, and I emphasized the urgency of obtaining the cheque images as soon as possible. Please know that I continue to follow up regularly and am doing my best to ensure this matter is resolved.  
Kind Regards,  
Kharen

**SUNCORP BANK**  KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12, Aspley Hypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** Re: Executive Escalation – AML/CTF, Trustee Governance & Compliance Risk Indicators – Ultra Super Fund (ABN: 41 873 921 089) Complaint-16353834  
**Date:** Friday, 30 May 2025 at 6:48:36 PM Australian Eastern Standard Time  
**From:** rhonda.knyvett <rhonda.r@hotmail.com>  
**To:** CEOOffice <CEOOffice@suncorpbank.com.au>  
**CC:** Riki Dahm <rikidahm84@gmail.com>, holly tegan <hollyteganosborne@hotmail.com>, Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>, Olivia Southall <olivia.southall@hallandwilcox.com.au>, legal@suncorp.com.au <legal@suncorp.com.au>, compliance@suncorp.com.au <compliance@suncorp.com.au>, risk@suncorp.com.au <risk@suncorp.com.au>, aml@suncorp.com.au <aml@suncorp.com.au>, idr@suncorp.com.au <idr@suncorp.com.au>, bank.customer.relations@suncorpbank.com.au <bank.customer.relations@suncorpbank.com.au>  
**Priority:** High  
**Category:** SUNCORPIANZ  
**Attachments:** image001.png, image002.jpg, image003.jpg, image004.png, image005.jpg, image006.jpg

Dear Scott,

As at close of business today, Friday 30 May 2025, I note that no substantive response has been provided to my formal escalation request dated 27 May 2025. While a general acknowledgment has been received, there has been no confirmation of internal escalation, no contact details for the responsible officer, and no update regarding the status of any Suspicious Matter Report (SMR). This follows multiple prior written submissions dating back to January 2025, each supported by certified documentation, verified trustee appointment, formal legal representation, and record preservation notices. These matters have been raised in good faith and with reference to applicable legal and regulatory obligations.

Given the seriousness and potential systemic relevance of the concerns raised, I again respectfully request written confirmation of the following:

- Whether this matter has been formally escalated to Suncorp's Legal, Risk, AML/CTF Compliance, and Trustee Oversight divisions, and
- Whether a SMR has been lodged under section 41 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML Act), or if not, whether a formal determination has been made, and on what basis.

The concerns disclosed intersect with typologies publicly outlined by the Australian Transaction Reports and Analysis Centre (AUSTRAC), particularly in circumstances involving:

- Regulated superannuation fund structures
- Unverified or inconsistent identity records
- High-value transactional activity with limited commercial clarity
- Restricted trustee access and governance oversight
- Intra-month fund movement with persistently low retained balances
- Irregular metadata or transaction coding
- Potential internal ledger segmentation or routing overrides
- Cross-institutional clearing or custodial arrangements
- Same-day deposit and withdrawal activity
- Transactional patterns consistent with structuring or layering behaviour.

While no allegation of misconduct is being made, the nature and consistency of the material submitted, particularly its alignment with recognised AML/CTF typologies would warrant appropriate internal review and escalation in line with Suncorp's obligations under the AML Act and associated governance standards.

I again request that you provide a written response by **close of business Monday, 2 June 2025**, confirming:

- Whether this matter has been formally escalated to the appropriate internal divisions
- The name, title, and contact details of the officer currently managing this file, and
- The current status of any SMR or internal compliance review, or, if this information cannot be provided, a clear explanation as to why.

This correspondence continues the formal record preservation process and will inform next steps. As the issues raised extend beyond the scope of standard customer service or complaint resolution, I request that they be reviewed at the appropriate executive and governance level.

Also, I reserve the right to raise these matters with relevant regulatory and oversight bodies, including the AUSTRAC, the Australian Securities and Investments Commission, the Australian Prudential Regulation Authority, and the Australian Financial Complaints Authority. Where appropriate, I may also bring these concerns to the attention of the Minister for Financial Services, the Hon Stephen Jones MP, or seek broader public interest or media review, where transparency and accountability are in the wider public interest.

Kind regards,

Rhonda Knyvett  
Enduring Power of Attorney Representatives: Holly Dahm & Riki Dahm  
Legal Representatives: Hall & Wilcox – Laura Hanrahan, Special Counsel, & Olivia Southall, Associate

**From:** CEOOffice <CEOOffice@suncorpbank.com.au>  
**Date:** Wednesday, 28 May 2025 at 12:04 PM  
**To:** rhonda.knyvett <rhonda.r@hotmail.com>  
**Cc:** Riki Dahm <rikidahm84@gmail.com>, holly tegan <hollyteganosborne@hotmail.com>, Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>, Olivia Southall <olivia.southall@hallandwilcox.com.au>  
**Subject:** RE: Executive Escalation – AML/CTF, Trustee Governance & Compliance Risk Indicators – Ultra Super Fund (ABN: 41 873 921 089) Complaint-16353834

Dear Ms Knyvett,

We confirm we have received your emails dated 24 and 27 May 2025. Thank you for giving us the opportunity to address your concerns.

We are making enquiries into, and considering, the matters raised in your emails and will respond in writing in due course, within a reasonable timeframe (noting your request not to be contacted verbally).

Kind Regards



SCOTT  
LEADER INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY

Heritage Lanes  
80 Ann St  
Brisbane QLD 4000  
GPO Box 2432 Brisbane QLD  
4001

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**From:** rhonda.knyvett <rhonda.r@hotmail.com>  
**Sent:** Tuesday, 27 May 2025 10:31 AM  
**To:** CEOOffice <CEOOffice@suncorpbank.com.au>  
**Cc:** Riki Dahm <rikidahm84@gmail.com>, holly tegan <hollyteganosborne@hotmail.com>, Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>, Olivia Southall <olivia.southall@hallandwilcox.com.au>  
**Subject:** Executive Escalation – AML/CTF, Trustee Governance & Compliance Risk Indicators – Ultra Super Fund (ABN: 41 873 921 089)  
**Importance:** High

**CAUTION:** This email originated from outside of the organisation. Do not act on instructions, click links or open attachments unless you recognise the sender and know the content is authentic and safe.

**To:** Suncorp Executives - Legal, Fraud, Risk, AML/CTF, SMSF Oversight  
**Cc:** Hall & Wilcox (Legal Counsel)  
Dear Suncorp Executives,  
This matter is formally escalated in relation to the Ultra Super Fund (ABN: 41 873 921 089), account ending in 2502, held under a co-trustee SMSF structure as confirmed by Suncorp.  
The material on record raises indicators of potential regulatory non-compliance under:

- *AML/CTF Act 2006 (Cth)* – ss.36 and 41, including designated services provided in connection with unverified identity inflows ("Rhonda Ann Osborne"), unconfirmed CHES-cleared credits, and transactional patterns consistent with AUSTRAC typologies (layering, cycling, third-party use)
- *SIS Act 1993 (Cth)* – s.52B(2)(h), due to sustained trustee exclusion from access, control, and information necessary for fiduciary function
- *Corporations Act 2001 (Cth)* – s.912A(1), concerning apparent deficiencies in product governance and compliance frameworks
- *Privacy Act 1988 (Cth)* and the Banking Code of Practice – regarding unresolved identity misalignment and redirection of account-related communications
- Internal architecture indicators suggesting the use of segmented or custodial ledger pathways, audit trail gaps, and an absence of dual-signatory controls.

This communication constitutes both a pre-litigation notice and a formal record preservation directive, including internal metadata, ledger records, routing instructions, and compliance logs.

Please confirm the following within **two** business days:

- Name and contact details of the Suncorp executive assuming responsibility
- Confirmation of escalation to Suncorp Legal, Risk, AML/CTF and Trustee Oversight
- Whether the matter has triggered any internal risk review, AML program response, or reportable event assessment.

This matter now engages Suncorp's obligations under multiple legislative regimes and must be addressed at executive level.

Kind regards,  
Rhonda Knyvett  
Co-Trustee, Ultra Super Fund (ABN: 41 873 921 089)  
Cc:  
Laura Hanrahan, Special Counsel, Hall & Wilcox  
Olivia Southall, Associate, Hall & Wilcox  
Holly Dahm & Riki Dahm – EPOA Representatives

**From:** rhonda knyvett <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**Date:** Saturday, 24 May 2025 at 7:10 PM  
**To:** KILBRIDE, Cameron <[Cameron.Kilbride@suncorpbank.com.au](mailto:Cameron.Kilbride@suncorpbank.com.au)>, Bank Customer Relations <[bank.customer.relations@suncorpbank.com.au](mailto:bank.customer.relations@suncorpbank.com.au)>, security@suncorp.com.au <[security@suncorp.com.au](mailto:security@suncorp.com.au)>, customerID.check@suncorpbank.com.au <[customerID.check@suncorpbank.com.au](mailto:customerID.check@suncorpbank.com.au)>, legal@suncorp.com.au <[legal@suncorp.com.au](mailto:legal@suncorp.com.au)>, complaints@asteronlife.co.nz <[complaints@asteronlife.co.nz](mailto:complaints@asteronlife.co.nz)>, suncorpgroup@suncorp.com.au <[suncorpgroup@suncorp.com.au](mailto:suncorpgroup@suncorp.com.au)>, Customer Relations <[customer.relations@suncorp.com.au](mailto:customer.relations@suncorp.com.au)>, Customer Advocate <[CustomerAdvocate@suncorp.com.au](mailto:CustomerAdvocate@suncorp.com.au)>, idr@suncorp.com.au <[idr@suncorp.com.au](mailto:idr@suncorp.com.au)>, norfinaCPD@anz.com <[norfinaCPD@anz.com](mailto:norfinaCPD@anz.com)>  
**Cc:** Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>, Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>  
**Subject:** Formal Escalation Request – Ultra Super Fund Account (Ending 2502) Complaint-16353834

Dear Mr Kilbride,  
Thank you for your response dated 12 May 2025. However, your review fails to address the core issues raised and reflects a narrow and inadequate assessment of the complaint. I must therefore respectfully but firmly reject its outcome. I formally request that this matter now be escalated without delay to Suncorp's internal legal, compliance, and risk leadership. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**. This escalation is sought due to serious and ongoing concerns regarding apparent legal, regulatory, and governance issues in relation to the Ultra Super Fund account ending in 2502. These include observations that give rise to concerns about potential contraventions of the following legislative and regulatory frameworks:

*Superannuation Industry (Supervision) Act 1993 (Cth)* – including trustee covenants under s.52B(2)(h) concerning access to information  
*Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* – particularly regarding account control, identity handling, and transaction reporting  
*Corporations Act 2001 (Cth)* – relating to duties owed by entities engaged in the administration of financial products and services  
*Privacy Act 1988 (Cth)* – in relation to data access and disclosure obligations  
Banking Code of Practice – including clauses relating to joint accounts, customer vulnerability, transparency, and complaint handling  
Suncorp's own product disclosure statements and internal policies, as publicly available and/or relied upon in the operation of trustee-held accounts.

**SMSF compliance obligations**

Your letter expressly confirms that:  
*"A Business Cheque account held in the structure of Mr G W Osborne & Ms R A Knyvett T/F Ultra Super Fund was opened in May 2007."*  
This acknowledgement confirms that the account was formally established under a joint trustee structure, consistent with a regulated Self-Managed Superannuation Fund (SMSF) governed by the **Superannuation Industry (Supervision) Act 1993 (Cth)**. While I was aware of the account's existence, I was actively misled about its true function and legal classification. I was not informed that it held SMSF assets under joint trusteeship, nor was I provided with any documentation, disclosures, or context to understand my role or obligations as a co-trustee. Throughout the 18-year operation of the account, I was denied access, visibility, and participation. I did not receive statements, legal notices, or trustee correspondence. No dual-authorisation mechanisms were applied, and I was excluded from decision-making and financial oversight. These conditions reflect a sustained and systemic lack of informed consent, arising from withheld information, misrepresentation, and redirection of communications.  
It appears that all account-related correspondence, including statements and notifications, was issued to contact details, postal addresses or email accounts under the exclusive control of Mr Osborne. In some instances, it also appears that communications may have referenced or been associated with the alternate name "Rhonda Ann Osborne," which is not my legal identity. This further obstructed the delivery of trustee-related information and contributed to my exclusion. Despite being a named co-trustee, I had no operational access or understanding of the account's true structure and purpose for nearly two decades, contrary to the minimum governance standards required under section 52B of the SIS Act.  
Upon becoming properly informed in December 2024 that the account was linked to the Ultra Super Fund and subject to SMSF compliance obligations, I acted immediately to uphold my fiduciary duties. I arranged for the account to be linked to my banking profile, retrieved historical statements, submitted formal complaints in branch and in writing, and requested dual-signature authorisation in accordance with trustee compliance standards. My actions demonstrate timely and responsible engagement. Any prior lack of involvement must not be interpreted as consent, neglect, or passive authorisation. The conditions for informed participation were never made available to me. The record shows that I was structurally excluded from account governance, and that my corrective response was immediate once disclosure occurred.  
Under section 52B(2)(h) of the SIS Act, each trustee of an SMSF must be provided access to *"all information that is relevant to the trustee performing duties or exercising powers in relation to the fund."* It appears this statutory right was not upheld, and the practical exclusion from account knowledge, access, and participation constitutes a clear risk to both fund compliance and institutional governance.

This situation compels urgent clarification as to whether Suncorp's internal account classification and administration processes for SMSFs and other trust structures accurately reflect and uphold the legal obligations applicable to co-trustee entities.

In particular:

- Does Suncorp's system architecture allow one trustee to be effectively excluded despite the legal requirement for joint management?
- What procedures were in place to verify and enforce co-signatory or co-access rights in the context of a regulated superannuation trust?
- Were system settings, account flagging protocols, or compliance checks misaligned with the legal status of the fund and its trusteeship model?

If Suncorp's internal systems permitted or enabled the creation of an operational structure in which one trustee was indefinitely excluded, despite being legally named on the account this suggests a serious institutional misalignment between operational procedures and statutory trustee obligations. Such a discrepancy raises significant questions of customer vulnerability, internal risk control, and broader regulatory compliance under the Banking Code of Practice, SIS Act, and *Corporations Act 2001 (Cth)*.

In early 2025, I formally requested the application of dual authorisation to the account in accordance with trustee obligations and to protect the fund's integrity. This request was not for a temporary hold or freeze, it was a request that no funds be moved unless two trustee signatories authorised the transaction, consistent with best-practice governance of SMSF structures. Despite this, your customer service team applied what was described as a "hold" on the account, not a permanent dual-authorisation requirement. This action was later lifted, and the dual approval safeguards were implemented. This is a mischaracterisation of my request. I was seeking a compliance-based governance control, not a short-term pause.

**Rejection of EPOA authority based on account being "non-personal"**

Your response states:  
*"Your EPOA authority does not extend to the account held by Ultra Super Fund as this is a non-personal bank account."*  
It appears your interpretation is inconsistent with section 17A(3)(b)(ii) of the SIS Act, which expressly allows a legal personal representative (LPR) under a

valid Enduring Power of Attorney to be appointed as trustee of a self-managed super fund when a member is under legal disability or unable to act. The section is designed to ensure fund continuity and prevent regulatory breaches. The EPOA in question was professionally prepared by Hall & Wilcox and executed under Queensland law. It clearly empowers the attorney to act on trustee-related matters (**attached**). Rejecting this authority based on the account being *"non-personal"* misinterprets the SIS Act. Trustee authority via EPOA is not confined to personal accounts it directly applies to fund operations where the member cannot act.

I respectfully request that Suncorp:

- Confirm its internal policy on EPOAs for SMSF trustee structures
- Clarify how that position is reconciled with the SIS Act
- Explain why a legally valid EPOA has not been honoured in this case.

**The contradiction between your statement and the provision of cheques**

Your response states:  
*"Cheque images are not generally available unless specific cheque numbers are provided to us. Without these, we are unable to locate the items requested."*  
This representation appears misleading in light of the fact that multiple cheque copies, including from 2018 were ultimately provided on 19 May 2025, despite the customer having made verbal enquiries as early as January 2025 and submitting a written request on 13 March 2025. The contradiction between your statement and the provision of cheques raises concerns suggesting either an inconsistent application of internal retrieval protocols or an inaccurate portrayal of Suncorp's capabilities.

**7-year document retention rule**

Further compounding this is the reliance on a *"7-year document retention rule"* to justify withholding records, which is undermined by the production of statements from 2007. These discrepancies, alongside a delay of more than two months in providing the requested cheques, point to a concerning pattern of procedural failure, lack of transparency, and apparent misrepresentation in the bank's handling of this complaint.

Your response states that your *"role is to review [my] complaint including the information [I] supplied, and any evidence Suncorp Bank considered"*. However, this framing when read alongside the substance of your reply appears to confirm that the investigation was limited to a narrow and selective review, seemingly confined to the materials I attached, rather than a comprehensive examination of the extensive internal records, customer profile data, and historical transactional activity available to Suncorp. This is deeply concerning given that the issues raised extend well beyond minor administrative matters. They relate to long-term exclusion of a named co-trustee from a regulated SMSF, unexplained control over core account functions (including a Visa Debit Card issued without notice or consent), and what appears to be a serious failure in trustee governance, and nstitutional oversight over an 18-year period.

Had the account's financial activity and internal statements been properly reviewed, your investigation would almost certainly have revealed transaction patterns highly consistent with fund cycling and structured movement, including over 463 external fund transfers to SandhurstTrustee accounts under BSB 633-109. Many of these involved same-day deposits and withdrawals, including in branch and staff assisted, paired large deposits, and repeated clearing of the account to low at month-end, despite high inflow volumes. Viewed alongside the absence of co-trustee access and visibility, these transactions raise typologies widely recognised by AUSTRAC as indicators of layering, concealment, and misuse of financial infrastructure. It is unclear whether this transactional activity was ever assessed through Suncorp's AML/CTF compliance lens.

Accordingly, I ask:

- Was this activity ever escalated to Suncorp's AML team for review or analysis?
- Did it breach any risk thresholds or trigger monitoring alerts?
- Was any internal escalation or reporting considered in accordance with your regulatory obligations?

More critically, and I wish to highlight a specific deposit exceeding \$70,000 from Boardroom Pty Ltd, received into the Suncorp account in connection with the Ultra Super Fund. The accompanying documentation identifies the recipient as "Rhonda Ann Osborne," a name which does not lawfully correspond to Ultra Super Fund, or my Suncorp accounts. The acceptance and servicing of a high-value financial transaction under a name that does not appear in any valid trustee or legal capacity within Suncorp's records raises serious red flags. This transaction should have triggered immediate review under Section 36 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*, which requires verified customer identification prior to receipt of designated services, and under Chapter 15 of the AML/CTF Rules, which mandates ongoing monitoring and resolution of identity discrepancies.

Despite the significance of this transaction and the name mismatch, your response fails to acknowledge this matter entirely. This omission raises the following critical questions:

- Was the name "Rhonda Ann Osborne" ever reconciled or validated against internal trustee records in Suncorp's systems?
- What process allowed a deposit of over \$70,000 from Boardroom Pty Ltd to be received and allocated to the account without identity confirmation?
- Were any identity-related exceptions, red flags, or internal system alerts triggered?
- Was this transaction reviewed by your AML or compliance team, and was a Suspicious Matter Report lodged in accordance with Section 41 of the AML/CTF Act?
- On what internal authority, documentation, or customer record was this transaction deemed compliant?

If these matters were not detected, flagged, or escalated during the course of your complaint investigation, it raises serious doubt as to whether the review as defined in your own terms meets the minimum expectations of care, scrutiny, and statutory compliance under the *Superannuation Industry (Supervision) Act 1993 (Cth)*, *Corporations Act 2001 (Cth)*, *Privacy Act 1988 (Cth)*, and the AML/CTF regime.

**Immediate Action Required**

Given the convergence of identity misuse, high-value unexplained deposits, and potential breaches of anti-money laundering obligations, this correspondence constitutes a formal pre-litigation notice and preservation directive. The gravity of the matters raised may engage not only AUSTRAC, but also ASIC, APRA, and the ATO, given the regulated SMSF structure involved.  
I now formally **request immediate escalation** of this matter to Suncorp's internal legal, compliance, and risk leadership teams. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**.

- Custodial Structures, Segmented Ledgers, and Internal Routing Disparities**
  - Custodial and Ledger Structure Clarification*
  - Has the Ultra Super Fund account (BSB 484-799 / Account No. 001422502), or any associated account, been operated under any custodial, segmented ledger, or internal processing structure, particularly involving Sandhurst Trustees or Bendigo Bank?*

- c. *Has Suncorp facilitated internal routing via BSBs 633-100, 633-106, or 633-109, including any hidden settlement, mirroring, or back-office processing structures?*
- d. *Most importantly, has Garth Osborne been provided access to a broader or unsegmented ledger view, whether by design or omission while I, as co-trustee, was shown only a partial or filtered view of the fund's internal structure? If so, please explain and immediately disclose the complete and unrestricted ledger history as held by the bank.*
2. **Cheque Processing Pathways and Internal Treatment**
- a. *How were cheques issued under \*\*BSB 633-109 / Account 118052760\*\* processed and cleared?*
- b. *Were these cheques routed through internal or custodial mechanisms outside of the standard BECS network?*
3. **Auxiliary, Shadow, or Internal Sub-ledger Structures - Do any sub-ledgers, auxiliary accounts, or internal transactional paths exist in connection with**
- a. *The Ultra Super Fund account*
- b. *Any account operated by or linked to Garth Osborne that references my name, trustee rights, or legal interest? If so, provide all BSBs, account numbers, routing metadata, ledgers involved, and named beneficiaries.*

#### General Disclosure and Compliance Requests

1. A comprehensive written response to all questions raised in this correspondence, with supporting internal records and applicable policy references.
2. Full account metadata and transaction audit trails for the Ultra Super Fund account and any related accounts.
3. Internal system references, CRM entries, or profile links to the name "Rhonda Ann Osborne" or any close variant.
4. Copies of all KYC and Customer Due Diligence (CDD) documentation relating to me, the Ultra Super Fund, or any linked accounts.
5. All Records concerning CHES sponsored, and or dividend payments, including source account, approval chain, and AML/CTF reviews.
6. Any Suspicious Matter Reports (SMRs), compliance alerts, or internal notes linked to identity inconsistencies, fund misdirection, or unexplained external transfers.
7. Complete Visa Debit Card statements linked to the Ultra Super Fund account (ending in 2502), including merchant and transaction details.
8. Provision of two missing cheques that remain outstanding, specifically: \$3,500 cheque dated 19 June 2019 and 10,000 cheque dated 24 March 2023
9. These items are essential for tracing fund dispersal, verifying ledger pathing, and confirming whether internal ledger structures diverted, concealed, or manipulated the underlying transactions.

#### Identity Misuse and Transaction-Specific AML/CTF Requests

1. Use of False Identity – "Rhonda Ann Osborne" Has this name been used to open or operate any Suncorp account, profile, or instrument linked to the Ultra Super Fund?
2. Was this name assigned to any card issuance, cheque record, internal profile, or ledger reference?
3. Has this false identity been embedded in any custodial, back-office, or reporting function that has impacted my legal rights or obscured full visibility?

#### Disclosure of all names, institutions for transactions relating to:

1. CommSec credit – 29 May 2024: \$71,772.95 – confirm under what name this was received and how it was booked in internal ledgers.
2. SUPER DRAW transfers – May–Sept 2024: Multiple \$20,000+ withdrawals to NAB BSB 084209 – disclose trustee approvals, routing path, and purpose.
3. OSKO and rent payments – from Ivan Lukwago, Robin Simkhada, Mitchell – specify internal routing and ledger entries.
4. Transfers to 42939851 – Apr–Aug 2024 referencing "364 Zillmere Road" – clarify ownership, routing path, and fund treatment.
5. Same-day \$15,000 deposit and withdrawal – Jul 17, 2024 at Chermshire branch by Garth Osborne – explain AML treatment.
6. STO Replacement credit – Jun 4, 2024: \$4,265.79
7. ATO Credit – Dec 8, 2022: \$1,438.56 – identify associated tax period and confirm alignment with SMSF records.
8. Payments to Commonwealth Bank – \$121.00 on Apr 22 & Jun 4, 2024 labelled "GARTH / AC REPAIR" – identify source and routing path.
9. Historical deposits from 2019–2023 – including Barsby, Tania Whiti, Philip Fabilla, Dean Balderston, Piry S., and other tenant payments – verify legal account holders and reconcile with the SMSF's rental income expectations.

Failure to respond fully and transparently particularly in relation to segmented ledger visibility, internal custodial structures, and the use of a false trustee identity, may result in immediate escalation to:

- Australian Financial Complaints Authority
- Australian Securities and Investments Commission
- Australian Prudential Regulation Authority
- Australian Taxation Office
- AUSTRAC
- Office of the Australian Information Commissioner

These matters directly affect my duties as a named SMSF trustee, my legal standing, and the regulatory obligations of Suncorp Bank. I request your formal response by Friday, 31 May 2025.

I confirm that I have formally instructed Hall & Wilcox to act on my behalf. All future legal correspondence, documentation, and disclosures should be addressed to:

- Laura Hanrahan – Special Counsel  
[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)  
T +61 7 3237 7830 | F +61 7 3231 7799 | M +61 408 400 941
- Olivia Southall – Associate  
[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)
- Holly Dahm (EPOA) – [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)
- Riki Dahm (EPOA) – [rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)

I do not consent to verbal contact. However, I remain committed to resolving this matter constructively. Should a verbal discussion assist with facilitating resolution, I am open to a scheduled conversation involving my legal representative, Ms Hanrahan, alongside a senior member of your legal or compliance team. Please use the contact details above to coordinate such a meeting.

Kind regards,

Rhonda

**From:** KILBRIDE, Cameron <[Cameron.Kilbride@suncorpbank.com.au](mailto:Cameron.Kilbride@suncorpbank.com.au)>

**Date:** Tuesday, 29 April 2025 at 1:47 PM

**To:** [honda.r@hotmail.com](mailto:honda.r@hotmail.com) <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

**Subject:** Your Suncorp Bank Complaint - Complaint-16353834

Good Afternoon Rhonda,

Thank you for allowing Suncorp Bank's Internal Customer Relations an opportunity to review your complaint about an account held for Ultra Super Fund.

Your complaint has been assigned to me and my role is to review the complaint as part of Suncorp Bank's internal dispute resolution process. I have access to the information which Suncorp Bank has relied upon. If there is any information that you believe I should also consider, please supply this to me as soon as possible.

Once I have completed my review, I will call you and send you a letter explaining the outcome and reasons. Please confirm if I can send this to you by email.

#### Timeframe for an outcome

We will aim to provide you with a response within 21 days from the date which you lodged the complaint with Suncorp Bank. However, under regulatory requirements we must provide you with an outcome no later than 30 days after the complaint was lodged with Suncorp Bank. Our records indicate that this timeframe expires on 23 May 2025.

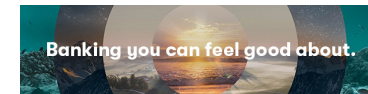
In the meantime, if you have any questions or would like to discuss the complaint further, my phone number is 07 3835 5267 or you can email me [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

#### Kind Regards

**SUNCORP BANK**  CAMERON KILBRIDE  
CUSTOMER RELATIONS SPECIALIST  
INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY  
T: 07 3835 5267  
E: [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Heritage Lanes  
80 Ann St  
Brisbane QLD 4000  
GPO Box 2432 Brisbane QLD  
4001

I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.



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**Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time**

**Subject:** RE: Executive Escalation – AML/CTF, Trustee Governance & Compliance Risk Indicators – Ultra Super Fund (ABN: 41 873 921 089) Complaint-16353834  
**Date:** Wednesday, 28 May 2025 at 12:04:53 PM Australian Eastern Standard Time  
**From:** CEOOffice <[CEOOffice@suncorpbank.com.au](mailto:CEOOffice@suncorpbank.com.au)>  
**To:** rhonda.knyvett <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**CC:** Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>, Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>, Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>, Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>  
**Category:** SUNCORPANZ  
**Attachments:** image004.png, image005.jpg, image006.jpg, image007.png, image008.jpg, image009.jpg

Dear Ms Knyvett,

We confirm we have received your emails dated 24 and 27 May 2025. Thank you for giving us the opportunity to address your concerns.

We are making enquiries into, and considering, the matters raised in your emails and will respond in writing in due course, within a reasonable timeframe (noting your request not to be contacted verbally).

#### Kind Regards

**SUNCORP BANK**  SCOTT  
LEADER INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY  
T: 07 3835 5267  
E: [scott.leader@suncorpbank.com.au](mailto:scott.leader@suncorpbank.com.au)

Heritage Lanes  
80 Ann St  
Brisbane QLD 4000  
GPO Box 2432 Brisbane QLD  
4001

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**From:** rhonda knyvet <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**Sent:** Tuesday, 27 May 2025 10:31 AM  
**To:** CEOoffice <[CEOoffice@suncorpbank.com.au](mailto:CEOoffice@suncorpbank.com.au)>  
**Cc:** Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>; holly tegan <[Hollyteganosborne@hotmail.com](mailto:Hollyteganosborne@hotmail.com)>; Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>; Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>  
**Subject:** Executive Escalation – AML/CTF, Trustee Governance & Compliance Risk Indicators – Ultra Super Fund (ABN: 41 873 921 089)  
**Importance:** High

**CAUTION:** This email originated from outside of the organisation. Do not act on instructions, click links or open attachments unless you recognise the sender and know the content is authentic and safe.

**To:** Suncorp Executives - Legal, Fraud, Risk, AML/CTF, SMSF Oversight  
**Cc:** Hall & Wilcox (Legal Counsel)  
Dear Suncorp Executives,  
This matter is formally escalated in relation to the Ultra Super Fund (ABN: 41 873 921 089), account ending in 2502, held under a co-trustee SMSF structure as confirmed by Suncorp.  
The material on record raises indicators of potential regulatory non-compliance under:

- *AML/CTF Act 2006 (Cth)* – ss.36 and 41, including designated services provided in connection with unverified identity inflows (“Rhonda Ann Osborne”), unconfirmed CHESS-cleared credits, and transactional patterns consistent with AUSTRAC typologies (layering, cycling, third-party use)
- *SIS Act 1993 (Cth)* – s.52B(2)(h), due to sustained trustee exclusion from access, control, and information necessary for fiduciary function
- *Corporations Act 2001 (Cth)* – s.912A(1), concerning apparent deficiencies in product governance and compliance frameworks
- *Privacy Act 1988 (Cth)* and the Banking Code of Practice – regarding unresolved identity misalignment and redirection of account-related communications
- Internal architecture indicators suggesting the use of segmented or custodial ledger pathways, audit trail gaps, and an absence of dual-signatory controls.

This communication constitutes both a pre-litigation notice and a formal record preservation directive, including internal metadata, ledger records, routing instructions, and compliance logs.  
Please confirm the following within **two** business days:

1. Name and contact details of the Suncorp executive assuming responsibility
2. Confirmation of escalation to Suncorp Legal, Risk, AML/CTF and Trustee Oversight
3. Whether the matter has triggered any internal risk review, AML program response, or reportable event assessment.

This matter now engages Suncorp's obligations under multiple legislative regimes and must be addressed at executive level.  
Kind regards,  
Rhonda Knyvet  
Co-Trustee, Ultra Super Fund (ABN: 41 873 921 089)  
Cc:  
Laura Hanrahan, Special Counsel, Hall & Wilcox  
Olivia Southall, Associate, Hall & Wilcox  
Holly Dahm & Riki Dahm – EPOA Representatives

**From:** rhonda knyvet <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**Date:** Saturday, 24 May 2025 at 7:10 PM  
**To:** KILBRIDE, Cameron <[Cameron.Kilbride@suncorpbank.com.au](mailto:Cameron.Kilbride@suncorpbank.com.au)>, Bank Customer Relations <[bank.customer.relations@suncorpbank.com.au](mailto:bank.customer.relations@suncorpbank.com.au)>, security@suncorp.com.au <[security@suncorp.com.au](mailto:security@suncorp.com.au)>, customerID.check@suncorpbank.com.au <[customerID.check@suncorpbank.com.au](mailto:customerID.check@suncorpbank.com.au)>, legal@suncorp.com.au <[legal@suncorp.com.au](mailto:legal@suncorp.com.au)>, complaints@asteronlife.co.nz <[complaints@asteronlife.co.nz](mailto:complaints@asteronlife.co.nz)>, suncorpgroup@suncorp.com.au <[suncorpgroup@suncorp.com.au](mailto:suncorpgroup@suncorp.com.au)>, Customer Relations <[customer.relations@suncorp.com.au](mailto:customer.relations@suncorp.com.au)>, Customer Advocate <[CustomerAdvocate@suncorp.com.au](mailto:CustomerAdvocate@suncorp.com.au)>, idr@suncorp.com.au <[idr@suncorp.com.au](mailto:idr@suncorp.com.au)>, norfinaCPD@anz.com <[norfinaCPD@anz.com](mailto:norfinaCPD@anz.com)> <[norfinaCPD@anz.com](mailto:norfinaCPD@anz.com)>  
**Cc:** Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>, Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>  
**Subject:** Formal Escalation Request – Ultra Super Fund Account (Ending 2502) Complaint-16353834

Dear Mr Kilbride,  
Thank you for your response dated 12 May 2025. However, your review fails to address the core issues raised and reflects a narrow and inadequate assessment of the complaint. I must therefore respectfully but firmly reject its outcome. I formally request that this matter now be escalated without delay to Suncorp's internal legal, compliance, and risk leadership. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**. This escalation is sought due to serious and ongoing concerns regarding apparent legal, regulatory, and governance issues in relation to the Ultra Super Fund account ending in 2502. These include observations that give rise to concerns about potential contraventions of the following legislative and regulatory

frameworks:  
*Superannuation Industry (Supervision) Act 1993 (Cth)* – including trustee covenants under s.52B(2)(h) concerning access to information  
*Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* – particularly regarding account control, identity handling, and transaction reporting  
*Corporations Act 2001 (Cth)* – relating to duties owed by entities engaged in the administration of financial products and services  
*Privacy Act 1988 (Cth)* – in relation to data access and disclosure obligations  
Banking Code of Practice – including clauses relating to joint accounts, customer vulnerability, transparency, and complaint handling  
Suncorp's own product disclosure statements and internal policies, as publicly available and/or relied upon in the operation of trustee-held accounts.

**SMSF compliance obligations**  
Your letter expressly confirms that:  
“A Business Cheque account held in the structure of Mr G W Osborne & Ms R A Knyvet T/F Ultra Super Fund was opened in May 2007.”  
This acknowledgement confirms that the account was formally established under a joint trustee structure, consistent with a regulated Self-Managed Superannuation Fund (SMSF) governed by the **Superannuation Industry (Supervision) Act 1993 (Cth)**. While I was aware of the account's existence, I was actively misled about its true function and legal classification. I was not informed that it held SMSF assets under joint trusteeship, nor was I provided with any documentation, disclosures, or context to understand my role or obligations as a co-trustee. Throughout the 18-year operation of the account, I was denied access, visibility, and participation. I did not receive statements, legal notices, or trustee correspondence. No dual-authorisation mechanisms were applied, and I was excluded from decision-making and financial oversight. These conditions reflect a sustained and systemic lack of informed consent, arising from withheld information, misrepresentation, and redirection of communications.  
It appears that all account-related correspondence, including statements and notifications, was issued to contact details, postal addresses or email accounts under the exclusive control of Mr Osborne. In some instances, it also appears that communications may have referenced or been associated with the alternate name “Rhonda Ann Osborne,” which is not my legal identity. This further obstructed the delivery of trustee-related information and contributed to my exclusion. Despite being a named co-trustee, I had no operational access or understanding of the account's true structure and purpose for nearly two decades, contrary to the minimum governance standards required under section 52B of the SIS Act.  
Upon becoming properly informed in December 2024 that the account was linked to the Ultra Super Fund and subject to SMSF compliance obligations, I acted immediately to uphold my fiduciary duties. I arranged for the account to be linked to my banking profile, retrieved historical statements, submitted formal complaints in branch and in writing, and requested dual-signature authorisation in accordance with trustee compliance standards. My actions demonstrate timely and responsible engagement. Any prior lack of involvement must not be interpreted as consent, neglect, or passive authorisation. The conditions for informed participation were never made available to me. The record shows that I was structurally excluded from account governance, and that my corrective response was immediate once disclosure occurred.  
Under section 52B(2)(h) of the SIS Act, each trustee of an SMSF must be provided access to “all information that is relevant to the trustee performing duties or exercising powers in relation to the fund.” It appears this statutory right was not upheld, and the practical exclusion from account knowledge, access, and participation constitutes a clear risk to both fund compliance and institutional governance.

This situation compels urgent clarification as to whether Suncorp's internal account classification and administration processes for SMSFs and other trust structures accurately reflect and uphold the legal obligations applicable to co-trustee entities.

In particular:  
Does Suncorp's system architecture allow one trustee to be effectively excluded despite the legal requirement for joint management?  
What procedures were in place to verify and enforce co-signatory or co-access rights in the context of a regulated superannuation trust?  
Were system settings, account flagging protocols, or compliance checks misaligned with the legal status of the fund and its trusteeship model?

If Suncorp's internal systems permitted or enabled the creation of an operational structure in which one trustee was indefinitely excluded, despite being legally named on the account this suggests a serious institutional misalignment between operational procedures and statutory trustee obligations. Such a discrepancy raises significant questions of customer vulnerability, internal risk control, and broader regulatory compliance under the Banking Code of Practice, SIS Act, and *Corporations Act 2001 (Cth)*.

In early 2025, I formally requested the application of dual authorisation to the account in accordance with trustee obligations and to protect the fund's integrity. This request was not for a temporary hold or freeze, it was a request that no funds be moved unless two trustee signatories authorised the transaction, consistent with best-practice governance of SMSF structures. Despite this, your customer service team applied what was described as a “hold” on the account, not a permanent dual-authorisation requirement. This action was later lifted, and the dual approval safeguards were implemented. This is a mischaracterisation of my request. I was seeking a compliance-based governance control, not a short-term pause.

**Rejection of EPOA authority based on account being “non-personal”**  
Your response states:  
“Your EPOA authority does not extend to the account held by Ultra Super Fund as this is a non-personal bank account.”  
It appears your interpretation is inconsistent with section 17A(3)(b)(ii) of the SIS Act, which expressly allows a legal personal representative (LPR) under a valid Enduring Power of Attorney to be appointed as trustee of a self-managed super fund when a member is under legal disability or unable to act. The section is designed to ensure fund continuity and prevent regulatory breaches. The EPOA in question was professionally prepared by Hall & Wilcox and executed under Queensland law. It clearly empowers the attorney to act on trustee-related matters **(attached)**. Rejecting this authority based on the account being “non-personal” misinterprets the SIS Act. Trustee authority via EPOA is not confined to personal accounts it directly applies to fund operations where the member cannot act.

I respectfully request that Suncorp:  
  
Confirm its internal policy on EPOAs for SMSF trustee structures  
Clarify how that position is reconciled with the SIS Act  
Explain why a legally valid EPOA has not been honoured in this case.

**The contradiction between your statement and the provision of cheques**  
Your response states:  
“Cheque images are not generally available unless specific cheque numbers are provided to us. Without these, we are unable to locate the items requested.”  
This representation appears misleading in light of the fact that multiple cheque copies, including from 2018 were ultimately provided on 19 May 2025, despite the customer having made verbal enquiries as early as January 2025 and submitting a written request on 13 March 2025. The contradiction between your statement and the provision of cheques raises concerns suggesting either an inconsistent application of internal retrieval protocols or an inaccurate portrayal of Suncorp's capabilities.

**7-year document retention rule**

Further compounding this is the reliance on a “7-year document retention rule” to justify withholding records, which is undermined by the production of statements from 2007. These discrepancies, alongside a delay of more than two months in providing the requested cheques, point to a concerning pattern of procedural failure, lack of transparency, and apparent misrepresentation in the bank’s handling of this complaint.

Your response states that your “role is to review [my] complaint including the information [I] supplied, and any evidence Suncorp Bank considered.” However, this framing when read alongside the substance of your reply appears to confirm that the investigation was limited to a narrow and selective review, seemingly confined to the materials I attached, rather than a comprehensive examination of the extensive internal records, customer profile data, and historical transactional activity available to Suncorp. This is deeply concerning given that the issues raised extend well beyond minor administrative matters. They relate to long-term exclusion of a named co-trustee from a regulated SMSF, unexplained control over core account functions (including a Visa Debit Card issued without notice or consent), and what appears to be a serious failure in trustee governance, and institutional oversight over an 18-year period.

Had the account’s financial activity and internal statements been properly reviewed, your investigation would almost certainly have revealed transaction patterns highly consistent with fund cycling and structured movement, including over 463 external fund transfers to Sandhurst Trustee accounts under BSB 633-109. Many of these involved same-day deposits and withdrawals, including in branch and staff assisted, paired large deposits, and repeated clearing of the account to low at month-end, despite high inflow volumes. Viewed alongside the absence of co-trustee access and visibility, these transactions raise typologies widely recognised by AUSTRAC as indicators of layering, concealment, and misuse of financial infrastructure. It is unclear whether this transactional activity was ever assessed through Suncorp’s AML/CTF compliance lens.

Accordingly, I ask:

- Was this activity ever escalated to Suncorp’s AML team for review or analysis?
- Did it breach any risk thresholds or trigger monitoring alerts?
- Was any internal escalation or reporting considered in accordance with your regulatory obligations?

More critically, and I wish to highlight a specific deposit exceeding \$70,000 from Boardroom Pty Ltd, received into the Suncorp account in connection with the Ultra Super Fund. The accompanying documentation identifies the recipient as “Rhonda Ann Osborne,” a name which does not lawfully correspond to Ultra Super Fund, or my Suncorp accounts. The acceptance and servicing of a high-value financial transaction under a name that does not appear in any valid trustee or legal capacity within Suncorp’s records raises serious red flags. This transaction should have triggered immediate review under Section 36 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*, which requires verified customer identification prior to receipt of designated services, and under Chapter 15 of the AML/CTF Rules, which mandates ongoing monitoring and resolution of identity discrepancies.

Despite the significance of this transaction and the name mismatch, your response fails to acknowledge this matter entirely. This omission raises the following critical questions:

- Was the name “Rhonda Ann Osborne” ever reconciled or validated against internal trustee records in Suncorp’s systems?
- What process allowed a deposit of over \$70,000 from Boardroom Pty Ltd to be received and allocated to the account without identity confirmation?
- Were any identity-related exceptions, red flags, or internal system alerts triggered?
- Was this transaction reviewed by your AML or compliance team, and was a Suspicious Matter Report lodged in accordance with Section 41 of the AML/CTF Act?
- On what internal authority, documentation, or customer record was this transaction deemed compliant?

If these matters were not detected, flagged, or escalated during the course of your complaint investigation, it raises serious doubt as to whether the review as defined in your own terms meets the minimum expectations of care, scrutiny, and statutory compliance under the *Superannuation Industry (Supervision) Act 1993 (Cth)*, *Corporations Act 2001 (Cth)*, *Privacy Act 1988 (Cth)*, and the AML/CTF regime.

**Immediate Action Required**

Given the convergence of identity misuse, high-value unexplained deposits, and potential breaches of anti-money laundering obligations, this correspondence constitutes a formal pre-litigation notice and preservation directive. The gravity of the matters raised may engage not only AUSTRAC, but also ASIC, APRA, and the ATO, given the regulated SMSF structure involved.

I now formally **request immediate escalation** of this matter to Suncorp’s internal legal, compliance, and risk leadership teams. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**.

- Custodial Structures, Segmented Ledgers, and Internal Routing Disparities**
  - Custodial and Ledger Structure Clarification*
  - Has the Ultra Super Fund account (BSB 484-799 / Account No. 001422502), or any associated account, been operated under any custodial, segmented ledger, or internal processing structure, particularly involving Sandhurst Trustees or Bendigo Bank?*
  - Has Suncorp facilitated internal routing via BSBs 633-100, 633-106, or 633-109, including any hidden settlement, mirroring, or back-office processing structures?*
  - Most importantly, has Garth Osborne been provided access to a broader or unsegmented ledger view, whether by design or omission while I, as co-trustee, was shown only a partial or filtered view of the fund’s internal structure? If so, please explain and immediately disclose the complete and unrestricted ledger history as held by the bank.*
- Cheque Processing Pathways and Internal Treatment**
  - How were cheques issued under \*\*BSB 633-109 / Account 118052760\*\* processed and cleared?*
  - Were these cheques routed through internal or custodial mechanisms outside of the standard BECS network?*
- Auxiliary, Shadow, or Internal Sub-ledger Structures - Do any sub-ledgers, auxiliary accounts, or internal transactional paths exist in connection with**
  - The Ultra Super Fund account*
  - Any account operated by or linked to Garth Osborne that references my name, trustee rights, or legal interest? If so, provide all BSBs, account numbers, routing metadata, ledgers involved, and named beneficiaries.*

**General Disclosure and Compliance Requests**

- A comprehensive written response to all questions raised in this correspondence, with supporting internal records and applicable policy references.
- Full account metadata and transaction audit trails for the Ultra Super Fund account and any related accounts.
- Internal system references, CRM entries, or profile links to the name “Rhonda Ann Osborne” or any close variant.
- Copies of all KYC and Customer Due Diligence (CDD) documentation relating to me, the Ultra Super Fund, or any linked accounts.
- All Records concerning CHESs sponsored, and or dividend payments, including source account, approval chain, and AML/CTF reviews.

- Any Suspicious Matter Reports (SMRs), compliance alerts, or internal notes linked to identity inconsistencies, fund misdirection, or unexplained external transfers.
- Complete Visa Debit Card statements linked to the Ultra Super Fund account (ending in 2502), including merchant and transaction details.
- Provision of two missing cheques that remain outstanding, specifically: \$3,500 cheque dated 19 June 2019 and 10,000 cheque dated 24 March 2023
- These items are essential for tracing fund dispersal, verifying ledger pathing, and confirming whether internal ledger structures diverted, concealed, or manipulated the underlying transactions.

**Identity Misuse and Transaction-Specific AML/CTF Requests**

- Use of False Identity – “Rhonda Ann Osborne” Has this name been used to open or operate any Suncorp account, profile, or instrument linked to the Ultra Super Fund?
- Was this name assigned to any card issuance, cheque record, internal profile, or ledger reference?
- Has this false identity been embedded in any custodial, back-office, or reporting function that has impacted my legal rights or obscured full visibility?

**Disclosure of all names, institutions for transactions relating to:**

- CommSec credit – 29 May 2024: \$71,772.95 – confirm under what name this was received and how it was booked in internal ledgers.
- SUPER DRAW transfers – May–Sept 2024: Multiple \$20,000+ withdrawals to NAB BSB 084209 – disclose trustee approvals, routing path, and purpose.
- OSKO and rent payments – from Ivan Lukwago, Rabin Simkhada, Mitchell – specify internal routing and ledger entries.
- Transfers to 42939851 – Apr–Aug 2024 referencing “364 Zillmere Road” – clarify ownership, routing path, and fund treatment.
- Same-day \$15,000 deposit and withdrawal – Jul 17, 2024 at Chermside branch by Garth Osborne – explain AML treatment.
- STO Replacement credit – Jun 4, 2024: \$4,265.79
- ATO Credit – Dec 8, 2022: \$1,438.56 – identify associated tax period and confirm alignment with SMSF records.
- Payments to Commonwealth Bank – \$121.00 on Apr 22 & Jun 4, 2024 labelled “GARTH / AC REPAIR” – identify source and routing path.
- Historical deposits from 2019–2023 – including Barsby, Tania Whiti, Philip Fabilla, Dean Balderston, Piry S., and other tenant payments , verify legal account holders and reconcile with the SMSF’s rental income expectations.

Failure to respond fully and transparently particularly in relation to segmented ledger visibility , internal custodial structures, and the use of a false trustee identity, may result in immediate escalation to:

- Australian Financial Complaints Authority
- Australian Securities and Investments Commission
- Australian Prudential Regulation Authority
- Australian Taxation Office
- AUSTRAC
- Office of the Australian Information Commissioner

These matters directly affect my duties as a named SMSF trustee, my legal standing, and the regulatory obligations of Suncorp Bank. I request your formal written **response by Friday, 31 May 2025**.

I confirm that I have formally instructed Hall & Wilcox to act on my behalf. All future legal correspondence, documentation, and disclosures should be addressed to:

- Laura Hanrahan – Special Counsel  
[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)  
T +61 7 3237 7830 | F +61 7 3231 7799 | M +61 408 400 941
- Olivia Southall – Associate  
[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)
- Holly Dahm (EPOA) – [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)
- Riki Dahm (EPOA) – [rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)

I do not consent to verbal contact. However, I remain committed to resolving this matter constructively. Should a verbal discussion assist with facilitating resolution, I am open to a scheduled conversation involving my legal representative, Ms Hanrahan, alongside a senior member of your legal or compliance team. Please use the contact details above to coordinate such a meeting.  
Kind regards,

Rhonda

**From:** KILBRIDE, Cameron <[Cameron.Kilbride@suncorpbank.com.au](mailto:Cameron.Kilbride@suncorpbank.com.au)>

**Date:** Tuesday, 29 April 2025 at 1:47 PM

**To:** [honda.r@hotmail.com](mailto:honda.r@hotmail.com) <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

**Subject:** Your Suncorp Bank Complaint - Complaint-16353834

Good Afternoon Rhonda,

Thank you for allowing Suncorp Bank’s Internal Customer Relations an opportunity to review your complaint about an account held for Ultra Super Fund.

Your complaint has been assigned to me and my role is to review the complaint as part of Suncorp Bank’s internal dispute resolution process. I have access to the information which Suncorp Bank has relied upon. If there is any information that you believe I should also consider, please supply this to me as soon as possible.

Once I have completed my review, I will call you and send you a letter explaining the outcome and reasons. Please confirm if I can send this to you by email.

**Timeframe for an outcome**

We will aim to provide you with a response within 21 days from the date which you lodged the complaint with Suncorp Bank. However, under regulatory requirements we must provide you with an outcome no later than 30 days after the complaint was lodged with Suncorp Bank. Our records indicate that this timeframe expires on 23 May 2025.

In the meantime, if you have any questions or would like to discuss the complaint further, my phone number is 07 3835 5267 or you can email me [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Kind Regards

SUNCORP BANK 

CAMERON KILBRIDE  
CUSTOMER RELATIONS SPECIALIST  
INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY

Heritage Lanes  
80 Ann St  
Brisbane QLD 4000  
GPO Box 2432 Brisbane QLD  
4001

T: 07 3835 6267  
E: [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** Please Help Me With My Missing Cheques and My Power of Attorney  
**Date:** Wednesday, 28 May 2025 at 10:11:57 AM Australian Eastern Standard Time  
**From:** rhonda.knyvett<[rhonda.r@hotmail.com](mailto:rhonda.r@hotmail.com)>  
**To:** DE GUZMAN, Kharen <[kharen.deguzman@suncorpbank.com.au](mailto:kharen.deguzman@suncorpbank.com.au)>  
**CC:** Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>, Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>, Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Priority:** High  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png, 10 CHEQUE IMAGES.zip, 13.03.2025 Enduring Power of Attorney EPOA Rhonda Ann Knyvett.pdf

Hi Kharen,

Holly gave me some of the cheque copies, but two are still missing. I really need these before Friday:

- \$10,000 – 24 March 2023
- \$3,500 – 19 June 2019

I came and saw you at Aspley in January and told you everything that had been happening with Garth and the super account. I was very upset then, and I still am. Since that time, I feel like no one at Suncorp has really helped or taken this seriously, even though it's my own super and I have every right to see what's been happening.

I don't understand how it has taken this long. Holly asked for the cheques in writing back on 13 March. That was 67 days ago, and I still don't have them all. No one has told me why the rest took so long, or why these two are missing now. I wasn't even told they were missing. I've tried to be patient, but I'm tired and upset. I just want this sorted out properly.

I'm also writing again about the Enduring Power of Attorney. This is very important to me, and I need you to listen. This new EPOA is not the same one you have on your system, and Holly already spoke to you about this. It was also sent to Mr Kilbride. Suncorp must recognise it.

This EPOA was made so Holly, and now Riki too can help me with my super and anything to do with my finances. I've been through a lot. I'm not good with technology or legal things, and I don't always understand the paperwork. But Holly does. She's helping me every day. This was all written up properly by Hall & Wilcox lawyers to protect me, because Garth never told me what was going on and kept everything hidden from me.

I'm attaching the EPOA again here. Please make sure it is added to my account and accepted. If there's a reason you can't, you need to tell me clearly why. I don't want to be left in the dark anymore. Please help me. I'm doing my best, but this has all been very hard and distressing. I just want answers and to be treated fairly. Please send me the two missing cheques by Friday 24 May, or explain why they can't be given.

Rhonda

**From:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Date:** Monday, 19 May 2025 at 10:15 AM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com) <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Subject:** FW: follow up on cheques

Good day Holly,

Attached are the cheques image needed.

Kind Regards,

Kharen

SUNCORP BANK 

KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12,AspleyHypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.



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**From:** DE GUZMAN, Kharen  
**Sent:** Friday, 16 May 2025 5:01 PM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)  
**Subject:** follow up on cheques

Good day Holly,

I just wanted to assure you that I have never ignored this case. Earlier today, I sent a follow-up email to the relevant senior team regarding the cheque matter. I expressed that this issue has been ongoing for months and that I feel embarrassed reaching out to you repeatedly without being able to provide a solution.

They have confirmed that all fees related to the cheques have been waived, and I emphasized the urgency of obtaining the cheque images as soon as possible. Please know that I continue to follow up regularly and am doing my best to ensure this matter is resolved.

Kind Regards,  
Kharen

SUNCORP BANK 

KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12,AspleyHypermarket  
59 Albany Creek Road  
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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** Executive Escalation – AML/CTF, Trustee Governance & Compliance Risk Indicators – Ultra Super Fund (ABN: 41 873 921 089)  
**Date:** Wednesday, 28 May 2025 at 10:06:40 AM Australian Eastern Standard Time  
**From:** rhonda.knyvett<[rhonda.r@hotmail.com](mailto:rhonda.r@hotmail.com)>  
**To:** CEOOffice@suncorpbank.com.au <[CEOOffice@suncorpbank.com.au](mailto:CEOOffice@suncorpbank.com.au)>  
**CC:** Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>, Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>, Laura Hanrahan <[laura.hanrahan@hollandwilcox.com.au](mailto:laura.hanrahan@hollandwilcox.com.au)>, Olivia Southall <[Olivia.southall@hollandwilcox.com.au](mailto:Olivia.southall@hollandwilcox.com.au)>  
**Priority:** High  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.jpg

**To:** Suncorp Executives - Legal, Fraud, Risk,

AML/CTF, SMSF Oversight

**Cc:** Hall & Wilcox (Legal Counsel)

Dear Suncorp Executives,

This matter is formally escalated in relation to the Ultra Super Fund (ABN: 41 873 921 089), account ending in 2502, held under a co-trustee SMSF structure as confirmed by Suncorp.

The material on record raises indicators of potential regulatory non-compliance under:

- *AML/CTF Act 2006 (Cth)* – ss.36 and 41, including designated services provided in connection with unverified identity inflows ("Rhonda Ann Osborne"), unconfirmed CHESSE-cleared credits, and transactional patterns consistent with AUSTRAC typologies (layering, cycling, third-party use)
- *SIS Act 1993 (Cth)* – s.52B(2)(h), due to sustained trustee exclusion from access, control, and information necessary for fiduciary function
- *Corporations Act 2001 (Cth)* – s.912A(1), concerning apparent deficiencies in product governance and compliance frameworks
- *Privacy Act 1988 (Cth)* and the Banking Code of Practice – regarding unresolved identity misalignment and redirection of account-related communications
- Internal architecture indicators suggesting the use of segmented or custodial ledger pathways, audit trail gaps, and an absence of dual-signatory controls.

This communication constitutes both a pre-litigation notice and a formal record preservation directive, including internal metadata, ledger records, routing instructions, and compliance logs.

Please confirm the following within **two** business days:

1. Name and contact details of the Suncorp executive assuming responsibility
2. Confirmation of escalation to Suncorp Legal, Risk, AML/CTF and Trustee Oversight
3. Whether the matter has triggered any internal risk review, AML program response, or reportable event assessment.

This matter now engages Suncorp's obligations under multiple legislative regimes and must be addressed at executive level.

Kind regards,  
Rhonda Knyvett  
Co-Trustee, Ultra Super Fund (ABN: 41 873 921 089)  
Cc:  
Laura Hanrahan, Special Counsel, Hall & Wilcox  
Olivia Southall, Associate, Hall & Wilcox  
Holly Dahm & Riki Dahm – EPOA Representatives

**From:** rhonda.knyvett<[rhonda.r@hotmail.com](mailto:rhonda.r@hotmail.com)>

**Date:** Saturday, 24 May 2025 at 7:10 PM

**To:** KILBRIDE, Cameron <[Cameron.Kilbride@suncorpbank.com.au](mailto:Cameron.Kilbride@suncorpbank.com.au)>, Bank Customer Relations

<[bank.customer.relations@suncorpbank.com.au](mailto:bank.customer.relations@suncorpbank.com.au)>, [security@suncorp.com.au](mailto:security@suncorp.com.au) <[security@suncorp.com.au](mailto:security@suncorp.com.au)>, [customerID.check@suncorpbank.com.au](mailto:customerID.check@suncorpbank.com.au) <[customerID.check@suncorpbank.com.au](mailto:customerID.check@suncorpbank.com.au)>, [legal@suncorp.com.au](mailto:legal@suncorp.com.au) <[legal@suncorp.com.au](mailto:legal@suncorp.com.au)>, [complaints@asteronlife.co.nz](mailto:complaints@asteronlife.co.nz) <[complaints@asteronlife.co.nz](mailto:complaints@asteronlife.co.nz)>, [suncorgroup@suncorp.com.au](mailto:suncorgroup@suncorp.com.au) <[suncorgroup@suncorp.com.au](mailto:suncorgroup@suncorp.com.au)>, Customer Relations <[customer.relations@suncorp.com.au](mailto:customer.relations@suncorp.com.au)>, Customer Advocate <[CustomerAdvocate@suncorp.com.au](mailto:CustomerAdvocate@suncorp.com.au)>, [idr@suncorp.com.au](mailto:idr@suncorp.com.au) <[idr@suncorp.com.au](mailto:idr@suncorp.com.au)>, [norfinaCPD@anz.com](mailto:norfinaCPD@anz.com) <[norfinaCPD@anz.com](mailto:norfinaCPD@anz.com)>

**Cc:** Laura Hanrahan <[laura.hanrahan@hollandwilcox.com.au](mailto:laura.hanrahan@hollandwilcox.com.au)>, Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>

**Subject:** Formal Escalation Request – Ultra Super Fund Account (Ending 2502) Complaint-16353834

Dear Mr Kilbride,

Thank you for your response dated 12 May 2025. However, your review fails to address the core issues raised and reflects a narrow and inadequate assessment of the complaint. I must therefore respectfully but firmly reject its outcome. I formally request that this matter now be escalated without delay to Suncorp's internal legal, compliance, and risk leadership. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**. This escalation is sought due to serious and ongoing concerns regarding apparent legal, regulatory, and governance issues in relation to the Ultra Super Fund account ending in 2502. These include observations that give rise to concerns about potential contraventions of the following legislative and regulatory frameworks:

*Superannuation Industry (Supervision) Act 1993 (Cth)* – including trustee covenants under s.52B(2)(h) concerning access to information  
*Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* – particularly regarding account control, identity handling, and transaction reporting  
*Corporations Act 2001 (Cth)* – relating to duties owed by entities engaged in the administration of financial products and services  
*Privacy Act 1988 (Cth)* – *in relation to data access and disclosure obligations*  
Banking Code of Practice – including clauses relating to joint accounts, customer vulnerability, transparency, and complaint handling  
Suncorp's own product disclosure statements and internal policies, as publicly available and/or relied upon in the operation of trustee-held accounts.

#### SMSF compliance obligations

Your letter expressly confirms that:

*"A Business Cheque account held in the structure of Mr G W Osborne & Ms R A Knyvett T/F Ultra Super Fund was opened in May 2007."*

This acknowledgement confirms that the account was formally established under a joint trustee structure, consistent with a regulated Self-Managed Superannuation Fund (SMSF) governed by the **Superannuation Industry (Supervision) Act 1993 (Cth)**. While I was aware of the account's existence, I was actively misled about its true function and legal classification. I was not informed that it held SMSF assets under joint trusteeship, nor was I provided with any documentation, disclosures, or context to understand my role or obligations as a co-trustee. Throughout the 18-year operation of the account, I was denied access, visibility, and participation. I did not receive statements, legal notices, or trustee correspondence. No dual-authorisation mechanisms were applied, and I was excluded from decision-making and financial oversight. These conditions reflect a sustained and systemic lack of informed consent, arising from withheld information, misrepresentation, and redirection of communications.

It appears that all account-related correspondence, including statements and notifications, was issued to contact details, postal addresses or email accounts under the exclusive control of Mr Osborne. In some instances, it also appears that communications may have referenced or been associated with the alternate name "Rhonda Ann Osborne," which is not my legal identity. This further obstructed the delivery of trustee-related information and contributed to my exclusion. Despite being a named co-trustee, I had no operational access or understanding of the account's true structure and purpose for nearly two decades, contrary to the minimum governance standards required under section 52B of the SIS Act.

Upon becoming properly informed in December 2024 that the account was linked to the Ultra Super Fund and subject to SMSF compliance obligations, I acted immediately to uphold my fiduciary duties. I arranged for the account to be linked to my banking profile, retrieved historical statements, submitted formal complaints in branch and in writing, and requested dual-signature authorisation in accordance with trustee compliance standards. My actions demonstrate timely and responsible engagement. Any prior lack of involvement must not be interpreted as consent, neglect, or passive authorisation. The conditions for informed participation were never made available to me. The record shows that I was structurally excluded from account governance, and that my corrective response was immediate once disclosure occurred.

Under section 52B(2)(h) of the SIS Act, each trustee of an SMSF must be provided access to *"all information that is relevant to the trustee performing duties or exercising powers in relation to the fund."* It appears this statutory right was not upheld, and the practical exclusion from account knowledge, access, and participation constitutes a clear risk to both fund compliance and institutional governance.

This situation compels urgent clarification as to whether Suncorp's internal account classification and administration processes for SMSFs and other trust structures accurately reflect and uphold the legal obligations applicable to co-trustee entities.

In particular:

- Does Suncorp's system architecture allow one trustee to be effectively excluded despite the legal requirement for joint management?
- What procedures were in place to verify and enforce co-signatory or co-access rights in the context of a regulated superannuation trust?
- Were system settings, account flagging protocols, or compliance checks misaligned with the legal status of the fund and its trusteeship model?

If Suncorp's internal systems permitted or enabled the creation of an operational structure in which one trustee was indefinitely excluded, despite being legally named on the account this suggests a serious institutional misalignment between operational procedures and statutory trustee obligations. Such a discrepancy raises significant questions of customer vulnerability, internal risk control, and broader regulatory compliance under the Banking Code of Practice, SIS Act, and *Corporations Act 2001 (Cth)*.

In early 2025, I formally requested the application of dual authorisation to the account in accordance with trustee obligations and to protect the fund's integrity. This request was not for a temporary hold or freeze, it was a request that no funds be moved unless two trustee signatories authorised the

transaction, consistent with best-practice governance of SMSF structures. Despite this, your customer service team applied what was described as a "hold" on the account, not a permanent dual-authorisation requirement. This action was later lifted, and the dual approval safeguards were implemented. This is a mischaracterisation of my request. I was seeking a compliance-based governance control, not a short-term pause.

**Rejection of EPOA authority based on account being "non-personal"**

Your response states:

*"Your EPOA authority does not extend to the account held by Ultra Super Fund as this is a non-personal bank account."*

It appears your interpretation is inconsistent with section 17A(3)(b)(ii) of the SIS Act, which expressly allows a legal personal representative (LPR) under a valid Enduring Power of Attorney to be appointed as trustee of a self-managed super fund when a member is under legal disability or unable to act. The section is designed to ensure fund continuity and prevent regulatory breaches. The EPOA in question was professionally prepared by Hall & Wilcox and executed under Queensland law. It clearly empowers the attorney to act on trustee-related matters (**attached**). Rejecting this authority based on the account being *"non-personal"* misinterprets the SIS Act. Trustee authority via EPOA is not confined to personal accounts it directly applies to fund operations where the member cannot act.

I respectfully request that Suncorp:

- Confirm its internal policy on EPOAs for SMSF trustee structures
- Clarify how that position is reconciled with the SIS Act
- Explain why a legally valid EPOA has not been honoured in this case.

**The contradiction between your statement and the provision of cheques**

Your response states:

*"Cheque images are not generally available unless specific cheque numbers are provided to us. Without these, we are unable to locate the items requested."*

This representation appears misleading in light of the fact that multiple cheque copies, including from 2018 were ultimately provided on 19 May 2025, despite the customer having made verbal enquiries as early as January 2025 and submitting a written request on 13 March 2025. The contradiction between your statement and the provision of cheques raises concerns suggesting either an inconsistent application of internal retrieval protocols or an inaccurate portrayal of Suncorp's capabilities.

**7-year document retention rule**

Further compounding this is the reliance on a *"7-year document retention rule"* to justify withholding records, which is undermined by the production of statements from 2007. These discrepancies, alongside a delay of more than two months in providing the requested cheques, point to a concerning pattern of procedural failure, lack of transparency, and apparent misrepresentation in the bank's handling of this complaint.

Your response states that your *"role is to review [my] complaint including the information [I] supplied, and any evidence Suncorp Bank considered."*

However, this framing when read alongside the substance of your reply appears to confirm that the investigation was limited to a narrow and selective review, seemingly confined to the materials I attached, rather than a comprehensive examination of the extensive internal records, customer profile data, and historical transactional activity available to Suncorp. This is deeply concerning given that the issues raised extend well beyond minor administrative matters. They relate to long-term exclusion of a named co-trustee from a regulated SMSF, unexplained control over core account functions (including a Visa Debit Card issued without notice or consent), and what appears to be a serious failure in trustee governance, and institutional oversight over an 18-year period.

Had the account's financial activity and internal statements been properly reviewed, your investigation would almost certainly have revealed transaction patterns highly consistent with fund cycling and structured movement, including over 463 external fund transfers to SandhurstTrustee accounts under BSB 633-109. Many of these involved same-day deposits and withdrawals, including in branch and staff assisted, paired large deposits, and repeated clearing of the account to low at month-end, despite high inflow volumes. Viewed alongside the absence of co-trustee access and visibility, these transactions raise typologies widely recognised by AUSTRAC as indicators of layering, concealment, and misuse of financial infrastructure. It is unclear whether this transactional activity was ever assessed through Suncorp's AML/CTF compliance lens.

Accordingly, I ask:

- Was this activity ever escalated to Suncorp's AML team for review or analysis?
- Did it breach any risk thresholds or trigger monitoring alerts?
- Was any internal escalation or reporting considered in accordance with your regulatory obligations?

More critically, and I wish to highlight a specific deposit exceeding \$70,000 from Boardroom Pty Ltd, received into the Suncorp account in connection with the Ultra Super Fund. The accompanying documentation identifies the recipient as "Rhonda Ann Osborne," a name which does not lawfully correspond to Ultra Super Fund, or my Suncorp accounts. The acceptance and servicing of a high-value financial transaction under a name that does not appear in any valid trustee or legal capacity within Suncorp's records raises serious red flags. This transaction should have triggered immediate review under Section 36 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*, which requires verified customer identification prior to receipt of designated services, and under Chapter 15 of the AML/CTF Rules, which mandates ongoing monitoring and resolution of identity discrepancies.

Despite the significance of this transaction and the name mismatch, your response fails to acknowledge this matter entirely. This omission raises the following critical questions:

- Was the name "Rhonda Ann Osborne" ever reconciled or validated against internal trustee records in Suncorp's systems?
- What process allowed a deposit of over \$70,000 from Boardroom Pty Ltd to be received and allocated to the account without identity confirmation?
- Were any identity-related exceptions, red flags, or internal system alerts triggered?
- Was this transaction reviewed by your AML or compliance team, and was a Suspicious Matter Report lodged in accordance with Section 41 of the AML/CTF Act?
- On what internal authority, documentation, or customer record was this transaction deemed compliant?

If these matters were not detected, flagged, or escalated during the course of your complaint investigation, it raises serious doubt as to whether the review as defined in your own terms meets the minimum expectations of care, scrutiny, and statutory compliance under the *Superannuation Industry (Supervision) Act 1993 (Cth)*, *Corporations Act 2001 (Cth)*, *Privacy Act 1988 (Cth)*, and the AML/CTF regime.

**Immediate Action Required**

Given the convergence of identity misuse, high-value unexplained deposits, and potential breaches of anti-money laundering obligations, this correspondence constitutes a formal pre-litigation notice and preservation directive. The gravity of the matters raised may engage not only AUSTRAC, but

also ASIC, APRA, and the ATO, given the regulated SMSF structure involved.

I now formally **request immediate escalation** of this matter to Suncorp's internal legal, compliance, and risk leadership teams. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**.

- Custodial Structures, Segmented Ledgers, and Internal Routing Disparities**
  - Custodial and Ledger Structure Clarification**
  - Has the Ultra Super Fund account (BSB 484-799 / Account No. 001422502), or any associated account, been operated under any custodial, segmented ledger, or internal processing structure, particularly involving Sandhurst Trustees or Bendigo Bank?**
  - Has Suncorp facilitated internal routing via BSBs 633-100, 633-106, or 633-109, including any hidden settlement, mirroring, or back-office processing structures?**
  - Most importantly, has Garth Osborne been provided access to a broader or unsegmented ledger view, whether by design or omission while I, as co-trustee, was shown only a partial or filtered view of the fund's internal structure? If so, please explain and immediately disclose the complete and unrestricted ledger history as held by the bank.**
- Cheque Processing Pathways and Internal Treatment**
  - How were cheques issued under \*\*BSB 633-109 / Account 118052760\*\* processed and cleared?**
  - Were these cheques routed through internal or custodial mechanisms outside of the standard BECS network?**
- Auxiliary, Shadow, or Internal Sub-ledger Structures - Do any sub-ledgers, auxiliary accounts, or internal transactional paths exist in connection with**
  - The Ultra Super Fund account**
  - Any account operated by or linked to Garth Osborne that references my name, trustee rights, or legal interest? If so, provide all BSBs, account numbers, routing metadata, ledgers involved, and named beneficiaries.**

**General Disclosure and Compliance Requests**

- A comprehensive written response to all questions raised in this correspondence, with supporting internal records and applicable policy references.
- Full account metadata and transaction audit trails for the Ultra Super Fund account and any related accounts.
- Internal system references, CRM entries, or profile links to the name "Rhonda Ann Osborne" or any close variant.
- Copies of all KYC and Customer Due Diligence (CDD) documentation relating to me, the Ultra Super Fund, or any linked accounts.
- All Records concerning CHESs sponsored, and or dividend payments, including source account, approval chain, and AML/CTF reviews.
- Any Suspicious Matter Reports (SMRs), compliance alerts, or internal notes linked to identity inconsistencies, fund misdirection, or unexplained external transfers.
- Complete Visa Debit Card statements linked to the Ultra Super Fund account (ending in 2502), including merchant and transaction details.
- Provision of two missing cheques that remain outstanding, specifically: \$3,500 cheque dated 19 June 2019 and 10,000 cheque dated 24 March 2023
- These items are essential for tracing fund dispersal, verifying ledger pathing, and confirming whether internal ledger structures diverted, concealed, or manipulated the underlying transactions.

**Identity Misuse and Transaction-Specific AML/CTF Requests**

- Use of False Identity – "Rhonda Ann Osborne" Has this name been used to open or operate any Suncorp account, profile, or instrument linked to the Ultra Super Fund?
- Was this name assigned to any card issuance, cheque record, internal profile, or ledger reference?
- Has this false identity been embedded in any custodial, back-office, or reporting function that has impacted my legal rights or obscured full visibility?

**Disclosure of all names, institutions for transactions relating to:**

- CommSec credit – 29 May 2024: \$71,772.95 – confirm under what name this was received and how it was booked in internal ledgers.
- SUPER DRAW transfers – May–Sept 2024: Multiple \ \$20,000+ withdrawals to NAB BSB 084209 – disclose trustee approvals, routing path, and purpose.
- OSKO and rent payments – from Ivan Lukwago, Rabin Simkhada, Mitchell – specify internal routing and ledger entries.
- Transfers to 42939851 – Apr–Aug 2024 referencing "364 Zillmere Road" – clarify ownership, routing path, and fund treatment.
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- ATO Credit – Dec 8, 2022: \$1,438.56 – identify associated tax period and confirm alignment with SMSF records.
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- Historical deposits from 2019–2023 – including Barsby, Tania Whiti, Philip Fabilla, Dean Balderston, Piry S., and other tenant payments , verify legal account holders and reconcile with the SMSF's rental income expectations.

Failure to respond fully and transparently particularly in relation to segmented ledger visibility , internal custodial structures, and the use of a false trustee identity, may result in immediate escalation to:

- Australian Financial Complaints Authority
- Australian Securities and Investments Commission
- Australian Prudential Regulation Authority
- Australian Taxation Office
- AUSTRAC
- Office of the Australian Information Commissioner

These matters directly affect my duties as a named SMSF trustee, my legal standing, and the regulatory obligations of Suncorp Bank. I request your formal written **response by Friday, 31 May 2025**.

I confirm that I have formally instructed Hall & Wilcox to act on my behalf. All future legal correspondence, documentation, and disclosures should be addressed to:

- Laura Hanrahan – Special Counsel  
[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)  
T +61 7 3237 7830 | F +61 7 3231 7799 | M +61 408 400 941
- Olivia Southall – Associate  
[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)
- Holly Dahm (EPOA) – [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)
- Riki Dahm (EPOA) – [rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)

I do not consent to verbal contact. However, I remain committed to resolving this matter constructively. Should a verbal discussion assist with facilitating resolution, I am open to a scheduled conversation involving my legal representative, Ms Hanrahan, alongside a senior member of your legal or compliance team. Please use the contact details above to coordinate such a meeting.

Kind regards,

Rhonda

**From:** KILBRIDE, Cameron <Cameron.Kilbride@suncorpbank.com.au>

**Date:** Tuesday, 29 April 2025 at 1:47 PM

**To:** honda.r@hotmail.com <honda.r@hotmail.com>

**Subject:** Your Suncorp Bank Complaint - Complaint-16353834

Good Afternoon Rhonda,

Thank you for allowing Suncorp Bank's Internal Customer Relations an opportunity to review your complaint about an account held for Ultra Super Fund.

Your complaint has been assigned to me and my role is to review the complaint as part of Suncorp Bank's internal dispute resolution process. I have access to the information which Suncorp Bank has relied upon. If there is any information that you believe I should also consider, please supply this to me as soon as possible.

Once I have completed my review, I will call you and send you a letter explaining the outcome and reasons. Please confirm if I can send this to you by email.

#### Timeframe for an outcome

We will aim to provide you with a response within 21 days from the date which you lodged the complaint with Suncorp Bank. However, under regulatory requirements we must provide you with an outcome no later than 30 days after the complaint was lodged with Suncorp Bank. Our records indicate that this timeframe expires on 23 May 2025.

In the meantime, if you have any questions or would like to discuss the complaint further, my phone number is 07 3835 5267 or you can email me [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

#### Kind Regards

**SUNCORP BANK**  CAMERON KILBRIDE  
CUSTOMER RELATIONS SPECIALIST  
INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY  
Heritage Lanes  
80 Ann St  
Brisbane QLD 4000  
GPO Box 2432 Brisbane QLD  
4001  
T: 07 3835 5267  
E: [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.



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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** Executive Escalation – AML/CTF, Trustee Governance & Compliance Risk Indicators – Ultra Super Fund (ABN: 41 873 921 089)  
**Date:** Wednesday, 28 May 2025 at 10:06:29AM Australian Eastern Standard Time  
**From:** rhonda.knyvett <honda.r@hotmail.com>  
**To:** bridget.messer@suncorp.com.au <bridget.messer@suncorp.com.au>, belinda.apeirs@suncorp.com.au <belinda.apeirs@suncorp.com.au>, david.wildman@suncorp.com.au <david.wildman@suncorp.com.au>, steve.johnston@suncorp.com.au <steve.johnston@suncorp.com.au>  
**CC:** courtprocessdesk@suncorp.com.au <courtprocessdesk@suncorp.com.au>, aml@suncorp.com.au <aml@suncorp.com.au>, compliance@suncorp.com.au <compliance@suncorp.com.au>, frau@suncorp.com.au <frau@suncorp.com.au>, InternalFraud@suncorp.com.au <InternalFraud@suncorp.com.au>, superannuation@suncorp.com.au <superannuation@suncorp.com.au>, Holly Osborne <hollyteganosborne@hotmail.com>, Laura Hanrahan <laura.hanrahan@hollandwilcox.com.au>, Olivia Southall <olivia.southall@hollandwilcox.com.au>, Riki Dahm <rikidahm84@gmail.com>  
**Priority:** High  
**Category:** SUNCORPIANZ  
**Attachments:** image001.png, image002.jpg, image003.jpg

**To:** Suncorp Executives - Legal, Fraud, Risk, AML/CTF, SMSF Oversight

**Cc:** Hall & Wilcox (Legal Counsel)

Dear Suncorp Executives,

This matter is formally escalated in relation to the Ultra Super Fund (ABN: 41 873 921 089), account ending in 2502, held under a co-trustee SMSF structure as confirmed by Suncorp.

The material on record raises indicators of potential regulatory non-compliance under:

- *AML/CTF Act 2006 (Cth)* – ss.36 and 41, including designated services provided in connection with unverified identity inflows ("Rhonda Ann Osborne"), unconfirmed CHESS-cleared credits, and transactional patterns consistent with AUSTRAC typologies (layering, cycling, third-party

use)

- *SIS Act 1993 (Cth)* – s.52B(2)(h), due to sustained trustee exclusion from access, control, and information necessary for fiduciary function
- *Corporations Act 2001 (Cth)* – s.912A(1), concerning apparent deficiencies in product governance and compliance frameworks
- Privacy Act 1988 (Cth) and the Banking Code of Practice – regarding unresolved identity misalignment and redirection of account-related communications
- Internal architecture indicators suggesting the use of segmented or custodial ledger pathways, audit trail gaps, and an absence of dual-signatory controls.

This communication constitutes both a pre-litigation notice and a formal record preservation directive, including internal metadata, ledger records, routing instructions, and compliance logs.

Please confirm the following within **two** business days:

1. Name and contact details of the Suncorp executive assuming responsibility
2. Confirmation of escalation to Suncorp Legal, Risk, AML/CTF and Trustee Oversight
3. Whether the matter has triggered any internal risk review, AML program response, or reportable event assessment.

This matter now engages Suncorp's obligations under multiple legislative regimes and must be addressed at executive level.

Kind regards,

Rhonda Knyvett

Co-Trustee, Ultra Super Fund (ABN: 41 873 921 089)

Cc:

Laura Hanrahan, Special Counsel, Hall & Wilcox

Olivia Southall, Associate, Hall & Wilcox

Holly Dahm & Riki Dahm – EPOA Representatives

**From:** rhonda.knyvett <honda.r@hotmail.com>

**Date:** Saturday, 24 May 2025 at 7:10 PM

**To:** KILBRIDE, Cameron <Cameron.Kilbride@suncorpbank.com.au>, Bank Customer Relations

<bank.customer.relations@suncorpbank.com.au>, security@suncorp.com.au <security@suncorp.com.au>,

customerID.check@suncorpbank.com.au <customerID.check@suncorpbank.com.au>, legal@suncorp.com.au

<legal@suncorp.com.au>, complaints@asteronlife.co.nz <complaints@asteronlife.co.nz>, suncorpgroup@suncorp.com.au

<suncorpgroup@suncorp.com.au>, Customer Relations <customer.relations@suncorp.com.au>, Customer Advocate

<CustomerAdvocate@suncorp.com.au>, idr@suncorp.com.au <idr@suncorp.com.au>, norfinaCPD@anz.com

<norfinaCPD@anz.com>

**Cc:** Laura Hanrahan <laura.hanrahan@hollandwilcox.com.au>, Holly Osborne <hollyteganosborne@hotmail.com>, Riki Dahm

<rikidahm84@gmail.com>

**Subject:** Formal Escalation Request – Ultra Super Fund Account (Ending 2502) Complaint-16353834

Dear Mr Kilbride,

Thank you for your response dated 12 May 2025. However, your review fails to address the core issues raised and reflects a narrow and inadequate assessment of the complaint. I must therefore respectfully but firmly reject its outcome. I formally request that this matter now be escalated without delay to Suncorp's internal legal, compliance, and risk leadership. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**.

This escalation is sought due to serious and ongoing concerns regarding apparent legal, regulatory, and governance issues in relation to the Ultra Super Fund account ending in 2502. These include observations that give rise to concerns about potential contraventions of the following legislative and regulatory frameworks:

*Superannuation Industry (Supervision) Act 1993 (Cth)* – including trustee covenants under s.52B(2)(h) concerning access to information  
*Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* – particularly regarding account control, identity handling, and transaction reporting  
*Corporations Act 2001 (Cth)* – relating to duties owed by entities engaged in the administration of financial products and services  
*Privacy Act 1988 (Cth)* – in relation to data access and disclosure obligations  
Banking Code of Practice – including clauses relating to joint accounts, customer vulnerability, transparency, and complaint handling  
Suncorp's own product disclosure statements and internal policies, as publicly available and/or relied upon in the operation of trustee-held accounts.

#### SMSF compliance obligations

Your letter expressly confirms that:

*"A Business Cheque account held in the structure of Mr G W Osborne & Ms R A Knyvett T/F Ultra Super Fund was opened in May 2007."*

This acknowledgement confirms that the account was formally established under a joint trustee structure, consistent with a regulated Self-Managed Superannuation Fund (SMSF) governed by the **Superannuation Industry (Supervision) Act 1993 (Cth)**. While I was aware of the account's existence, I was actively misled about its true function and legal classification. I was not informed that it held SMSF assets under joint trusteeship, nor was I provided with any documentation, disclosures, or context to understand my role or obligations as a co-trustee. Throughout the 18-year operation of the account, I was denied access, visibility, and participation. I did not receive statements, legal notices, or trustee correspondence. No dual-authorisation mechanisms were applied, and I was excluded from decision-making and financial oversight. These conditions reflect a sustained and systemic lack of informed consent, arising from withheld information, misrepresentation, and redirection of communications.

It appears that all account-related correspondence, including statements and notifications, was issued to contact details, postal addresses or email accounts under the exclusive control of Mr Osborne. In some instances, it also appears that communications may have referenced or been associated with the alternate name "Rhonda Ann Osborne," which is not my legal identity. This further obstructed the delivery of trustee-related information and contributed to my exclusion. Despite being a named co-trustee, I had no operational access or understanding of the account's true structure and purpose for nearly two decades, contrary to the minimum governance standards required under section 52B of the SIS Act.

Upon becoming properly informed in December 2024 that the account was linked to the Ultra Super Fund and subject to SMSF compliance obligations, I acted immediately to uphold my fiduciary duties. I arranged for the account to be linked to my banking profile, retrieved historical statements, submitted formal complaints in branch and in writing, and requested dual-signature authorisation in accordance with trustee compliance standards. My actions demonstrate timely and responsible engagement. Any prior lack of involvement must not be interpreted as consent, neglect, or passive authorisation. The conditions for informed participation were never made available to me. The record shows that I was structurally excluded from account governance, and that my corrective response was immediate once disclosure occurred.

Under section 52B(2)(h) of the SIS Act, each trustee of an SMSF must be provided access to "all information that is relevant to the trustee performing duties or exercising powers in relation to the fund." It appears this statutory right was not upheld, and the practical exclusion from account knowledge, access, and participation constitutes a clear risk to both fund compliance and institutional governance.

This situation compels urgent clarification as to whether Suncorp's internal account classification and administration processes for SMSFs and other trust structures accurately reflect and uphold the legal obligations applicable to co-trustee entities.

In particular:

- Does Suncorp's system architecture allow one trustee to be effectively excluded despite the legal requirement for joint management?
- What procedures were in place to verify and enforce co-signatory or co-access rights in the context of a regulated superannuation trust?
- Were system settings, account flagging protocols, or compliance checks misaligned with the legal status of the fund and its trusteeship model?

If Suncorp's internal systems permitted or enabled the creation of an operational structure in which one trustee was indefinitely excluded, despite being legally named on the account this suggests a serious institutional misalignment between operational procedures and statutory trustee obligations. Such a discrepancy raises significant questions of customer vulnerability, internal risk control, and broader regulatory compliance under the Banking Code of Practice, SIS Act, and *Corporations Act 2001 (Cth)*.

In early 2025, I formally requested the application of dual authorisation to the account in accordance with trustee obligations and to protect the fund's integrity. This request was not for a temporary hold or freeze, it was a request that no funds be moved unless two trustee signatories authorised the transaction, consistent with best-practice governance of SMSF structures. Despite this, your customer service team applied what was described as a "hold" on the account, not a permanent dual-authorisation requirement. This action was later lifted, and the dual approval safeguards were implemented. This is a mischaracterisation of my request. I was seeking a compliance-based governance control, not a short-term pause.

**Rejection of EPOA authority based on account being "non-personal"**

Your response states:

*"Your EPOA authority does not extend to the account held by Ultra Super Fund as this is a non-personal bank account."*

It appears your interpretation is inconsistent with section 17A(3)(b)(ii) of the SIS Act, which expressly allows a legal personal representative (LPR) under a valid Enduring Power of Attorney to be appointed as trustee of a self-managed super fund when a member is under legal disability or unable to act. The section is designed to ensure fund continuity and prevent regulatory breaches. The EPOA in question was professionally prepared by Hall & Wilcox and executed under Queensland law. It clearly empowers the attorney to act on trustee-related matters (**attached**). Rejecting this authority based on the account being "non-personal" misinterprets the SIS Act. Trustee authority via EPOA is not confined to personal accounts it directly applies to fund operations where the member cannot act.

I respectfully request that Suncorp:

- Confirm its internal policy on EPOAs for SMSF trustee structures
- Clarify how that position is reconciled with the SIS Act
- Explain why a legally valid EPOA has not been honoured in this case.

**The contradiction between your statement and the provision of cheques**

Your response states:

*"Cheque images are not generally available unless specific cheque numbers are provided to us. Without these, we are unable to locate the items requested."*

This representation appears misleading in light of the fact that multiple cheque copies, including from 2018 were ultimately provided on 19 May 2025, despite the customer having made verbal enquiries as early as January 2025 and submitting a written request on 13 March 2025. The contradiction between your statement and the provision of cheques raises concerns suggesting either an inconsistent application of internal retrieval protocols or an inaccurate portrayal of Suncorp's capabilities.

**7-year document retention rule**

Further compounding this is the reliance on a "7-year document retention rule" to justify withholding records, which is undermined by the production of statements from 2007. These discrepancies, alongside a delay of more than two months in providing the requested cheques, point to a concerning pattern of procedural failure, lack of transparency, and apparent misrepresentation in the bank's handling of this complaint.

Your response states that your "role is to review [my] complaint including the information [I] supplied, and any evidence Suncorp Bank considered."

However, this framing when read alongside the substance of your reply appears to confirm that the investigation was limited to a narrow and selective review, seemingly confined to the materials I attached, rather than a comprehensive examination of the extensive internal records, customer profile data, and historical transactional activity available to Suncorp. This is deeply concerning given that the issues raised extend well beyond minor administrative matters. They relate to long-term exclusion of a named co-trustee from a regulated SMSF, unexplained control over core account functions (including a Visa Debit Card issued without notice or consent), and what appears to be a serious failure in trustee governance, and institutional oversight over an 18-year period.

Had the account's financial activity and internal statements been properly reviewed, your investigation would almost certainly have revealed transaction patterns highly consistent with fund cycling and structured movement, including over 463 external fund transfers to Sandhurst Trustee accounts under BSB 633-109. Many of these involved same-day deposits and withdrawals, including in branch and staff assisted, paired large deposits, and repeated clearing of the account to low at month-end, despite high inflow volumes. Viewed alongside the absence of co-trustee access and visibility, these transactions raise typologies widely recognised by AUSTRAC as indicators of layering, concealment, and misuse of financial infrastructure. It is unclear whether this transactional activity was ever assessed through Suncorp's AML/CTF compliance lens.

Accordingly, I ask:

- Was this activity ever escalated to Suncorp's AML team for review or analysis?
- Did it breach any risk thresholds or trigger monitoring alerts?
- Was any internal escalation or reporting considered in accordance with your regulatory obligations?

More critically, and I wish to highlight a specific deposit exceeding \$70,000 from Boardroom Pty Ltd, received into the Suncorp account in connection with the Ultra Super Fund. The accompanying documentation identifies the recipient as "Rhonda Ann Osborne," a name which does not lawfully correspond to Ultra Super Fund, or my Suncorp accounts. The acceptance and servicing of a high-value financial transaction under a name that does not appear in any valid trustee or legal capacity within Suncorp's records raises serious red flags. This transaction should have triggered immediate review under Section 36 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*, which requires verified customer identification prior to receipt of designated services, and under Chapter 15 of the AML/CTF Rules, which mandates ongoing monitoring and resolution of identity discrepancies.

Despite the significance of this transaction and the name mismatch, your response fails to acknowledge this matter entirely. This omission raises the following critical questions:

- Was the name "Rhonda Ann Osborne" ever reconciled or validated against internal trustee records in Suncorp's systems?
- What process allowed a deposit of over \$70,000 from Boardroom Pty Ltd to be received and allocated to the account without identity confirmation?
- Were any identity-related exceptions, red flags, or internal system alerts triggered?
- Was this transaction reviewed by your AML or compliance team, and was a Suspicious Matter Report lodged in accordance with Section 41 of the AML/CTF Act?
- On what internal authority, documentation, or customer record was this transaction deemed compliant?

If these matters were not detected, flagged, or escalated during the course of your complaint investigation, it raises serious doubt as to whether the review as defined in your own terms meets the minimum expectations of care, scrutiny, and statutory compliance under the *Superannuation Industry (Supervision) Act 1993 (Cth)*, *Corporations Act 2001 (Cth)*, *Privacy Act 1988 (Cth)*, and the AML/CTF regime.

**Immediate Action Required**

Given the convergence of identity misuse, high-value unexplained deposits, and potential breaches of anti-money laundering obligations, this correspondence constitutes a formal pre-litigation notice and preservation directive. The gravity of the matters raised may engage not only AUSTRAC, but also ASIC, APRA, and the ATO, given the regulated SMSF structure involved.

I now formally **request immediate escalation** of this matter to Suncorp's internal legal, compliance, and risk leadership teams. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**.

- Custodial Structures, Segmented Ledgers, and Internal Routing Disparities**
  - Custodial and Ledger Structure Clarification**
    - Has the Ultra Super Fund account (BSB 484-799 / Account No. 001422502), or any associated account, been operated under any custodial, segmented ledger, or internal processing structure, particularly involving Sandhurst Trustees or Bendigo Bank?**
    - Has Suncorp facilitated internal routing via BSBs 633-100, 633-106, or 633-109, including any hidden settlement, mirroring, or back-office processing structures?**
    - Most importantly, has Garth Osborne been provided access to a broader or unsegmented ledger view, whether by design or omission while I, as co-trustee, was shown only a partial or filtered view of the fund's internal structure? If so, please explain and immediately disclose the complete and unrestricted ledger history as held by the bank.**
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  - How were cheques issued under \*\*BSB 633-109 / Account 118052760\*\* processed and cleared?**
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  - The Ultra Super Fund account**
  - Any account operated by or linked to Garth Osborne that references my name, trustee rights, or legal interest? If so, provide all BSBs, account numbers, routing metadata, ledgers involved, and named beneficiaries.**

**General Disclosure and Compliance Requests**

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- Full account metadata and transaction audit trails for the Ultra Super Fund account and any related accounts.
- Internal system references, CRM entries, or profile links to the name "Rhonda Ann Osborne" or any close variant.
- Copies of all KYC and Customer Due Diligence (CDD) documentation relating to me, the Ultra Super Fund, or any linked accounts.
- All Records concerning CHESS sponsored, and or dividend payments, including source account, approval chain, and AML/CTF reviews.
- Any Suspicious Matter Reports (SMRs), compliance alerts, or internal notes linked to identity inconsistencies, fund misdirection, or unexplained external transfers.
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- Was this name assigned to any card issuance, cheque record, internal profile, or ledger reference?
- Has this false identity been embedded in any custodial, back-office, or reporting function that has impacted my legal rights or obscured full visibility?

**Disclosure of all names, institutions for transactions relating to:**

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- SUPER DRAW transfers – May–Sept 2024: Multiple \$20,000+ withdrawals to NAB BSB 084209 – disclose trustee approvals, routing path, and end purpose.
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Failure to respond fully and transparently particularly in relation to segmented ledger visibility , internal custodial structures, and the use of a false trustee identity, may result in immediate escalation to:

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- Australian Securities and Investments Commission
- Australian Prudential Regulation Authority
- Australian Taxation Office
- AUSTRAC

- Office of the Australian Information Commissioner

These matters directly affect my duties as a named SMSF trustee, my legal standing, and the regulatory obligations of Suncorp Bank. I request your formal written **response by Friday, 31 May 2025**.

I confirm that I have formally instructed Hall & Wilcox to act on my behalf. All future legal correspondence, documentation, and disclosures should be addressed to:

- Laura Hanrahan – Special Counsel  
[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)  
T +61 7 3237 7830 | F +61 7 3231 7799 | M +61 408 400 941
- Olivia Southall – Associate  
[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)
- Holly Dahm (EPOA) – [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)
- Riki Dahm (EPOA) – [rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)

I **do not** consent to verbal contact. However, I remain committed to resolving this matter constructively. Should a verbal discussion assist with facilitating resolution, I am open to a scheduled conversation involving my legal representative, Ms Hanrahan, alongside a senior member of your legal or compliance team. Please use the contact details above to coordinate such a meeting.

Kind regards,

Rhonda

**From:** KILBRIDE, Cameron <[Cameron.Kilbride@suncorpbank.com.au](mailto:Cameron.Kilbride@suncorpbank.com.au)>

**Date:** Tuesday, 29 April 2025 at 1:47 PM

**To:** [honda.r@hotmail.com](mailto:honda.r@hotmail.com) <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

**Subject:** Your Suncorp Bank Complaint - Complaint-16353834

Good Afternoon Rhonda,

Thank you for allowing Suncorp Bank's Internal Customer Relations an opportunity to review your complaint about an account held for Ultra Super Fund.

Your complaint has been assigned to me and my role is to review the complaint as part of Suncorp Bank's internal dispute resolution process. I have access to the information which Suncorp Bank has relied upon. If there is any information that you believe I should also consider, please supply this to me as soon as possible.

Once I have completed my review, I will call you and send you a letter explaining the outcome and reasons. Please confirm if I can send this to you by email.

#### Timeframe for an outcome

We will aim to provide you with a response within 21 days from the date which you lodged the complaint with Suncorp Bank. However, under regulatory requirements we must provide you with an outcome no later than 30 days after the complaint was lodged with Suncorp Bank. Our records indicate that this timeframe expires on 23 May 2025.

In the meantime, if you have any questions or would like to discuss the complaint further, my phone number is 07 3835 5267 or you can email me [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Kind Regards



CAMERON KILBRIDE  
CUSTOMER RELATIONS SPECIALIST  
INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY

T: 07 3835 5267  
E: [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Heritage Lanes  
80 Ann St  
Brisbane QLD 4000  
GPO Box 2432 Brisbane QLD  
4001

I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.



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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Executive Escalation – AML/CTF, Trustee Governance & Compliance Risk Indicators – Ultra Super Fund (ABN: 41 873 921 089)

**Date:** Tuesday, 27 May 2025 at 10:33:25 AM Australian Eastern Standard Time

**From:** CourtProcessDesk <[CourtProcessDesk@suncorp.com.au](mailto:CourtProcessDesk@suncorp.com.au)>

**To:** 'rhonda knyvet' <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

**Category:** SUNCORPIANZ

**Attachments:** image004.jpg, image005.jpg, image006.png, image007.jpg, image008.jpg

Dear Rhonda,

Thank you for contacting the Suncorp Group.

We have assessed that this matter relates to Norfina Limtied (otherwise known as Suncorp Bank). However, as Suncorp Bank is no longer part of the Suncorp Group, we cannot action any items related to Suncorp Bank.

To contact Norfina Limited, please see the details set out on their website at <https://www.suncorpbank.com.au/contact-us/service-legal-documents.html>.

We will delete your email as we have assessed that it does not relate to a brand within the Suncorp Group. If you have any issues with our assessment, please let us know.

Kind Regards,



Court Process Desk Officer  
Legal Corporate Services  
PEOPLE, LEGAL & CORPORATE  
SERVICES

Level 30, 80 Ann Street  
Brisbane QLD 4000  
[suncorpgroup.com.au](http://suncorpgroup.com.au)

Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting [www.suncorp.com.au/privacy](http://www.suncorp.com.au/privacy) or call us on 13 11 15

**From:** rhonda knyvet <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

**Sent:** Monday, 26 May 2025 8:28 PM

**To:** MESSER, Bridget <[Bridget.MESSER@suncorp.com.au](mailto:Bridget.MESSER@suncorp.com.au)>; SPEIRS, Belinda <[Belinda.SPEIRS@suncorp.com.au](mailto:Belinda.SPEIRS@suncorp.com.au)>; [david.wildman@suncorp.com.au](mailto:david.wildman@suncorp.com.au);

JOHNSTON, Steve <[Steve.JOHNSTON@suncorp.com.au](mailto:Steve.JOHNSTON@suncorp.com.au)>

**Cc:** CourtProcessDesk <[CourtProcessDesk@suncorp.com.au](mailto:CourtProcessDesk@suncorp.com.au)>; AML <[AML@suncorpbank.com.au](mailto:AML@suncorpbank.com.au)>; [compliance@suncorp.com.au](mailto:compliance@suncorp.com.au); Fraud Detection

<[fraud@suncorpbank.com.au](mailto:fraud@suncorpbank.com.au)>; Internal Fraud <[InternalFraud@suncorp.com.au](mailto:InternalFraud@suncorp.com.au)>; [superannuation@suncorp.com.au](mailto:superannuation@suncorp.com.au); holly tegan

<[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>; Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>; Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>;

Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>

**Subject:** Executive Escalation – AML/CTF, Trustee Governance & Compliance Risk Indicators – Ultra Super Fund (ABN: 41 873 921 089)

**Importance:** High

**CAUTION:** This email originated from outside of the organisation. Do not act on instructions, click links or open attachments unless you recognise the sender and know the content is authentic and safe.

**To:** Suncorp Executives - Legal, Fraud, Risk, AML/CTF, SMSF Oversight

**Cc:** Hall & Wilcox (Legal Counsel)

Dear Suncorp Executives,

This matter is formally escalated in relation to the Ultra Super Fund (ABN: 41 873 921 089), account ending in 2502, held under a co-trustee SMSF structure as confirmed by Suncorp.

The material on record raises indicators of potential regulatory non-compliance under:

- AML/CTF Act 2006 (Cth) – ss.36 and 41, including designated services provided in connection with unverified identity inflows ("Rhonda Ann Osborne"), unconfirmed CHES-cleared credits, and transactional patterns consistent with AUSTRAC typologies (layering, cycling, third-party use)
- SIS Act 1993 (Cth) – s.52B(2)(h), due to sustained trustee exclusion from access, control, and information necessary for fiduciary function
- Corporations Act 2001 (Cth) – s.912A(1), concerning apparent deficiencies in product governance and compliance frameworks
- Privacy Act 1988 (Cth) and the Banking Code of Practice – regarding unresolved identity misalignment and redirection of account-related communications
- Internal architecture indicators suggesting the use of segmented or custodial ledger pathways, audit trail gaps, and an absence of dual-signatory controls.

This communication constitutes both a pre-litigation notice and a formal record preservation directive, including internal metadata, ledger records, routing instructions, and compliance logs.

Please confirm the following within **two** business days:

- Name and contact details of the Suncorp executive assuming responsibility
- Confirmation of escalation to Suncorp Legal, Risk, AML/CTF and Trustee Oversight
- Whether the matter has triggered any internal risk review, AML program response, or reportable event assessment.

This matter now engages Suncorp's obligations under multiple legislative regimes and must be addressed at executive level.

Kind regards,

Rhonda Knyvett

Co-Trustee, Ultra Super Fund (ABN: 41 873 921 089)

Cc:

Laura Hanrahan, Special Counsel, Hall & Wilcox

Olivia Southall, Associate, Hall & Wilcox

**From:** rhonda.knyvett <rhonda.r@hotmail.com>

**Date:** Saturday, 24 May 2025 at 7:10 PM

**To:** KILBRIDE, Cameron <Cameron.Kilbride@suncorpbank.com.au>, Bank Customer Relations

<bank.customer.relations@suncorpbank.com.au>, security@suncorp.com.au <security@suncorp.com.au>, customerID.check@suncorpbank.com.au <customerID.check@suncorpbank.com.au>, legal@suncorp.com.au <legal@suncorp.com.au>, complaints@asteronlife.co.nz <complaints@asteronlife.co.nz>, suncorpgroup@suncorp.com.au <suncorpgroup@suncorp.com.au>, Customer Relations <customer.relations@suncorp.com.au>, Customer Advocate <CustomerAdvocate@suncorp.com.au>, idr@suncorp.com.au <idr@suncorp.com.au>, norfinaCPD@anz.com <norfinaCPD@anz.com>

**Cc:** Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>, Holly Osborne <hollyteganosborne@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>

**Subject:** Formal Escalation Request – Ultra Super Fund Account (Ending 2502) Complaint-16353834

Dear Mr Kilbride,

Thank you for your response dated 12 May 2025. However, your review fails to address the core issues raised and reflects a narrow and inadequate assessment of the complaint. I must therefore respectfully but firmly reject its outcome. I formally request that this matter now be escalated without delay to Suncorp's internal legal, compliance, and risk leadership. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**. This escalation is sought due to serious and ongoing concerns regarding apparent legal, regulatory, and governance issues in relation to the Ultra Super Fund account ending in 2502. These include observations that give rise to concerns about potential contraventions of the following legislative and regulatory frameworks:

*Superannuation Industry (Supervision) Act 1993 (Cth)* – including trustee covenants under s.52B(2)(h) concerning access to information  
*Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* – particularly regarding account control, identity handling, and transaction reporting

*Corporations Act 2001 (Cth)* – relating to duties owed by entities engaged in the administration of financial products and services

*Privacy Act 1988 (Cth)* – in relation to data access and disclosure obligations

Banking Code of Practice – including clauses relating to joint accounts, customer vulnerability, transparency, and complaint handling

Suncorp's own product disclosure statements and internal policies, as publicly available and/or relied upon in the operation of trustee-held accounts.

#### SMSF compliance obligations

Your letter expressly confirms that:

*"A Business Cheque account held in the structure of Mr G W Osborne & Ms R A Knyvett T/F Ultra Super Fund was opened in May 2007."*

This acknowledgement confirms that the account was formally established under a joint trustee structure, consistent with a regulated Self-Managed Superannuation Fund (SMSF) governed by the **Superannuation Industry (Supervision) Act 1993 (Cth)**. While I was aware of the account's existence, I was actively misled about its true function and legal classification. I was not informed that it held SMSF assets under joint trusteeship, nor was I provided with any documentation, disclosures, or context to understand my role or obligations as a co-trustee. Throughout the 18-year operation of the account, I was denied access, visibility, and participation. I did not receive statements, legal notices, or trustee correspondence. No dual-authorisation mechanisms were applied, and I was excluded from decision-making and financial oversight. These conditions reflect a sustained and systemic lack of informed consent, arising from withheld information, misrepresentation, and redirection of communications.

It appears that all account-related correspondence, including statements and notifications, was issued to contact details, postal addresses or email accounts under the exclusive control of Mr Osborne. In some instances, it also appears that communications may have referenced or been associated with the alternate name "Rhonda Ann Osborne," which is not my legal identity. This further obstructed the delivery of trustee-related information and contributed to my exclusion. Despite being a named co-trustee, I had no operational access or understanding of the account's true structure and purpose for nearly two decades, contrary to the minimum governance standards required under section 52B of the SIS Act.

Upon becoming properly informed in December 2024 that the account was linked to the Ultra Super Fund and subject to SMSF compliance obligations, I acted immediately to uphold my fiduciary duties. I arranged for the account to be linked to my banking profile, retrieved historical statements, submitted formal complaints in branch and in writing, and requested dual-signature authorisation in accordance with trustee compliance standards. My actions demonstrate timely and responsible engagement. Any prior lack of involvement must not be interpreted as consent, neglect, or passive authorisation. The conditions for informed participation were never made available to me. The record shows that I was structurally excluded from account governance, and that my corrective response was immediate once disclosure occurred.

Under section 52B(2)(h) of the SIS Act, each trustee of an SMSF must be provided access to *"all information that is relevant to the trustee performing duties or exercising powers in relation to the fund."* It appears this statutory right was not upheld, and the practical exclusion from account knowledge, access, and participation constitutes a clear risk to both fund compliance and institutional governance.

This situation compels urgent clarification as to whether Suncorp's internal account classification and administration processes for SMSFs and other trust structures accurately reflect and uphold the legal obligations applicable to co-trustee entities.

In particular:

- Does Suncorp's system architecture allow one trustee to be effectively excluded despite the legal requirement for joint management?
- What procedures were in place to verify and enforce co-signatory or co-access rights in the context of a regulated superannuation trust?
- Were system settings, account flagging protocols, or compliance checks misaligned with the legal status of the fund and its trusteeship model?

If Suncorp's internal systems permitted or enabled the creation of an operational structure in which one trustee was indefinitely excluded, despite being legally named on the account this suggests a serious institutional misalignment between operational procedures and statutory trustee obligations. Such a discrepancy raises significant questions of customer vulnerability, internal risk control, and broader regulatory compliance under the Banking Code of Practice, SIS Act, and *Corporations Act 2001 (Cth)*.

In early 2025, I formally requested the application of dual authorisation to the account in accordance with trustee obligations and to protect the fund's integrity. This request was not for a temporary hold or freeze, it was a request that no funds be moved unless two trustee signatories authorised the transaction, consistent with best-practice governance of SMSF structures. Despite this, your customer service team applied what was described as a "hold" on the account, not a permanent dual-authorisation requirement. This action was later lifted, and the dual approval safeguards were implemented. This is a mischaracterisation of my request. I was seeking a compliance-based governance control, not a short-term pause.

#### Rejection of EPOA authority based on account being "non-personal"

Your response states:

*"Your EPOA authority does not extend to the account held by Ultra Super Fund as this is a non-personal bank account."*

It appears your interpretation is inconsistent with section 17A(3)(b)(ii) of the SIS Act, which expressly allows a legal personal representative (LPR) under a valid Enduring Power of Attorney to be appointed as trustee of a self-managed super fund when a member is under legal disability or unable to act. The section is designed to ensure fund continuity and prevent regulatory breaches. The EPOA in question was professionally prepared by Hall & Wilcox and executed under Queensland law. It clearly empowers the attorney to act on trustee-related matters (**attached**). Rejecting this authority based on the account being *"non-personal"* misinterprets the SIS Act. Trustee authority via EPOA is not confined to personal accounts it directly applies to fund operations where the member cannot act.

I respectfully request that Suncorp:

- Confirm its internal policy on EPOAs for SMSF trustee structures
- Clarify how that position is reconciled with the SIS Act
- Explain why a legally valid EPOA has not been honoured in this case.

#### The contradiction between your statement and the provision of cheques

Your response states:

*"Cheque images are not generally available unless specific cheque numbers are provided to us. Without these, we are unable to locate the items requested."*

This representation appears misleading in light of the fact that multiple cheque copies, including from 2018 were ultimately provided on 19 May 2025, despite the customer having made verbal enquiries as early as January 2025 and submitting a written request on 13 March 2025. The contradiction between your statement and the provision of cheques raises concerns suggesting either an inconsistent application of internal retrieval protocols or an inaccurate portrayal of Suncorp's capabilities.

#### 7-year document retention rule

Further compounding this is the reliance on a *"7-year document retention rule"* to justify withholding records, which is undermined by the production of statements from 2007. These discrepancies, alongside a delay of more than two months in providing the requested cheques, point to a concerning pattern of procedural failure, lack of transparency, and apparent misrepresentation in the bank's handling of this complaint.

Your response states that your *"role is to review [my] complaint including the information [I] supplied, and any evidence Suncorp Bank considered"*

However, this framing when read alongside the substance of your reply appears to confirm that the investigation was limited to a narrow and selective review, seemingly confined to the materials I attached, rather than a comprehensive examination of the extensive internal records, customer profile data, and historical transactional activity available to Suncorp. This is deeply concerning given that the issues raised extend well beyond minor administrative matters. They relate to long-term exclusion of a named co-trustee from a regulated SMSF, unexplained control over core account functions (including a Visa Debit Card issued without notice or consent), and what appears to be a serious failure in trustee governance, and institutional oversight over an 18-year period.

Had the account's financial activity and internal statements been properly reviewed, your investigation would almost certainly have revealed transaction patterns highly consistent with fund cycling and structured movement, including over 463 external fund transfers to SandhurstTrustee accounts under BSB 633-109. Many of these involved same-day deposits and withdrawals, including in branch and staff assisted, paired large deposits, and repeated clearing of the account to low at month-end, despite high inflow volumes. Viewed alongside the absence of co-trustee access and visibility, these transactions raise typologies widely recognised by AUSTRAC as indicators of layering, concealment, and misuse of financial infrastructure. It is unclear whether this transactional activity was ever assessed through Suncorp's AML/CTF compliance lens.

Accordingly, I ask:

- Was this activity ever escalated to Suncorp's AML team for review or analysis?
- Did it breach any risk thresholds or trigger monitoring alerts?
- Was any internal escalation or reporting considered in accordance with your regulatory obligations?

More critically, and I wish to highlight a specific deposit exceeding \$70,000 from Boardroom Pty Ltd, received into the Suncorp account in connection with the Ultra Super Fund. The accompanying documentation identifies the recipient as "Rhonda Ann Osborne," a name which does not lawfully correspond to Ultra Super Fund, or my Suncorp accounts. The acceptance and servicing of a high-value financial transaction under a name that does not appear in any valid trustee or legal capacity within Suncorp's records raises serious red flags. This transaction should have triggered immediate review under Section 36 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*, which requires verified customer identification prior to receipt of designated services, and under Chapter 15 of the AML/CTF Rules, which mandates ongoing monitoring and resolution of identity discrepancies.

Despite the significance of this transaction and the name mismatch, your response fails to acknowledge this matter entirely. This omission raises the following critical questions:

- Was the name "Rhonda Ann Osborne" ever reconciled or validated against internal trustee records in Suncorp's systems?
- What process allowed a deposit of over \$70,000 from Boardroom Pty Ltd to be received and allocated to the account without identity confirmation?
- Were any identity-related exceptions, red flags, or internal system alerts triggered?
- Was this transaction reviewed by your AML or compliance team, and was a Suspicious Matter Report lodged in accordance with Section 41 of the AML/CTF Act?
- On what internal authority, documentation, or customer record was this transaction deemed compliant?

If these matters were not detected, flagged, or escalated during the course of your complaint investigation, it raises serious doubt as to whether the review as defined in your own terms meets the minimum expectations of care, scrutiny, and statutory compliance under the *Superannuation Industry (Supervision) Act 1993 (Cth)*, *Corporations Act 2001 (Cth)*, *Privacy Act 1988 (Cth)*, and the AML/CTF regime.

#### Immediate Action Required

Given the convergence of identity misuse, high-value unexplained deposits, and potential breaches of anti-money laundering obligations, this correspondence constitutes a formal pre-litigation notice and preservation directive. The gravity of the matters raised may engage not only AUSTRAC, but also ASIC, APRA, and the ATO, given the regulated SMSF structure involved.

I now formally **request immediate escalation** of this matter to Suncorp's internal legal, compliance, and risk leadership teams. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**.

- Custodial Structures, Segmented Ledgers, and Internal Routing Disparities**
  - Custodial and Ledger Structure Clarification**

- b. *Has the Ultra Super Fund account (BSB 484-799 / Account No. 001422502), or any associated account, been operated under any custodial, segmented ledger, or internal processing structure, particularly involving Sandhurst Trustees or Bendigo Bank?*
- c. *Has Suncorp facilitated internal routing via BSBs 633-100, 633-106, or 633-109, including any hidden settlement, mirroring, or back-office processing structures?*
- d. *Most importantly, has Garth Osborne been provided access to a broader or unsegmented ledger view, whether by design or omission while I, as co-trustee, was shown only a partial or filtered view of the fund's internal structure? If so, please explain and immediately disclose the complete and unrestricted ledger history as held by the bank.*
2. **Cheque Processing Pathways and Internal Treatment**
- a. *How were cheques issued under \*\*BSB 633-109 / Account 118052760\*\* processed and cleared?*
- b. *Were these cheques routed through internal or custodial mechanisms outside of the standard BECS network?*
3. **Auxiliary, Shadow, or Internal Sub-ledger Structures - Do any sub-ledgers, auxiliary accounts, or internal transactional paths exist in connection with**
- a. *The Ultra Super Fund account*
- b. *Any account operated by or linked to Garth Osborne that references my name, trustee rights, or legal interest? If so, provide all BSBs, account numbers, routing metadata, ledgers involved, and named beneficiaries.*

#### General Disclosure and Compliance Requests

- A comprehensive written response to all questions raised in this correspondence, with supporting internal records and applicable policy references.
- Full account metadata and transaction audit trails for the Ultra Super Fund account and any related accounts.
- Internal system references, CRM entries, or profile links to the name "Rhonda Ann Osborne" or any close variant.
- Copies of all KYC and Customer Due Diligence (CDD) documentation relating to me, the Ultra Super Fund, or any linked accounts.
- All Records concerning CHESS sponsored, and or dividend payments, including source account, approval chain, and AML/CTF reviews.
- Any Suspicious Matter Reports (SMRs), compliance alerts, or internal notes linked to identity inconsistencies, fund misdirection, or unexplained external transfers.
- Complete Visa Debit Card statements linked to the Ultra Super Fund account (ending in 2502), including merchant and transaction details.
- Provision of two missing cheques that remain outstanding, specifically: \$3,500 cheque dated 19 June 2019 and 10,000 cheque dated 24 March 2023
- These items are essential for tracing fund dispersal, verifying ledger pathing, and confirming whether internal ledger structures diverted, concealed, or manipulated the underlying transactions.

#### Identity Misuse and Transaction-Specific AML/CTF Requests

- Use of False Identity – "Rhonda Ann Osborne" Has this name been used to open or operate any Suncorp account, profile, or instrument linked to the Ultra Super Fund?
- Was this name assigned to any card issuance, cheque record, internal profile, or ledger reference?
- Has this false identity been embedded in any custodial, back-office, or reporting function that has impacted my legal rights or obscured full visibility?

#### Disclosure of all names, institutions for transactions relating to:

- CommSec credit – 29 May 2024: \$71,772.95 – confirm under what name this was received and how it was booked in internal ledgers.
- SUPER DRAW transfers – May–Sept 2024: Multiple \$20,000+ withdrawals to NAB BSB 084209 – disclose trustee approvals, routing path, and purpose.
- OSKO and rent payments – from Ivan Lukwago, Rabin Simkhada, Mitchell – specify internal routing and ledger entries.
- Transfers to 42939851 – Apr–Aug 2024 referencing "364 Zillmere Road" – clarify ownership, routing path, and fund treatment.
- Same-day \$15,000 deposit and withdrawal – Jul 17, 2024 at Chermside branch by Garth Osborne – explain AML treatment.
- STO Replacement credit – Jun 4, 2024: \$4,265.79
- ATO Credit – Dec 8, 2022: \$1,438.56 – identify associated tax period and confirm alignment with SMSF records.
- Payments to Commonwealth Bank – \$121.00 on Apr 22 & Jun 4, 2024 labelled "GARTH / AC REPAIR" – identify source and routing path.
- Historical deposits from 2019–2023 – including Barsby, Tania Whiti, Philip Fabilla, Dean Balderston, Piry S., and other tenant payments , verify legal account holders and reconcile with the SMSF's rental income expectations.

Failure to respond fully and transparently particularly in relation to segmented ledger visibility , internal custodial structures, and the use of a false trustee identity, may result in immediate escalation to:

- Australian Financial Complaints Authority
- Australian Securities and Investments Commission
- Australian Prudential Regulation Authority
- Australian Taxation Office
- AUSTRAC
- Office of the Australian Information Commissioner

These matters directly affect my duties as a named SMSF trustee, my legal standing, and the regulatory obligations of Suncorp Bank. I request your formal written **response by Friday, 31 May 2025.**

I confirm that I have formally instructed Hall & Wilcox to act on my behalf. All future legal correspondence, documentation, and disclosures should be addressed to:

- Laura Hanrahan – Special Counsel  
[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)  
T +61 7 3237 7830 | F +61 7 3231 7799 | M +61 408 400 941
- Olivia Southall – Associate  
[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)
- Holly Dahm (EPOA) – [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)
- Riki Dahm (EPOA) – [rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)

I **do not** consent to verbal contact. However, I remain committed to resolving this matter constructively. Should a verbal discussion assist with facilitating resolution, I am open to a scheduled conversation involving my legal representative, Ms Hanrahan, alongside a senior member of your legal or compliance team. Please use the contact details above to coordinate such a meeting.

Kind regards,

Rhonda

**From:** KILBRIDE, Cameron <[Cameron.Kilbride@suncorpbank.com.au](mailto:Cameron.Kilbride@suncorpbank.com.au)>

**Date:** Tuesday, 29 April 2025 at 1:47 PM

**To:** [honda.r@hotmail.com](mailto:honda.r@hotmail.com) <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

**Subject:** Your Suncorp Bank Complaint - Complaint-16353834

Good Afternoon Rhonda,

Thank you for allowing Suncorp Bank's Internal Customer Relations an opportunity to review your complaint about an account held for Ultra Super Fund.

Your complaint has been assigned to me and my role is to review the complaint as part of Suncorp Bank's internal dispute resolution process. I have access to the information which Suncorp Bank has relied upon. If there is any information that you believe I should also consider, please supply this to me as soon as possible.

Once I have completed my review, I will call you and send you a letter explaining the outcome and reasons. Please confirm if I can send this to you by email.

#### Timeframe for an outcome

We will aim to provide you with a response within 21 days from the date which you lodged the complaint with Suncorp Bank. However, under regulatory requirements we must provide you with an outcome no later than 30 days after the complaint was lodged with Suncorp Bank. Our records indicate that this timeframe expires on 23 May 2025.

In the meantime, if you have any questions or would like to discuss the complaint further, my phone number is 07 3835 5267 or you can email me [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

#### Kind Regards

**SUNCORP BANK** 

CAMERON KILBRIDE  
CUSTOMER RELATIONS SPECIALIST  
INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY  
T: 07 3835 5267  
E: [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Heritage Lanes  
80 Ann St  
Brisbane QLD 4000  
GPO Box 2432 Brisbane QLD  
4001

I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.



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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Request for Response – Unresolved Cheque Image Request & Concerns Under APP 12 and Banking Code  
**Date:** Tuesday, 3 June 2025 at 1:23:20 PM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**To:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**CC:** Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>, Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>, rhonda.knyvett <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png, \$3500.00 CHEQUE - 19.07.2019 (002).pdf

Good day Rhonda and Holly,

Attached is the cheque from 19/07/2019.

This is the exact wording from the team about the 10k

**For the \$10k branch deposit, this could be made up of more than one cheque or could be a cash deposit. Recs could not locate any cheques going through on 24th to the 30th March 2023 with the same drawer as all the other cheques imaged. The customer will have to supply more information regarding that deposit – i.e. the cheques that were deposited as it was taken in**

the Branch itself and not through the ATM.

To answer your questions:

1. **Did the internal team reply to you? Why does Mr Kilbride's letter contradict your advice?** We need the cheque number to lodge a request but since I know you do not want to talk to Mr Garth. I reach out to different department to help you retrieve the cheque number needed for the request.
2. **Have you been told not to help anymore?** As I told you before my role is face-to-face interaction with customer. Our clientele in Aspley is mostly our elderly customers. But I am still trying my best to check my emails
3. **Has Garth or anyone asked Suncorp to block this?** We can't involve anyone with this. As I remember when Holly asked me about my interaction with Garth, I told her we cant discuss anything.
4. **Has this been flagged or restricted internally?** Refer to Q2

**Nothing is being withheld, Rhonda. We can't risk losing our jobs.** There are just teams who follow the process, and from what I can see, the team handling the cheque did take too long I can see that the Internal Customer Relations team have provided a formal response to your concerns in the outcome of Complaint-16353834.

If you remain dissatisfied with the outcome of this complaint, please refer to the outcome letter for your escalation options. But I am happy to assist you with other matter like amendment of poa. I even told my colleagues that if you visit the branch and needed to lodge an amendment of poa then Ill prioritise you over anyone else.

Thus, my role as a Personal Banker is limited to Branch level interactions as I have advised you previously. It is for this reason; I am unable to assist you further in this matter.

Best Regards,

Kharen



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**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Sent:** Monday, 2 June 2025 3:16 PM  
**To:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Cc:** Laura Hanrahan <[laura.hanrahan@hollandwilcox.com.au](mailto:laura.hanrahan@hollandwilcox.com.au)>; Olivia Southall <[olivia.southall@hollandwilcox.com.au](mailto:olivia.southall@hollandwilcox.com.au)>; Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>; rhonda knyvett <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**Subject:** Request for Response – Unresolved Cheque Image Request & Concerns Under APP 12 and Banking Code  
**Importance:** High

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Afternoon Kharen,

I refer to our previous correspondence, including Rhonda's email of 1 June 2025, regarding Suncorp's continued failure to provide 2 of the 12 cheque images (front and back) formally requested on 13 March 2025. Despite **more than 82 days** and repeated follow-ups from both Rhonda and myself, these two critical cheque records remain outstanding:

- \$10,000 – 24 March 2023
- \$3,500 – 19 June 2019

The provision of ten cheque images without the need for cheque numbers, contrasted with the ongoing, unexplained delay in releasing the remaining two raises serious concerns that these specific records may be improperly withheld. The contradictions, shifting explanations, and lack of clear justification now give rise to significant procedural and regulatory concerns. Taken together, these issues raise serious questions about Suncorp's adherence to procedural integrity, the consistency of its internal processes, and the transparency of its communications, particularly under the requirements of Clause 27 of the Banking Code of Practice, which mandates that banks communicate in a manner that is clear, timely, honest, and transparent.

These concerns are further heightened given Suncorp's obligations to apply additional care and responsiveness when dealing with a vulnerable customer such as Rhonda. Specifically, the following timeline of events illustrates the pattern of inconsistent explanations, prolonged delay, and apparent procedural breakdowns that now warrant formal clarification and review:

- On 13 March 2025, we lodged a formal request for cheque images. You replied the same day stating *"I did assign it to one of our staff. I will ask her to contact the team about the ETA."*
- On 9 May, you advised escalation, writing *"This time I forwarded the email sent and mentioned that legal representative is already included and this is not acceptable for my customer."*
- On 12 May, Mr Kilbride issued a formal complaint outcome stating:  
*"Unfortunately, we were unable to process this request as we required the cheque numbers to locate the cheques on the dates you advised."*  
However, by 16 May, in response to follow-ups, you reiterated that the issue was ongoing, writing: *"I feel embarrassed reaching out to you repeatedly without being able to provide a solution."*
- On 19 May, ten cheque images were released, none of which required cheque numbers.
- Then on 22 May, you wrote *"I'll have a quick look at the two cheques... I'm assuming it's a cash deposit... Although it may be outside my scope, I sincerely apologise."*

Concerns Regarding Procedural, Regulatory, and Customer Care Obligations

Under Australian Privacy Principle (APP) 12.1 of the *Privacy Act 1988 (Cth)*, individuals have the right to access personal information held about them. APP 12.2 explicitly includes specific records like cheque images, unless a valid exemption applies under APP 12.3. To date, no exemption has been cited, nor has Suncorp provided a written explanation under APP 12.5. Given that ten cheque images were provided without requiring cheque numbers, the continued non-provision of the remaining two appears to contradict the explanation provided in Mr Kilbride's 12 May response. This raises serious doubts as to whether APP 12 obligations are being discharged in good faith.

ASIC's Regulatory Guide 271.49 states that complaint responses must be *"Complete, factually accurate, and based on all relevant information available at the time."* However, the 12 May the complaint outcome stated *"Unfortunately, we were unable to process this request as we required the cheque numbers to locate the cheques on the dates you advised."* Yet, by 19 May, ten cheques were released without that requirement. This creates the impression that Rhonda's complaint may have been finalised prematurely, without a full review. On 16 May, you wrote *"I feel embarrassed reaching out to you repeatedly without being able to provide a solution."* appearing to confirm the process was still active at the time of complaint closure, raising further concern about compliance with RG 271 and complaint handling procedures.

Classification of Cheque Deposits and Communication Standards (Clause 27)

Clause 27 of the *Banking Code of Practice* requires that communication be "clear, timely, honest, and transparent." Yet between 13 March and 22 May, Suncorp's explanations for withholding two cheque images shifted repeatedly, first citing internal assignment, then escalation, followed by a claimed need for cheque numbers, and later a vague and unexplained reference to a "seven-year rule." On 22 May, you introduced yet another rationale in your email to Rhonda: *"I'll have a quick look at the two cheques... I'm assuming it's a cash deposit..."*

This statement is not only inconsistent with all prior responses, it is factually incorrect, procedurally misleading, and deeply concerning given your role as Rhonda's personal banker. A cheque is not a cash deposit. Cheques are negotiable instruments, containing drawer, payee, and routing information, processed through formal clearing systems with traceable audit trails. Cash deposits involve the physical lodgement of currency and are categorised separately within core banking systems, teller inputs, and CRM coding. These are not technical nuances, they are fundamental distinctions, clearly recognised across Suncorp's own internal banking infrastructure, whether a cheque is deposited via a teller or an automated deposit machine.

The two transactions in question \$10,000 on 24 March 2023 and \$3,500 on 19 June 2019 are recorded on Rhonda's account statements as cheque deposits, and have been accurately described in every formal request. To now refer to them as "cash" raises serious concerns as to whether internal records were misclassified, whether this misunderstanding affected how the transactions were handled or suppressed, and whether Rhonda's access rights were unfairly obstructed as a result. Given your position, a misstatement of this kind particularly amid an ongoing dispute over document access has direct implications for how these requests are treated internally. It undermines transparency, adds to confusion, and risks influencing decision-making in a way that is incompatible with both customer care standards and compliance obligations.

Separately, if access is being withheld on the basis of the so-called “seven-year rule,” this must now be clearly and formally clarified. The cheque records in question dated 2019 and 2023 fall well within standard retention periods expected of regulated institutions. In fact, older cheque records from as far back as 2017 have already been released by Suncorp without issue. Under APP 11 of the Privacy Act, personal information must be retained for as long as it is required for lawful purposes. Given the nature of these requests, and the heightened obligations when dealing with a vulnerable customer, any internal rationale, policy setting, or system-based restriction that may be blocking access to these specific records must now be fully disclosed, explained, and justified in writing.

**Valid Enduring Power of Attorney (EPOA)**

As previously advised, both Riki and I hold a valid Enduring Power of Attorney (EPOA) for Rhonda Knyvett. Suncorp was formally notified and I provided certified documentation prepared by Hall & Wilcox confirming our authority to manage all financial matters on Rhonda's behalf, including those relating to her role as trustee and named account holder of the Ultra Super Fund (ABN 41 873 921 089). For your convenience, I've re-attached the certified EPOA to this email. However, I must raise serious concerns regarding the conflicting and unclear communications received from Suncorp. On 9 May, you advised that we need to “attend the branch again and sign forms,” which implies that the EPOA is recognised, yet introduces procedural barriers without any explanation or legal reference. Then, on 12 May, Mr Kilbride advised in writing that the EPOA “does not extend” to the Ultra Super Fund account on the basis that it is a “non-personal” account. This position not only contradicts your earlier advice, and also conflicts with the legal fact that Rhonda is the natural person trustee and the named account holder. No specific policy, legal clause, or procedural document has been provided to support either position. My identification has already been verified. I am seeking urgent clarification as to what Suncorp's actual position is, and on what legal or procedural basis these inconsistent statements have been made.

**Immediate Action Required - Response Due by COB Tuesday, 3 June 2025**

**Formal Clarification and Immediate Action Required Regarding Withheld Cheque Records**

- In light of these circumstances, I now formally request a clear written response confirming whether any individual or entity, including but not limited to Garth Wilfred Osborne has at any time:
  - Requested, triggered, or influenced the withholding or suppression of the two outstanding cheque images
  - Caused the application of any internal privacy flag, system override, CRM restriction, or data quarantine
  - Prompted or influenced any restriction, rerouting, or delay relating to these records
  - If no such action occurred, we request an explicit assurance that these images have not been blocked, hidden, reclassified, or otherwise suppressed by any party, internally or externally.
- Immediate release of the two outstanding cheque images:
  - \$10,000 – 24 March 2023
  - \$3,500 – 19 June 2019
- If the images are unavailable, a formal explanation must be provided in accordance with APP 12.3 to 12.5, including:
  - The specific legal ground relied upon to justify refusal
  - Reference to the relevant internal policy, system control, or limitation
  - A full statement of Rhonda's rights of access, review, and escalation.
- A comprehensive explanation addressing:
  - Whether any internal system override, classification hold, or restriction has been applied
  - Why the 12 May 2025 complaint outcome was issued prior to completing the cheque retrieval process
  - The basis for the selective omission of only these two cheque records.
- Full disclosure of all relevant records, including but not limited to:
  - Complaint handling notes, CRM logs, and internal reference materials (including Ref: SOL0318095)
  - All internal escalation trails, metadata flags, staff tasking instructions, and system triggers linked to this request.
- Confirmation that this matter has been formally escalated to Suncorp's Legal, Executive, and Privacy teams, in light of the legal, regulatory, and procedural issues now raised.
- All relevant records should now be preserved in full and without alteration. This matter is currently under legal review and may be subject to further formal proceedings. We respectfully request confirmation that appropriate data preservation protocols have been applied across all relevant systems.

Given the prolonged nature of this issue and its effect on a vulnerable customer, we trust Suncorp will now respond with the transparency, diligence, and care the circumstances require.

We continue to act in good faith, and expect this will now be reciprocated. All legal rights and remedies are expressly reserved on behalf Rhonda.

Regards,

Holly

**From:** rhonda knyvett <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

**Date:** Sunday, 1 June 2025 at 4:18 PM

**To:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>

**Cc:** Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>, Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>, Holly Osborne <[Hollyteganosborne@hotmail.com](mailto:Hollyteganosborne@hotmail.com)>

**Subject:** Missing Cheques - Request is 80 days old!

Hi Kharen,

I'm 67 and this is really affecting my health. I don't use computers and only manage basic emails, so I rely on Holly and Riki to help. On 9 May, you told me my cheque request was with the internal team and being looked at, and that the delay wasn't acceptable. You told me and Holly more than once that it was followed up, escalated, and that the fees were waived.

But then on 12 May, I got a letter from Mr Kilbride saying Suncorp can't provide the cheques because there were no cheque numbers. That doesn't match anything you told us. There was no mention of follow-up or action. It doesn't make sense. You gave Holly 10 out of 12 cheques. Why are these two still missing after 80 days? I need these two cheques asap.

- \$10,000 – 24 March 2023
- \$3,500 – 19 June 2019

You and Mr Kilbride both gave me cheques from 6 or 7 years ago, but not these ones. I already had the statements you sent me, because I came into the branch to request them after I found out in December 2024 that this was to do with super, not Garth's business account. With the delays and mixed messages, it feels like something is being withheld. Please confirm:

- Did the internal team reply to you? Why does Mr Kilbride's letter contradict your advice?
- Have you been told not to help anymore?
- Has Garth or anyone asked Suncorp to block this?
- Has this been flagged or restricted internally?

Please provide the two cheques, and a written explanation by Tuesday 4 June 2025.

Thanks

Rhonda

**From:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>

**Date:** Thursday, 22 May 2025 at 12:08 PM

**To:** rhonda knyvett <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

**Cc:** Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>, Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>, Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>

**Subject:** RE: Please Help Me With My Missing Cheques and My Power of Attorney

Hi Rhonda,

I'll have a quick look at the two cheques before forwarding everything to the team. I'm assuming it's a cash deposit which is why it wasn't send back to us. But I want to ensure this is accurate. As I mentioned, I'm doing my best to assist you with everything. Although it may be outside my scope, I sincerely apologise. My manager asked me to lodge another complaint and I will double check the previous ones that lodge to our customer support team.

Regarding the Power of Attorney, we'll need you to come in and sign new forms to amend the previous one. We can't do amendments via email.

Best regards,

Kharen



KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12, Aspley Hypermarket  
89 Albany Creek Road  
Aspley QLD, 4034

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**From:** rhonda knyvet <[honda\\_r@hotmail.com](mailto:honda_r@hotmail.com)>  
**Sent:** Thursday, 22 May 2025 9:53 AM  
**To:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Cc:** Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>; Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>; Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>; Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Subject:** Please Help Me With My Missing Cheques and My Power of Attorney  
**Importance:** High

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Hi Kharen,  
Holly gave me some of the cheque copies, but two are still missing. I really need these before Friday:

- \$10,000 – 24 March 2023
- \$3,500 – 19 June 2019

I came and saw you at Aspley in January and told you everything that had been happening with Garth and the super account. I was very upset then, and I still am. Since that time, I feel like no one at Suncorp has really helped or taken this seriously, even though it's my own super and I have every right to see what's been happening. I don't understand how it has taken this long. Holly asked for the cheques in writing back on 13 March. That was 67 days ago, and I still don't have them all. No one has told me why the rest took so long, or why these two are missing now. I wasn't even told they were missing. I've tried to be patient, but I'm tired and upset. I just want this sorted out properly.

I'm also writing again about the Enduring Power of Attorney. This is very important to me, and I need you to listen. This new EPOA is not the same one you have on your system, and Holly already spoke to you about this. It was also sent to Mr Kilbride. Suncorp must recognise it.

This EPOA was made so Holly, and now Riki too can help me with my super and anything to do with my finances. I've been through a lot. I'm not good with technology or legal things, and I don't always understand the paperwork. But Holly does. She's helping me every day. This was all written up properly by Hall & Wilcox lawyers to protect me, because Garth never told me what was going on and kept everything hidden from me.

I'm attaching the EPOA again here. Please make sure it is added to my account and accepted. If there's a reason you can't, you need to tell me clearly why. I don't want to be left in the dark anymore.

Please help me. I'm doing my best, but this has all been very hard and distressing. I just want answers and to be treated fairly. Please send me the two missing cheques by Friday 24 May, or explain why they can't be given.

Rhonda

**From:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Date:** Monday, 19 May 2025 at 10:15 AM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com) <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Subject:** FW: follow up on cheques

Good day Holly,

Attached are the cheques image needed.

Kind Regards,

Kharen

**SUNCORP BANK**  KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12,AspleyHypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** DE GUZMAN, Kharen  
**Sent:** Friday, 16 May 2025 5:01 PM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)  
**Subject:** follow up on cheques

Good day Holly,  
I just wanted to assure you that I have never ignored this case. Earlier today, I sent a follow-up email to the relevant senior team regarding the cheque matter. I expressed that this issue has been ongoing for months and that I feel embarrassed reaching out to you repeatedly without being able to provide a solution.

They have confirmed that all fees related to the cheques have been waived, and I emphasized the urgency of obtaining the cheque images as soon as possible. Please know that I continue to follow up regularly and am doing my best to ensure this matter is resolved.

Kind Regards,  
Kharen

**SUNCORP BANK**  KHAREN DE GUZMAN  
PERSONAL BANKER  
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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** Executive Escalation – AML/CTF, Trustee Governance & Compliance Risk Indicators – Ultra Super Fund (ABN: 41 873 921 089)  
**Date:** Tuesday, 27 May 2025 at 10:31:27 AM Australian Eastern Standard Time  
**From:** rhonda.knyvett<rhonda.r@hotmail.com>  
**To:** CEOOffice@suncorpbank.com.au <CEOOffice@suncorpbank.com.au>  
**CC:** Riki Dahm <rikidahm84@gmail.com>, holly tegan <Hollyteganosborne@hotmail.com>, Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>, Olivia Southall <olivia.southall@hallandwilcox.com.au>  
**Priority:** High  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.jpg

**To:** Suncorp Executives - Legal, Fraud, Risk, AML/CTF, SMSF Oversight  
**Cc:** Hall & Wilcox (Legal Counsel)

Dear Suncorp Executives,  
This matter is formally escalated in relation to the Ultra Super Fund (ABN: 41 873 921 089), account ending in 2502, held under a co-trustee SMSF structure as confirmed by Suncorp.  
The material on record raises indicators of potential regulatory non-compliance under:

- *AML/CTF Act 2006 (Cth)* – ss.36 and 41, including designated services provided in connection with unverified identity inflows ("Rhonda Ann Osborne"), unconfirmed CHESs-cleared credits, and transactional patterns consistent with AUSTRAC typologies (layering, cycling, third-party use)
- *SIS Act 1993 (Cth)* – s.52B(2)(h), due to sustained trustee exclusion from access, control, and information necessary for fiduciary function
- *Corporations Act 2001 (Cth)* – s.912A(1), concerning apparent deficiencies in product governance and compliance frameworks
- Privacy Act 1988 (Cth) and the Banking Code of Practice – regarding unresolved identity misalignment and redirection of account-related communications
- Internal architecture indicators suggesting the use of segmented or custodial ledger pathways, audit trail gaps, and an absence of dual-signatory controls.

This communication constitutes both a pre-litigation notice and a formal record preservation directive, including internal metadata, ledger records, routing instructions, and compliance logs.  
Please confirm the following within **two** business days:

1. Name and contact details of the Suncorp executive assuming responsibility
2. Confirmation of escalation to Suncorp Legal, Risk, AML/CTF and Trustee Oversight
3. Whether the matter has triggered any internal risk review, AML program response, or reportable event assessment.

This matter now engages Suncorp's obligations under multiple legislative regimes and must be addressed at executive level.  
Kind regards,  
Rhonda Knyvett  
Co-Trustee, Ultra Super Fund (ABN: 41 873 921 089)  
Cc:  
Laura Hanrahan, Special Counsel, Hall & Wilcox  
Olivia Southall, Associate, Hall & Wilcox  
Holly Dahm & Riki Dahm – EPOA Representatives

**From:** rhonda.knyvett <rhonda.r@hotmail.com>

**Date:** Saturday, 24 May 2025 at 7:10 PM

**To:** KILBRIDE, Cameron <Cameron.Kilbride@suncorpbank.com.au>, Bank Customer Relations <bank.customer.relations@suncorpbank.com.au>, security@suncorp.com.au <security@suncorp.com.au>, customerID.check@suncorpbank.com.au <customerID.check@suncorpbank.com.au>, legal@suncorp.com.au <legal@suncorp.com.au>, complaints@asteronlife.co.nz <complaints@asteronlife.co.nz>, suncorpgroup@suncorp.com.au <suncorpgroup@suncorp.com.au>, Customer Relations <customer.relations@suncorp.com.au>, Customer Advocate <CustomerAdvocate@suncorp.com.au>, idr@suncorp.com.au <idr@suncorp.com.au>, norfinaCPD@anz.com <norfinaCPD@anz.com>

**Cc:** Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>, Holly Osborne <hollyteganosborne@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>

**Subject:** Formal Escalation Request – Ultra Super Fund Account (Ending 2502) Complaint-16353834

Dear Mr Kilbride,  
Thank you for your response dated 12 May 2025. However, your review fails to address the core issues raised and reflects a narrow and inadequate assessment of the complaint. I must therefore respectfully but firmly reject its outcome. I formally request that this matter now be escalated without delay to Suncorp's internal legal, compliance, and risk leadership. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**. This escalation is sought due to serious and ongoing concerns regarding apparent legal, regulatory, and governance issues in relation to the Ultra Super Fund account ending in 2502. These include observations that give rise to concerns about potential contraventions of the following legislative and regulatory frameworks:

*Superannuation Industry (Supervision) Act 1993 (Cth)* – including trustee covenants under s.52B(2)(h) concerning access to information  
*Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* – particularly regarding account control, identity handling, and transaction reporting  
*Corporations Act 2001 (Cth)* – relating to duties owed by entities engaged in the administration of financial products and services  
*Privacy Act 1988 (Cth)* – in relation to data access and disclosure obligations  
Banking Code of Practice – including clauses relating to joint accounts, customer vulnerability, transparency, and complaint handling  
Suncorp's own product disclosure statements and internal policies, as publicly available and/or relied upon in the operation of trustee-held accounts.

#### SMSF compliance obligations

Your letter expressly confirms that:  
"A Business Cheque account held in the structure of Mr G W Osborne & Ms R A Knyvett T/F Ultra Super Fund was opened in May 2007."  
This acknowledgement confirms that the account was formally established under a joint trustee structure, consistent with a regulated Self-Managed Superannuation Fund (SMSF) governed by the **Superannuation Industry (Supervision) Act 1993 (Cth)**. While I was aware of the account's existence, I was actively misled about its true function and legal classification. I was not informed that it held SMSF assets under joint trusteeship, nor was I provided with any documentation, disclosures, or context to understand my role or obligations as a co-trustee. Throughout the 18-year operation of the account, I was denied access, visibility, and participation. I did not receive statements, legal notices, or trustee correspondence. No dual-authorisation mechanisms were applied, and I was excluded from decision-making and financial oversight. These conditions reflect a sustained and systemic lack of informed consent, arising from withheld information, misrepresentation, and redirection of communications.  
It appears that all account-related correspondence, including statements and notifications, was issued to contact details, postal addresses or email accounts under the exclusive control of Mr Osborne. In some instances, it also appears that communications may have referenced or been associated with the alternate name "Rhonda Ann Osborne," which is not my legal identity. This further obstructed the delivery of trustee-related information and contributed to my exclusion. Despite being a named co-trustee, I had no operational access or understanding of the account's true structure and purpose for nearly two decades, contrary to the minimum governance standards required under section 52B of the SIS Act.  
Upon becoming properly informed in December 2024 that the account was linked to the Ultra Super Fund and subject to SMSF compliance obligations, I acted immediately to uphold my fiduciary duties. I arranged for the account to be linked to my banking profile, retrieved historical statements, submitted formal complaints in breach and in writing, and requested dual-signature authorisation in accordance with trustee compliance standards. My actions demonstrate timely and responsible engagement. Any prior lack of involvement must not be interpreted as consent, neglect, or passive authorisation. The conditions for informed participation were never made available to me. The record shows that I was structurally excluded from account governance, and that my corrective response was immediate once disclosure occurred.  
Under section 52B(2)(h) of the SIS Act, each trustee of an SMSF must be provided access to "all information that is relevant to the trustee performing duties or exercising powers in relation to the fund." It appears this statutory right was not upheld, and the practical exclusion from account knowledge, access, and participation constitutes a clear risk to both fund compliance and institutional governance.

This situation compels urgent clarification as to whether Suncorp's internal account classification and administration processes for SMSFs and other trust structures accurately reflect and uphold the legal obligations applicable to co-trustee entities.

In particular:

- Does Suncorp's system architecture allow one trustee to be effectively excluded despite the legal requirement for joint management?
- What procedures were in place to verify and enforce co-signatory or co-access rights in the context of a regulated superannuation trust?
- Were system settings, account flagging protocols, or compliance checks misaligned with the legal status of the fund and its trusteeship model?

If Suncorp's internal systems permitted or enabled the creation of an operational structure in which one trustee was indefinitely excluded, despite being legally named on the account this suggests a serious institutional misalignment between operational procedures and statutory trustee obligations. Such a discrepancy raises significant questions of customer vulnerability, internal risk control, and broader regulatory compliance under the Banking Code of Practice, SIS Act, and *Corporations Act 2001 (Cth)*.

In early 2025, I formally requested the application of dual authorisation to the account in accordance with trustee obligations and to protect the fund's integrity. This request was not for a temporary hold or freeze, it was a request that no funds be moved unless two trustee signatories authorised the transaction, consistent with best-practice governance of SMSF structures. Despite this, your customer service team applied what was described as a "hold" on the account, not a permanent dual-authorisation requirement. This action was later lifted, and the dual approval safeguards were implemented. This is a mischaracterisation of my request. I was seeking a compliance-based governance control, not a short-term pause.

#### Rejection of EPOA authority based on account being "non-personal"

Your response states:  
"Your EPOA authority does not extend to the account held by Ultra Super Fund as this is a non-personal bank account."  
It appears your interpretation is inconsistent with section 17A(3)(b)(ii) of the SIS Act, which expressly allows a legal personal representative (LPR) under a valid Enduring Power of Attorney to be appointed as trustee of a self-managed super fund when a member is under legal disability or unable to act. The

section is designed to ensure fund continuity and prevent regulatory breaches. The EPOA in question was professionally prepared by Hall & Wilcox and executed under Queensland law. It clearly empowers the attorney to act on trustee-related matters (**attached**). Rejecting this authority based on the account being “*non-personal*” misinterprets the SIS Act. Trustee authority via EPOA is not confined to personal accounts it directly applies to fund operations where the member cannot act.

I respectfully request that Suncorp:

- Confirm its internal policy on EPOAs for SMSF trustee structures
- Clarify how that position is reconciled with the SIS Act
- Explain why a legally valid EPOA has not been honoured in this case.

**The contradiction between your statement and the provision of cheques**

Your response states:

“Cheque images are not generally available unless specific cheque numbers are provided to us. Without these, we are unable to locate the items requested.”

This representation appears misleading in light of the fact that multiple cheque copies, including from 2018 were ultimately provided on 19 May 2025, despite the customer having made verbal enquiries as early as January 2025 and submitting a written request on 13 March 2025. The contradiction between your statement and the provision of cheques raises concerns suggesting either an inconsistent application of internal retrieval protocols or an inaccurate portrayal of Suncorp’s capabilities.

**7-year document retention rule**

Further compounding this is the reliance on a “7-year document retention rule” to justify withholding records, which is undermined by the production of statements from 2007. These discrepancies, alongside a delay of more than two months in providing the requested cheques, point to a concerning pattern of procedural failure, lack of transparency, and apparent misrepresentation in the bank’s handling of this complaint.

Your response states that your “*role is to review [my] complaint including the information I] supplied, and any evidence Suncorp Bank considered*”

However, this framing when read alongside the substance of your reply appears to confirm that the investigation was limited to a narrow and selective review, seemingly confined to the materials I attached, rather than a comprehensive examination of the extensive internal records, customer profile data, and historical transactional activity available to Suncorp. This is deeply concerning given that the issues raised extend well beyond minor administrative matters. They relate to long-term exclusion of a named co-trustee from a regulated SMSF, unexplained control over core account functions (including a Visa Debit Card issued without notice or consent), and what appears to be a serious failure in trustee governance, and institutional oversight over an 18-year period.

Had the account’s financial activity and internal statements been properly reviewed, your investigation would almost certainly have revealed transaction patterns highly consistent with fund cycling and structured movement, including over 463 external fund transfers to Sandhurst Trustee accounts under BSB 633-109. Many of these involved same-day deposits and withdrawals, including in branch and staff assisted, paired large deposits, and repeated clearing of the account to low at month-end, despite high inflow volumes. Viewed alongside the absence of co-trustee access and visibility, these transactions raise typologies widely recognised by AUSTRAC as indicators of layering, concealment, and misuse of financial infrastructure. It is unclear whether this transactional activity was ever assessed through Suncorp’s AML/CTF compliance lens.

Accordingly, I ask:

- Was this activity ever escalated to Suncorp’s AML team for review or analysis?
- Did it breach any risk thresholds or trigger monitoring alerts?
- Was any internal escalation or reporting considered in accordance with your regulatory obligations?

More critically, and I wish to highlight a specific deposit exceeding \$70,000 from Boardroom Pty Ltd, received into the Suncorp account in connection with the Ultra Super Fund. The accompanying documentation identifies the recipient as “Rhonda Ann Osborne,” a name which does not lawfully correspond to Ultra Super Fund, or my Suncorp accounts. The acceptance and servicing of a high-value financial transaction under a name that does not appear in any valid trustee or legal capacity within Suncorp’s records raises serious red flags. This transaction should have triggered immediate review under Section 36 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*, which requires verified customer identification prior to receipt of designated services, and under Chapter 15 of the AML/CTF Rules, which mandates ongoing monitoring and resolution of identity discrepancies.

Despite the significance of this transaction and the name mismatch, your response fails to acknowledge this matter entirely. This omission raises the following critical questions:

- Was the name “Rhonda Ann Osborne” ever reconciled or validated against internal trustee records in Suncorp’s systems?
- What process allowed a deposit of over \$70,000 from Boardroom Pty Ltd to be received and allocated to the account without identity confirmation?
- Were any identity-related exceptions, red flags, or internal system alerts triggered?
- Was this transaction reviewed by your AML or compliance team, and was a Suspicious Matter Report lodged in accordance with Section 41 of the AML/CTF Act?
- On what internal authority, documentation, or customer record was this transaction deemed compliant?

If these matters were not detected, flagged, or escalated during the course of your complaint investigation, it raises serious doubt as to whether the review as defined in your own terms meets the minimum expectations of care, scrutiny, and statutory compliance under the *Superannuation Industry (Supervision) Act 1993 (Cth)*, *Corporations Act 2001 (Cth)*, *Privacy Act 1988 (Cth)*, and the AML/CTF regime.

**Immediate Action Required**

Given the convergence of identity misuse, high-value unexplained deposits, and potential breaches of anti-money laundering obligations, this correspondence constitutes a formal pre-litigation notice and preservation directive. The gravity of the matters raised may engage not only AUSTRAC, but also ASIC, APRA, and the ATO, given the regulated SMSF structure involved.

I now formally **request immediate escalation** of this matter to Suncorp’s internal legal, compliance, and risk leadership teams. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**.

- Custodial Structures, Segmented Ledgers, and Internal Routing Disparities**
  - Custodial and Ledger Structure Clarification**
  - Has the Ultra Super Fund account (BSB 484-799 / Account No. 001422502), or any associated account, been operated under any custodial, segmented ledger, or internal processing structure, particularly involving Sandhurst Trustees or Bendigo Bank?**
  - Has Suncorp facilitated internal routing via BSBs 633-100, 633-106, or 633-109, including any hidden settlement, mirroring, or back-**

**office processing structures?**

- Most importantly, has Garth Osborne been provided access to a broader or unsegmented ledger view, whether by design or omission while I, as co-trustee, was shown only a partial or filtered view of the fund’s internal structure? If so, please explain and immediately disclose the complete and unrestricted ledger history as held by the bank.**
- Cheque Processing Pathways and Internal Treatment**
    - How were cheques issued under “BSB 633-109 / Account 118052760” processed and cleared?**
    - Were these cheques routed through internal or custodial mechanisms outside of the standard BECS network?**
  - Auxiliary, Shadow, or Internal Sub-ledger Structures - Do any sub-ledgers, auxiliary accounts, or internal transactional paths exist in connection with**
    - The Ultra Super Fund account**
    - Any account operated by or linked to Garth Osborne that references my name, trustee rights, or legal interest? If so, provide all BSBs, account numbers, routing metadata, ledgers involved, and named beneficiaries.**

**General Disclosure and Compliance Requests**

- A comprehensive written response to all questions raised in this correspondence, with supporting internal records and applicable policy references.
- Full account metadata and transaction audit trails for the Ultra Super Fund account and any related accounts.
- Internal system references, CRM entries, or profile links to the name “Rhonda Ann Osborne” or any close variant.
- Copies of all KYC and Customer Due Diligence (CDD) documentation relating to me, the Ultra Super Fund, or any linked accounts.
- All Records concerning CHES sponsored, and or dividend payments, including source account, approval chain, and AML/CTF reviews.
- Any Suspicious Matter Reports (SMRs), compliance alerts, or internal notes linked to identity inconsistencies, fund misdirection, or unexplained external transfers.
- Complete Visa Debit Card statements linked to the Ultra Super Fund account (ending in 2502), including merchant and transaction details.
- Provision of two missing cheques that remain outstanding, specifically: \$3,500 cheque dated 19 June 2019 and 10,000 cheque dated 24 March 2023
- These items are essential for tracing fund dispersal, verifying ledger pathing, and confirming whether internal ledger structures diverted, concealed, or manipulated the underlying transactions.

**Identity Misuse and Transaction-Specific AML/CTF Requests**

- Use of False Identity – “Rhonda Ann Osborne” Has this name been used to open or operate any Suncorp account, profile, or instrument linked to the Ultra Super Fund?
- Was this name assigned to any card issuance, cheque record, internal profile, or ledger reference?
- Has this false identity been embedded in any custodial, back-office, or reporting function that has impacted my legal rights or obscured full visibility?

**Disclosure of all names, institutions for transactions relating to:**

- CommSec credit – 29 May 2024: \$71,772.95 – confirm under what name this was received and how it was booked in internal ledgers.
- SUPER DRAW transfers – May–Sept 2024: Multiple \$20,000+ withdrawals to NAB BSB 084209 – disclose trustee approvals, routing path, and purpose.
- OSKO and rent payments – from Ivan Lukwago, Rabin Simkhada, Mitchell – specify internal routing and ledger entries.
- Transfers to 42939851 – Apr–Aug 2024 referencing “364 Zillmere Road” – clarify ownership, routing path, and fund treatment.
- Same-day \$15,000 deposit and withdrawal – Jul 17, 2024 at Chermiside branch by Garth Osborne – explain AML treatment.
- STO Replacement credit – Jun 4, 2024: \$4,265.79
- ATO Credit – Dec 8, 2022: \$1,438.56 – identify associated tax period and confirm alignment with SMSF records.
- Payments to Commonwealth Bank – \$121.00 on Apr 22 & Jun 4, 2024 labelled “GARTH / AC REPAIR” – identify source and routing path.
- Historical deposits from 2019–2023 – including Barsby, Tania Whiti, Philip Fabilla, Dean Balderston, Piry S., and other tenant payments , verify legal account holders and reconcile with the SMSF’s rental income expectations.

Failure to respond fully and transparently particularly in relation to segmented ledger visibility , internal custodial structures, and the use of a false trustee identity, may result in immediate escalation to:

- Australian Financial Complaints Authority
- Australian Securities and Investments Commission
- Australian Prudential Regulation Authority
- Australian Taxation Office
- AUSTRAC
- Office of the Australian Information Commissioner

These matters directly affect my duties as a named SMSF trustee, my legal standing, and the regulatory obligations of Suncorp Bank. I request your formal written **response by Friday, 31 May 2025**.

I confirm that I have formally instructed Hall & Wilcox to act on my behalf. All future legal correspondence, documentation, and disclosures should be addressed to:

- Laura Hanrahan – Special Counsel  
[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)  
T +61 7 3237 7830 | F +61 7 3231 7799 | M +61 408 400 941
- Olivia Southall – Associate  
[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)
- Holly Dahm (EPOA) – [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)
- Riki Dahm (EPOA) – [rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)

I do not consent to verbal contact. However, I remain committed to resolving this matter constructively. Should a verbal discussion assist with facilitating resolution, I am open to a scheduled conversation involving my legal representative, Ms Hanrahan, alongside a senior member of your legal or compliance team. Please use the contact details above to coordinate such a meeting.

Kind regards,

Rhonda

From: KILBRIDE, Cameron <[Cameron.Kilbride@suncorpbank.com.au](mailto:Cameron.Kilbride@suncorpbank.com.au)>

Date: Tuesday, 29 April 2025 at 1:47 PM

To: [honda.r@hotmail.com](mailto:honda.r@hotmail.com) <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

Subject: Your Suncorp Bank Complaint - Complaint-16353834

Good Afternoon Rhonda,

Thank you for allowing Suncorp Bank's Internal Customer Relations an opportunity to review your complaint about an account held for Ultra Super Fund.

Your complaint has been assigned to me and my role is to review the complaint as part of Suncorp Bank's internal dispute resolution process. I have access to the information which Suncorp Bank has relied upon. If there is any information that you believe I should also consider, please supply this to me as soon as possible.

Once I have completed my review, I will call you and send you a letter explaining the outcome and reasons. Please confirm if I can send this to you by email.

**Timeframe for an outcome**

We will aim to provide you with a response within 21 days from the date which you lodged the complaint with Suncorp Bank. However, under regulatory requirements we must provide you with an outcome no later than 30 days after the complaint was lodged with Suncorp Bank. Our records indicate that this timeframe expires on 23 May 2025.

In the meantime, if you have any questions or would like to discuss the complaint further, my phone number is 07 3835 5267 or you can email me [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

**Kind Regards**



CAMERON KILBRIDE  
CUSTOMER RELATIONS SPECIALIST  
INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY

T: 07 3835 5267  
E: [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Heritage Lanes  
80 Ann St  
Brisbane QLD 4000  
GPO Box 2432 Brisbane QLD  
4001

I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.



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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Formal Escalation Request – Ultra Super Fund Account (Ending 2502) Complaint-16353834  
**Date:** Tuesday, 27 May 2025 at 8:12:13 AM Australian Eastern Standard Time  
**From:** Customer Advocate <[CustomerAdvocate@suncorp.com.au](mailto:CustomerAdvocate@suncorp.com.au)>  
**To:** rhonda knyvet <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**Category:** SUNCORPANZ  
**Attachments:** image004.jpg, image005.png, image006.jpg, image007.jpg

Good morning, Rhonda

We have assessed that your message relates to Suncorp Bank. Suncorp Bank is no longer part of the Suncorp Group.

For Suncorp Bank assistance, please contact their Customer Advocate team at [CustomerAdvocatesOffice@suncorpbank.com.au](mailto:CustomerAdvocatesOffice@suncorpbank.com.au), or if you would prefer to speak to someone, please call 13 11 75.

Kind regards,

Michelle



**Office of the Customer Advocate**

E: [customer.advocate@suncorp.com.au](mailto:customer.advocate@suncorp.com.au)

**From:** rhonda knyvet <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

**Sent:** Saturday, 24 May 2025 7:10 PM

**To:** KILBRIDE, Cameron <[Cameron.Kilbride@suncorpbank.com.au](mailto:Cameron.Kilbride@suncorpbank.com.au)>; Bank Customer Relations <[bank.customer.relations@suncorpbank.com.au](mailto:bank.customer.relations@suncorpbank.com.au)>; Security Technology <[security@suncorp.com.au](mailto:security@suncorp.com.au)>; Customer Identification Team <[customerID.check@suncorpbank.com.au](mailto:customerID.check@suncorpbank.com.au)>; [legal@suncorp.com.au](mailto:legal@suncorp.com.au); Asteron

Complaints <[complaints@asteronlife.co.nz](mailto:complaints@asteronlife.co.nz)>; [suncorpgroup@suncorp.com.au](mailto:suncorpgroup@suncorp.com.au); Customer Relations <[Customer.Relations@suncorp.com.au](mailto:Customer.Relations@suncorp.com.au)>; Customer Advocate <[CustomerAdvocate@suncorp.com.au](mailto:CustomerAdvocate@suncorp.com.au)>; IDR Suncorp <[IDR@suncorp.com.au](mailto:IDR@suncorp.com.au)>; [norfinCPD@anz.com](mailto:norfinCPD@anz.com)  
**Cc:** Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>; Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>; Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>  
**Subject:** Formal Escalation Request – Ultra Super Fund Account (Ending 2502) Complaint-16353834  
**Importance:** High

**CAUTION:** This email originated from outside of the organisation. Do not act on instructions, click links or open attachments unless you recognise the sender and know the content is authentic and safe.

Dear Mr Kilbride,

Thank you for your response dated 12 May 2025. However, your review fails to address the core issues raised and reflects a narrow and inadequate assessment of the complaint. I must therefore respectfully but firmly reject its outcome. I formally request that this matter now be escalated without delay to Suncorp's internal legal, compliance, and risk leadership. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**. This escalation is sought due to serious and ongoing concerns regarding apparent legal, regulatory, and governance issues in relation to the Ultra Super Fund account ending in 2502. These include observations that give rise to concerns about potential contraventions of the following legislative and regulatory frameworks:

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- Suncorp's own product disclosure statements and internal policies, as publicly available and/or relied upon in the operation of trustee-held accounts.

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It appears that all account-related correspondence, including statements and notifications, was issued to contact details, postal addresses or email accounts under the exclusive control of Mr Osborne. In some instances, it also appears that communications may have referenced or been associated with the alternate name "Rhonda Ann Osborne," which is not my legal identity. This further obstructed the delivery of trustee-related information and contributed to my exclusion. Despite being a named co-trustee, I had no operational access or understanding of the account's true structure and purpose for nearly two decades, contrary to the minimum governance standards required under section 52B of the SIS Act.

Upon becoming properly informed in December 2024 that the account was linked to the Ultra Super Fund and subject to SMSF compliance obligations, I acted immediately to uphold my fiduciary duties. I arranged for the account to be linked to my banking profile, retrieved historical statements, submitted formal complaints in branch and in writing, and requested dual-signature authorisation in accordance with trustee compliance standards. My actions demonstrate timely and responsible engagement. Any prior lack of involvement must not be interpreted as consent, neglect, or passive authorisation. The conditions for informed participation were never made available to me. The record shows that I was structurally excluded from account governance, and that my corrective response was immediate once disclosure occurred.

Under section 52B(2)(h) of the SIS Act, each trustee of an SMSF must be provided access to "all information that is relevant to the trustee performing duties or exercising powers in relation to the fund." It appears this statutory right was not upheld, and the practical exclusion from account knowledge, access, and participation constitutes a clear risk to both fund compliance and institutional governance.

This situation compels urgent clarification as to whether Suncorp's internal account classification and administration processes for SMSFs and other trust structures accurately reflect and uphold the legal obligations applicable to co-trustee entities.

In particular:

1. Does Suncorp's system architecture allow one trustee to be effectively excluded despite the legal requirement for joint management?
2. What procedures were in place to verify and enforce co-signatory or co-access rights in the context of a regulated superannuation trust?
3. Were system settings, account flagging protocols, or compliance checks misaligned with the legal status of the fund and its trusteeship model?

If Suncorp's internal systems permitted or enabled the creation of an operational structure in which one trustee was indefinitely excluded, despite being legally named on the account this suggests a serious institutional misalignment between operational procedures and statutory trustee obligations. Such a discrepancy raises significant questions of customer vulnerability, internal risk control, and broader regulatory compliance under the Banking Code of Practice, SIS Act, and *Corporations Act 2001 (Cth)*.

In early 2025, I formally requested the application of dual authorisation to the account in accordance with trustee obligations and to protect the fund's integrity. This request was not for a temporary hold or freeze, it was a request that no funds be moved unless two trustee signatories authorised the transaction, consistent with best-practice governance of SMSF structures. Despite this, your customer service team applied what was described as a "hold" on the account, not a permanent dual-authorisation requirement. This action was later lifted, and the dual approval safeguards were implemented. This is a mischaracterisation of my request. I was seeking a compliance-based governance control, not a short-term pause.

**Rejection of EPOA authority based on account being "non-personal"**

Your response states:

*"Your EPOA authority does not extend to the account held by Ultra Super Fund as this is a non-personal bank account."*

It appears your interpretation is inconsistent with section 17A(3)(b)(ii) of the SIS Act, which expressly allows a legal personal representative (LPR) under a valid Enduring Power of Attorney to be appointed as trustee of a self-managed super fund when a member is under legal disability or unable to act. The section is designed to ensure fund continuity and prevent regulatory breaches. The EPOA in question was professionally prepared by Hall & Wilcox and executed under Queensland law. It clearly empowers the attorney to act on trustee-related matters **(attached)**. Rejecting this authority based on the account being "non-personal" misinterprets the SIS Act. Trustee authority via EPOA is not confined to personal accounts it directly applies to fund

operations where the member cannot act.

I respectfully request that Suncorp:

1. Confirm its internal policy on EPOAs for SMSF trustee structures
2. Clarify how that position is reconciled with the SIS Act
3. Explain why a legally valid EPOA has not been honoured in this case.

**The contradiction between your statement and the provision of cheques**

Your response states:

*"Cheque images are not generally available unless specific cheque numbers are provided to us. Without these, we are unable to locate the items requested."*

This representation appears misleading in light of the fact that multiple cheque copies, including from 2018 were ultimately provided on 19 May 2025, despite the customer having made verbal enquiries as early as January 2025 and submitting a written request on 13 March 2025. The contradiction between your statement and the provision of cheques raises concerns suggesting either an inconsistent application of internal retrieval protocols or an inaccurate portrayal of Suncorp's capabilities.

**7-year document retention rule**

Further compounding this is the reliance on a *"7-year document retention rule"* to justify withholding records, which is undermined by the production of statements from 2007. These discrepancies, alongside a delay of more than two months in providing the requested cheques, point to a concerning pattern of procedural failure, lack of transparency, and apparent misrepresentation in the bank's handling of this complaint.

Your response states that your *"role is to review [my] complaint including the information I] supplied, and any evidence Suncorp Bank considered."*

However, this framing when read alongside the substance of your reply appears to confirm that the investigation was limited to a narrow and selective review, seemingly confined to the materials I attached, rather than a comprehensive examination of the extensive internal records, customer profile data, and historical transactional activity available to Suncorp. This is deeply concerning given that the issues raised extend well beyond minor administrative matters. They relate to long-term exclusion of a named co-trustee from a regulated SMSF, unexplained control over core account functions (including a Visa Debit Card issued without notice or consent), and what appears to be a serious failure in trustee governance, and institutional oversight over an 18-year period.

Had the account's financial activity and internal statements been properly reviewed, your investigation would almost certainly have revealed transaction patterns highly consistent with fund cycling and structured movement, including over 463 external fund transfers to SandhurstTrustee accounts under BSB 633-109. Many of these involved same-day deposits and withdrawals, including in branch and staff assisted, paired large deposits, and repeated clearing of the account to low at month-end, despite high inflow volumes. Viewed alongside the absence of co-trustee access and visibility, these transactions raise typologies widely recognised by AUSTRAC as indicators of layering, concealment, and misuse of financial infrastructure. It is unclear whether this transactional activity was ever assessed through Suncorp's AML/CTF compliance lens.

Accordingly, I ask:

1. Was this activity ever escalated to Suncorp's AML team for review or analysis?
2. Did it breach any risk thresholds or trigger monitoring alerts?
3. Was any internal escalation or reporting considered in accordance with your regulatory obligations?

More critically, and I wish to highlight a specific deposit exceeding \$70,000 from Boardroom Pty Ltd, received into the Suncorp account in connection with the Ultra Super Fund. The accompanying documentation identifies the recipient as "Rhonda Ann Osborne," a name which does not lawfully correspond to Ultra Super Fund, or my Suncorp accounts. The acceptance and servicing of a high-value financial transaction under a name that does not appear in any valid trustee or legal capacity within Suncorp's records raises serious red flags. This transaction should have triggered immediate review under Section 36 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*, which requires verified customer identification prior to receipt of designated services, and under Chapter 15 of the AML/CTF Rules, which mandates ongoing monitoring and resolution of identity discrepancies.

Despite the significance of this transaction and the name mismatch, your response fails to acknowledge this matter entirely. This omission raises the following critical questions:

1. Was the name "Rhonda Ann Osborne" ever reconciled or validated against internal trustee records in Suncorp's systems?
2. What process allowed a deposit of over \$70,000 from Boardroom Pty Ltd to be received and allocated to the account without identity confirmation?
3. Were any identity-related exceptions, red flags, or internal system alerts triggered?
4. Was this transaction reviewed by your AML or compliance team, and was a Suspicious Matter Report lodged in accordance with Section 41 of the AML/CTF Act?
5. On what internal authority, documentation, or customer record was this transaction deemed compliant?

If these matters were not detected, flagged, or escalated during the course of your complaint investigation, it raises serious doubt as to whether the review as defined in your own terms meets the minimum expectations of care, scrutiny, and statutory compliance under the *Superannuation Industry (Supervision) Act 1993 (Cth)*, *Corporations Act 2001 (Cth)*, *Privacy Act 1988 (Cth)*, and the AML/CTF regime.

**Immediate Action Required**

Given the convergence of identity misuse, high-value unexplained deposits, and potential breaches of anti-money laundering obligations, this correspondence constitutes a formal pre-litigation notice and preservation directive. The gravity of the matters raised may engage not only AUSTRAC, but also ASIC, APRA, and the ATO, given the regulated SMSF structure involved.

I now formally **request immediate escalation** of this matter to Suncorp's internal legal, compliance, and risk leadership teams. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**.

1. **Custodial Structures, Segmented Ledgers, and Internal Routing Disparities**
  - a. **Custodial and Ledger Structure Clarification**
  - b. **Has the Ultra Super Fund account (BSB 484-799 / Account No. 001422502), or any associated account, been operated under any custodial, segmented ledger, or internal processing structure, particularly involving Sandhurst Trustees or Bendigo Bank?**
  - c. **Has Suncorp facilitated internal routing via BSBs 633-100, 633-106, or 633-109, including any hidden settlement, mirroring, or back-**

**office processing structures?**

- d. **Most importantly, has Garth Osborne been provided access to a broader or unsegmented ledger view, whether by design or omission while I, as co-trustee, was shown only a partial or filtered view of the fund's internal structure? If so, please explain and immediately disclose the complete and unrestricted ledger history as held by the bank.**

**2. Cheque Processing Pathways and Internal Treatment**

- a. **How were cheques issued under \*\*BSB 633-109 / Account 118052760\*\* processed and cleared?**
- b. **Were these cheques routed through internal or custodial mechanisms outside of the standard BECS network?**

**3. Auxiliary, Shadow, or Internal Sub-ledger Structures - Do any sub-ledgers, auxiliary accounts, or internal transactional paths exist in connection with**

- a. **The Ultra Super Fund account**
- b. **Any account operated by or linked to Garth Osborne that references my name, trustee rights, or legal interest? If so, provide all BSBs, account numbers, routing metadata, ledgers involved, and named beneficiaries.**

**General Disclosure and Compliance Requests**

1. A comprehensive written response to all questions raised in this correspondence, with supporting internal records and applicable policy references.
2. Full account metadata and transaction audit trails for the Ultra Super Fund account and any related accounts.
3. Internal system references, CRM entries, or profile links to the name "Rhonda Ann Osborne" or any close variant.
4. Copies of all KYC and Customer Due Diligence (CDD) documentation relating to me, the Ultra Super Fund, or any linked accounts.
5. All Records concerning CHESS sponsored, and or dividend payments, including source account, approval chain, and AML/CTF reviews.
6. Any Suspicious Matter Reports (SMRs), compliance alerts, or internal notes linked to identity inconsistencies, fund misdirection, or unexplained external transfers.
7. Complete Visa Debit Card statements linked to the Ultra Super Fund account (ending in 2502), including merchant and transaction details.
8. Provision of two missing cheques that remain outstanding, specifically: \$3,500 cheque dated 19 June 2019 and 10,000 cheque dated 24 March 2023
9. These items are essential for tracing fund dispersal, verifying ledger pathing, and confirming whether internal ledger structures diverted, concealed, or manipulated the underlying transactions.

**Identity Misuse and Transaction-Specific AML/CTF Requests**

1. Use of False Identity – "Rhonda Ann Osborne" Has this name been used to open or operate any Suncorp account, profile, or instrument linked to the Ultra Super Fund?
2. Was this name assigned to any card issuance, cheque record, internal profile, or ledger reference?
3. Has this false identity been embedded in any custodial, back-office, or reporting function that has impacted my legal rights or obscured full visibility?

**Disclosure of all names, institutions for transactions relating to:**

1. CommSec credit – 29 May 2024: \$71,772.95 – confirm under what name this was received and how it was booked in internal ledgers.
2. SUPER DRAW transfers – May–Sept 2024: Multiple \$20,000+ withdrawals to NAB BSB 084209 – disclose trustee approvals, routing path, and purpose.
3. OSKO and rent payments – from Ivan Lukwago, Rabin Simkhada, Mitchell – specify internal routing and ledger entries.
4. Transfers to 42939851 – Apr–Aug 2024 referencing "364 Zillmere Road" – clarify ownership, routing path, and fund treatment.
5. Same-day \$15,000 deposit and withdrawal – Jul 17, 2024 at Chermide branch by Garth Osborne – explain AML treatment.
6. STO Replacement credit – Jun 4, 2024: \$4,265.79
7. ATO Credit – Dec 8, 2022: \$1,438.56 – identify associated tax period and confirm alignment with SMSF records.
8. Payments to Commonwealth Bank – \$121.00 on Apr 22 & Jun 4, 2024 labelled "GARTH / AC REPAIR" – identify source and routing path.
9. Historical deposits from 2019–2023 – including Barsby, Tania Whiti, Philip Fabilla, Dean Balderston, Piry S., and other tenant payments , verify legal account holders and reconcile with the SMSF's rental income expectations.

Failure to respond fully and transparently particularly in relation to segmented ledger visibility , internal custodial structures, and the use of a false trustee identity, may result in immediate escalation to:

- Australian Financial Complaints Authority
- Australian Securities and Investments Commission
- Australian Prudential Regulation Authority
- Australian Taxation Office
- AUSTRAC
- Office of the Australian Information Commissioner

These matters directly affect my duties as a named SMSF trustee, my legal standing, and the regulatory obligations of Suncorp Bank. I request your formal written **response by Friday, 31 May 2025**.

I confirm that I have formally instructed Hall & Wilcox to act on my behalf. All future legal correspondence, documentation, and disclosures should be addressed to:

- Laura Hanrahan – Special Counsel  
[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)  
T +61 7 3237 7830 | F +61 7 3231 7799 | M +61 408 400 941
- Olivia Southall – Associate  
[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)
- Holly Dahm (EPOA) – [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)
- Riki Dahm (EPOA) – [rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)

**I do not** consent to verbal contact. However, I remain committed to resolving this matter constructively. Should a verbal discussion assist with facilitating resolution, I am open to a scheduled conversation involving my legal representative, Ms Hanrahan, alongside a senior member of your legal or compliance team. Please use the contact details above to coordinate such a meeting.

Kind regards,

Rhonda

**From:** KILBRIDE, Cameron <Cameron.Kilbride@suncorpbank.com.au>  
**Date:** Tuesday, 29 April 2025 at 1:47 PM  
**To:** rhonda.r@hotmail.com <rhonda.r@hotmail.com>  
**Subject:** Your Suncorp Bank Complaint - Complaint-16353834

Good Afternoon Rhonda,

Thank you for allowing Suncorp Bank's Internal Customer Relations an opportunity to review your complaint about an account held for Ultra Super Fund.

Your complaint has been assigned to me and my role is to review the complaint as part of Suncorp Bank's internal dispute resolution process. I have access to the information which Suncorp Bank has relied upon. If there is any information that you believe I should also consider, please supply this to me as soon as possible.

Once I have completed my review, I will call you and send you a letter explaining the outcome and reasons. Please confirm if I can send this to you by email.

#### Timeframe for an outcome

We will aim to provide you with a response within 21 days from the date which you lodged the complaint with Suncorp Bank. However, under regulatory requirements we must provide you with an outcome no later than 30 days after the complaint was lodged with Suncorp Bank. Our records indicate that this timeframe expires on 23 May 2025.

In the meantime, if you have any questions or would like to discuss the complaint further, my phone number is 07 3835 5267 or you can email me [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

#### Kind Regards



CAMERON KILBRIDE  
CUSTOMER RELATIONS SPECIALIST  
INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY  
T: 07 3835 5267  
E: [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Heritage Lanes  
80 Ann St  
Brisbane QLD 4000  
GPO Box 2432 Brisbane QLD  
4001

I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.



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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** Executive Escalation – AML/CTF, Trustee Governance & Compliance Risk Indicators – Ultra Super Fund (ABN: 41 873 921 089)  
**Date:** Monday, 26 May 2025 at 8:28:27 PM Australian Eastern Standard Time  
**From:** rhonda.knyvett <rhonda.r@hotmail.com>  
**To:** bridget.messer@suncorp.com.au <bridget.messer@suncorp.com.au>, belinda.speirs@suncorp.com.au <belinda.speirs@suncorp.com.au>, david.wildman@suncorp.com.au <david.wildman@suncorp.com.au>, steve.johnston@suncorp.com.au <steve.johnston@suncorp.com.au>  
**CC:** courtprocessdesk@suncorp.com.au <courtprocessdesk@suncorp.com.au>, ami@suncorp.com.au <ami@suncorp.com.au>, compliance@suncorp.com.au <compliance@suncorp.com.au>, fraud@suncorp.com.au <fraud@suncorp.com.au>, internalfraud@suncorp.com.au <internalfraud@suncorp.com.au>, superannuation@suncorp.com.au <superannuation@suncorp.com.au>, holly.tegan <Hollyteganosborne@hotmail.com>, Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>, Olivia Southall <olivia.southall@hallandwilcox.com.au>, Riki Dahm <rikidahm84@gmail.com>  
**Priority:** High  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.jpg

**To:** Suncorp Executives - Legal, Fraud, Risk, AML/CTF, SMSF Oversight  
**Cc:** Hall & Wilcox (Legal Counsel)

Dear Suncorp Executives,

This matter is formally escalated in relation to the Ultra Super Fund (ABN: 41 873 921 089), account ending in 2502, held under a co-trustee SMSF structure as confirmed by Suncorp.

The material on record raises indicators of potential regulatory non-compliance under:

- *AML/CTF Act 2006 (Cth)* – ss.36 and 41, including designated services provided in connection with unverified identity inflows ("Rhonda Ann Osborne"), unconfirmed CHES-cleared credits, and transactional patterns consistent with AUSTRAC typologies (layering, cycling, third-party use)
- *SIS Act 1993 (Cth)* – s.52B(2)(h), due to sustained trustee exclusion from access, control, and information necessary for fiduciary function
- *Corporations Act 2001 (Cth)* – s.912A(1), concerning apparent deficiencies in product governance and compliance frameworks
- *Privacy Act 1988 (Cth)* and the Banking Code of Practice – regarding unresolved identity misalignment and redirection of account-related communications
- Internal architecture indicators suggesting the use of segmented or custodial ledger pathways, audit trail gaps, and an absence of dual-signatory controls.

This communication constitutes both a pre-litigation notice and a formal record preservation directive, including internal metadata, ledger records, routing instructions, and compliance logs.

Please confirm the following within **two** business days:

1. Name and contact details of the Suncorp executive assuming responsibility
2. Confirmation of escalation to Suncorp Legal, Risk, AML/CTF and Trustee Oversight
3. Whether the matter has triggered any internal risk review, AML program response, or reportable event assessment.

This matter now engages Suncorp's obligations under multiple legislative regimes and must be addressed at executive level.

Kind regards,  
Rhonda Knyvett  
Co-Trustee, Ultra Super Fund (ABN: 41 873 921 089)  
Cc:  
Laura Hanrahan, Special Counsel, Hall & Wilcox  
Olivia Southall, Associate, Hall & Wilcox  
Holly Dahm & Riki Dahm – EPOA Representatives

**From:** rhonda.knyvett <rhonda.r@hotmail.com>

**Date:** Saturday, 24 May 2025 at 7:10 PM

**To:** KILBRIDE, Cameron <Cameron.Kilbride@suncorpbank.com.au>, Bank Customer Relations <[bank.customer.relations@suncorpbank.com.au](mailto:bank.customer.relations@suncorpbank.com.au)>, security@suncorp.com.au <[security@suncorp.com.au](mailto:security@suncorp.com.au)>, customerID.check@suncorpbank.com.au <[customerID.check@suncorpbank.com.au](mailto:customerID.check@suncorpbank.com.au)>, legal@suncorp.com.au <[legal@suncorp.com.au](mailto:legal@suncorp.com.au)>, complaints@asteronlife.co.nz <[complaints@asteronlife.co.nz](mailto:complaints@asteronlife.co.nz)>, suncorpgroup@suncorp.com.au <[suncorpgroup@suncorp.com.au](mailto:suncorpgroup@suncorp.com.au)>, Customer Relations <[customer.relations@suncorp.com.au](mailto:customer.relations@suncorp.com.au)>, Customer Advocate <[CustomerAdvocate@suncorp.com.au](mailto:CustomerAdvocate@suncorp.com.au)>, idr@suncorp.com.au <[idr@suncorp.com.au](mailto:idr@suncorp.com.au)>, norfinaCPD@anz.com <[norfinaCPD@anz.com](mailto:norfinaCPD@anz.com)>

**Cc:** Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>, Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>

**Subject:** Formal Escalation Request – Ultra Super Fund Account (Ending 2502) Complaint-16353834

Dear Mr Kilbride,

Thank you for your response dated 12 May 2025. However, your review fails to address the core issues raised and reflects a narrow and inadequate assessment of the complaint. I must therefore respectfully but firmly reject its outcome. I formally request that this matter now be escalated without delay to Suncorp's internal legal, compliance, and risk leadership. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**.

This escalation is sought due to serious and ongoing concerns regarding apparent legal, regulatory, and governance issues in relation to the Ultra Super Fund account ending in 2502. These include observations that give rise to concerns about potential contraventions of the following legislative and regulatory frameworks:

*Superannuation Industry (Supervision) Act 1993 (Cth)* – including trustee covenants under s.52B(2)(h) concerning access to information  
*Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* – particularly regarding account control, identity handling, and transaction reporting  
*Corporations Act 2001 (Cth)* – relating to duties owed by entities engaged in the administration of financial products and services  
*Privacy Act 1988 (Cth)* – in relation to data access and disclosure obligations  
Banking Code of Practice – including clauses relating to joint accounts, customer vulnerability, transparency, and complaint handling  
Suncorp's own product disclosure statements and internal policies, as publicly available and/or relied upon in the operation of trustee-held accounts.

#### SMSF compliance obligations

Your letter expressly confirms that:

*"A Business Cheque account held in the structure of Mr G W Osborne & Ms R A Knyvett T/F Ultra Super Fund was opened in May 2007."*

This acknowledgement confirms that the account was formally established under a joint trustee structure, consistent with a regulated Self-Managed Superannuation Fund (SMSF) governed by the **Superannuation Industry (Supervision) Act 1993 (Cth)**. While I was aware of the account's existence, I was actively misled about its true function and legal classification. I was not informed that it held SMSF assets under joint trusteeship, nor was I provided with any documentation, disclosures, or context to understand my role or obligations as a co-trustee. Throughout the 18-year operation of the account, I was denied access, visibility, and participation. I did not receive statements, legal notices, or trustee correspondence. No dual-authorisation mechanisms were applied, and I was excluded from decision-making and financial oversight. These conditions reflect a sustained and systemic lack of informed consent, arising from withheld information, misrepresentation, and redirection of communications.

It appears that all account-related correspondence, including statements and notifications, was issued to contact details, postal addresses or email accounts under the exclusive control of Mr Osborne. In some instances, it also appears that communications may have referenced or been associated with the alternate name "Rhonda Ann Osborne," which is not my legal identity. This further obstructed the delivery of trustee-related information and contributed to my exclusion. Despite being a named co-trustee, I had no operational access or understanding of the account's true structure and purpose for nearly two decades, contrary to the minimum governance standards required under section 52B of the SIS Act.

Upon becoming properly informed in December 2024 that the account was linked to the Ultra Super Fund and subject to SMSF compliance obligations, I acted immediately to uphold my fiduciary duties. I arranged for the account to be linked to my banking profile, retrieved historical statements, submitted

formal complaints in branch and in writing, and requested dual-signature authorisation in accordance with trustee compliance standards. My actions demonstrate timely and responsible engagement. Any prior lack of involvement must not be interpreted as consent, neglect, or passive authorisation. The conditions for informed participation were never made available to me. The record shows that I was structurally excluded from account governance, and that my corrective response was immediate once disclosure occurred.

Under section 52B(2)(h) of the SIS Act, each trustee of an SMSF must be provided access to “*all information that is relevant to the trustee performing duties or exercising powers in relation to the fund.*” It appears this statutory right was not upheld, and the practical exclusion from account knowledge, access, and participation constitutes a clear risk to both fund compliance and institutional governance.

This situation compels urgent clarification as to whether Suncorp’s internal account classification and administration processes for SMSFs and other trust structures accurately reflect and uphold the legal obligations applicable to co-trustee entities.

In particular:

- Does Suncorp’s system architecture allow one trustee to be effectively excluded despite the legal requirement for joint management?
- What procedures were in place to verify and enforce co-signatory or co-access rights in the context of a regulated superannuation trust?
- Were system settings, account flagging protocols, or compliance checks misaligned with the legal status of the fund and its trusteeship model?

If Suncorp’s internal systems permitted or enabled the creation of an operational structure in which one trustee was indefinitely excluded, despite being legally named on the account this suggests a serious institutional misalignment between operational procedures and statutory trustee obligations. Such a discrepancy raises significant questions of customer vulnerability, internal risk control, and broader regulatory compliance under the Banking Code of Practice, SIS Act, and *Corporations Act 2001 (Cth)*.

In early 2025, I formally requested the application of dual authorisation to the account in accordance with trustee obligations and to protect the fund’s integrity. This request was not for a temporary hold or freeze, it was a request that no funds be moved unless two trustee signatories authorised the transaction, consistent with best-practice governance of SMSF structures. Despite this, your customer service team applied what was described as a “hold” on the account, not a permanent dual-authorisation requirement. This action was later lifted, and the dual approval safeguards were implemented. This is a mischaracterisation of my request. I was seeking a compliance-based governance control, not a short-term pause.

**Rejection of EPOA authority based on account being “non-personal”**

Your response states:

*“Your EPOA authority does not extend to the account held by Ultra Super Fund as this is a non-personal bank account.”*

It appears your interpretation is inconsistent with section 17A(3)(b)(ii) of the SIS Act, which expressly allows a legal personal representative (LPR) under a valid Enduring Power of Attorney to be appointed as trustee of a self-managed super fund when a member is under legal disability or unable to act. The section is designed to ensure fund continuity and prevent regulatory breaches. The EPOA in question was professionally prepared by Hall & Wilcox and executed under Queensland law. It clearly empowers the attorney to act on trustee-related matters (**attached**). Rejecting this authority based on the account being “non-personal” misinterprets the SIS Act. Trustee authority via EPOA is not confined to personal accounts it directly applies to fund operations where the member cannot act.

I respectfully request that Suncorp:

- Confirm its internal policy on EPOAs for SMSF trustee structures
- Clarify how that position is reconciled with the SIS Act
- Explain why a legally valid EPOA has not been honoured in this case.

**The contradiction between your statement and the provision of cheques**

Your response states:

*“Cheque images are not generally available unless specific cheque numbers are provided to us. Without these, we are unable to locate the items requested.”*

This representation appears misleading in light of the fact that multiple cheque copies, including from 2018 were ultimately provided on 19 May 2025, despite the customer having made verbal enquiries as early as January 2025 and submitting a written request on 13 March 2025. The contradiction between your statement and the provision of cheques raises concerns suggesting either an inconsistent application of internal retrieval protocols or an inaccurate portrayal of Suncorp’s capabilities.

**7-year document retention rule**

Further compounding this is the reliance on a “*7-year document retention rule*” to justify withholding records, which is undermined by the production of statements from 2007. These discrepancies, alongside a delay of more than two months in providing the requested cheques, point to a concerning pattern of procedural failure, lack of transparency, and apparent misrepresentation in the bank’s handling of this complaint.

Your response states that your “*role is to review [my] complaint including the information [I] supplied, and any evidence Suncorp Bank considered*.”

However, this framing when read alongside the substance of your reply appears to confirm that the investigation was limited to a narrow and selective review, seemingly confined to the materials I attached, rather than a comprehensive examination of the extensive internal records, customer profile data, and historical transactional activity available to Suncorp. This is deeply concerning given that the issues raised extend well beyond minor administrative matters. They relate to long-term exclusion of a named co-trustee from a regulated SMSF, unexplained control over core account functions (including a Visa Debit Card issued without notice or consent), and what appears to be a serious failure in trustee governance, and institutional oversight over an 18-year period.

Had the account’s financial activity and internal statements been properly reviewed, your investigation would almost certainly have revealed transaction patterns highly consistent with fund cycling and structured movement, including over 463 external fund transfers to SandhurstTrustee accounts under BSB 633-109. Many of these involved same-day deposits and withdrawals, including in branch and staff assisted, paired large deposits, and repeated clearing of the account to low at month-end, despite high inflow volumes. Viewed alongside the absence of co-trustee access and visibility, these transactions raise typologies widely recognised by AUSTRAC as indicators of layering, concealment, and misuse of financial infrastructure. It is unclear whether this transactional activity was ever assessed through Suncorp’s AML/CTF compliance lens.

Accordingly, I ask:

- Was this activity ever escalated to Suncorp’s AML team for review or analysis?
- Did it breach any risk thresholds or trigger monitoring alerts?
- Was any internal escalation or reporting considered in accordance with your regulatory obligations?

More critically, and I wish to highlight a specific deposit exceeding \$70,000 from Boardroom Pty Ltd, received into the Suncorp account in connection with the Ultra Super Fund. The accompanying documentation identifies the recipient as “Rhonda Ann Osborne,” a name which does not lawfully correspond to Ultra Super Fund, or my Suncorp accounts. The acceptance and servicing of a high-value financial transaction under a name that does not appear in any valid trustee or legal capacity within Suncorp’s records raises serious red flags. This transaction should have triggered immediate review under Section 36 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*, which requires verified customer identification prior to receipt of designated services, and under Chapter 15 of the AML/CTF Rules, which mandates ongoing monitoring and resolution of identity discrepancies.

Despite the significance of this transaction and the name mismatch, your response fails to acknowledge this matter entirely. This omission raises the following critical questions:

- Was the name “Rhonda Ann Osborne” ever reconciled or validated against internal trustee records in Suncorp’s systems?
- What process allowed a deposit of over \$70,000 from Boardroom Pty Ltd to be received and allocated to the account without identity confirmation?
- Were any identity-related exceptions, red flags, or internal system alerts triggered?
- Was this transaction reviewed by your AML or compliance team, and was a Suspicious Matter Report lodged in accordance with Section 41 of the AML/CTF Act?
- On what internal authority, documentation, or customer record was this transaction deemed compliant?

If these matters were not detected, flagged, or escalated during the course of your complaint investigation, it raises serious doubt as to whether the review as defined in your own terms meets the minimum expectations of care, scrutiny, and statutory compliance under the *Superannuation Industry (Supervision) Act 1993 (Cth)*, *Corporations Act 2001 (Cth)*, *Privacy Act 1988 (Cth)*, and the AML/CTF regime.

**Immediate Action Required**

Given the convergence of identity misuse, high-value unexplained deposits, and potential breaches of anti-money laundering obligations, this correspondence constitutes a formal pre-litigation notice and preservation directive. The gravity of the matters raised may engage not only AUSTRAC, but also ASIC, APRA, and the ATO, given the regulated SMSF structure involved.

I now formally **request immediate escalation** of this matter to Suncorp’s internal legal, compliance, and risk leadership teams. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**.

- Custodial Structures, Segmented Ledgers, and Internal Routing Disparities**
  - Custodial and Ledger Structure Clarification*
  - Has the Ultra Super Fund account (BSB 484-799 / Account No. 001422502), or any associated account, been operated under any custodial, segmented ledger, or internal processing structure, particularly involving Sandhurst Trustees or Bendigo Bank?*
  - Has Suncorp facilitated internal routing via BSBs 633-100, 633-106, or 633-109, including any hidden settlement, mirroring, or back-office processing structures?*
  - Most importantly, has Garth Osborne been provided access to a broader or unsegmented ledger view, whether by design or omission while I, as co-trustee, was shown only a partial or filtered view of the fund’s internal structure? If so, please explain and immediately disclose the complete and unrestricted ledger history as held by the bank.*
- Cheque Processing Pathways and Internal Treatment**
  - How were cheques issued under \*\*BSB 633-109 / Account 118052760\*\* processed and cleared?*
  - Were these cheques routed through internal or custodial mechanisms outside of the standard BECS network?*
- Auxiliary, Shadow, or Internal Sub-ledger Structures - Do any sub-ledgers, auxiliary accounts, or internal transactional paths exist in connection with**
  - The Ultra Super Fund account*
  - Any account operated by or linked to Garth Osborne that references my name, trustee rights, or legal interest? If so, provide all BSBs, account numbers, routing metadata, ledgers involved, and named beneficiaries.*

**General Disclosure and Compliance Requests**

- A comprehensive written response to all questions raised in this correspondence, with supporting internal records and applicable policy references.
- Full account metadata and transaction audit trails for the Ultra Super Fund account and any related accounts.
- Internal system references, CRM entries, or profile links to the name “Rhonda Ann Osborne” or any close variant.
- Copies of all KYC and Customer Due Diligence (CDD) documentation relating to me, the Ultra Super Fund, or any linked accounts.
- All Records concerning CHESS sponsored, and or dividend payments, including source account, approval chain, and AML/CTF reviews.
- Any Suspicious Matter Reports (SMRs), compliance alerts, or internal notes linked to identity inconsistencies, fund misdirection, or unexplained external transfers.
- Complete Visa Debit Card statements linked to the Ultra Super Fund account (ending in 2502), including merchant and transaction details.
- Provision of two missing cheques that remain outstanding, specifically: \$3,500 cheque dated 19 June 2019 and 10,000 cheque dated 24 March 2023
- These items are essential for tracing fund dispersal, verifying ledger pathing, and confirming whether internal ledger structures diverted, concealed, or manipulated the underlying transactions.

**Identity Misuse and Transaction-Specific AML/CTF Requests**

- Use of False Identity – “Rhonda Ann Osborne” Has this name been used to open or operate any Suncorp account, profile, or instrument linked to the Ultra Super Fund?
- Was this name assigned to any card issuance, cheque record, internal profile, or ledger reference?
- Has this false identity been embedded in any custodial, back-office, or reporting function that has impacted my legal rights or obscured full visibility?

**Disclosure of all names, institutions for transactions relating to:**

- CommSec credit – 29 May 2024: \$71,772.95 – confirm under what name this was received and how it was booked in internal ledgers.
- SUPER DRAW transfers – May–Sept 2024: Multiple \ \$20,000+ withdrawals to NAB BSB 084209 – disclose trustee approvals, routing path, and purpose.
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- Historical deposits from 2019–2023 – including Barsby, Tania Whiti, Philip Fabilla, Dean Balderston, Piry S., and other tenant payments , verify legal account holders and reconcile with the SMSF’s rental income expectations.

Failure to respond fully and transparently particularly in relation to segmented ledger visibility , internal custodial structures, and the use of a false trustee identity, may result in immediate escalation to:

- Australian Financial Complaints Authority
- Australian Securities and Investments Commission
- Australian Prudential Regulation Authority
- Australian Taxation Office
- AUSTRAC
- Office of the Australian Information Commissioner

These matters directly affect my duties as a named SMSF trustee, my legal standing, and the regulatory obligations of Suncorp Bank. I request your formal written **response by Friday, 31 May 2025**.

I confirm that I have formally instructed Hall & Wilcox to act on my behalf. All future legal correspondence, documentation, and disclosures should be addressed to:

- Laura Hanrahan – Special Counsel  
[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)  
T +61 7 3237 7830 | F +61 7 3231 7799 | M +61 408 400 941
- Olivia Southall – Associate  
[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)
- Holly Dahm (EPOA) – [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)
- Riki Dahm (EPOA) – [rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)

I **do not** consent to verbal contact. However, I remain committed to resolving this matter constructively. Should a verbal discussion assist with facilitating resolution, I am open to a scheduled conversation involving my legal representative, Ms Hanrahan, alongside a senior member of your legal or compliance team. Please use the contact details above to coordinate such a meeting.

Kind regards,

Rhonda

**From:** KILBRIDE, Cameron <[Cameron.Kilbride@suncorpbank.com.au](mailto:Cameron.Kilbride@suncorpbank.com.au)>

**Date:** Tuesday, 29 April 2025 at 1:47 PM

**To:** [honda.r@hotmail.com](mailto:honda.r@hotmail.com) <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

**Subject:** Your Suncorp Bank Complaint - Complaint-16353834

Good Afternoon Rhonda,

Thank you for allowing Suncorp Bank's Internal Customer Relations an opportunity to review your complaint about an account held for Ultra Super Fund.

Your complaint has been assigned to me and my role is to review the complaint as part of Suncorp Bank's internal dispute resolution process. I have access to the information which Suncorp Bank has relied upon. If there is any information that you believe I should also consider, please supply this to me as soon as possible.

Once I have completed my review, I will call you and send you a letter explaining the outcome and reasons. Please confirm if I can send this to you by email.

#### Timeframe for an outcome

We will aim to provide you with a response within 21 days from the date which you lodged the complaint with Suncorp Bank. However, under regulatory requirements we must provide you with an outcome no later than 30 days after the complaint was lodged with Suncorp Bank. Our records indicate that this timeframe expires on 23 May 2025.

In the meantime, if you have any questions or would like to discuss the complaint further, my phone number is 07 3835 5267 or you can email me [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Kind Regards



CAMERON KILBRIDE  
CUSTOMER RELATIONS SPECIALIST  
INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY  
  
T: 07 3835 5267  
E: [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Heritage Lanes  
80 Ann St  
Brisbane QLD 4000  
GPO Box 2432 Brisbane QLD  
4001

I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.



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respect of the Communication.

Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** Formal Escalation Request – Ultra Super Fund Account (Ending 2502) Complaint-16353834  
**Date:** Saturday, 24 May 2025 at 7:11:16 PM Australian Eastern Standard Time  
**From:** rhonda.knyvett <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**To:** KILBRIDE, Cameron <[Cameron.Kilbride@suncorpbank.com.au](mailto:Cameron.Kilbride@suncorpbank.com.au)>, Bank Customer Relations <[bank.customer.relations@suncorpbank.com.au](mailto:bank.customer.relations@suncorpbank.com.au)>, security@suncorp.com.au <[security@suncorp.com.au](mailto:security@suncorp.com.au)>, customerID.check@suncorpbank.com.au <[customerID.check@suncorpbank.com.au](mailto:customerID.check@suncorpbank.com.au)>, legal@suncorp.com.au <[legal@suncorp.com.au](mailto:legal@suncorp.com.au)>, complaints@asteronlife.co.nz <[complaints@asteronlife.co.nz](mailto:complaints@asteronlife.co.nz)>, suncorpgroup@suncorp.com.au <[suncorpgroup@suncorp.com.au](mailto:suncorpgroup@suncorp.com.au)>, Customer Relations <[customer.relations@suncorp.com.au](mailto:customer.relations@suncorp.com.au)>, Customer Advocate <[CustomerAdvocate@suncorp.com.au](mailto:CustomerAdvocate@suncorp.com.au)>, idr@suncorp.com.au <[idr@suncorp.com.au](mailto:idr@suncorp.com.au)>, norfinaCPD@anz.com <[norfinaCPD@anz.com](mailto:norfinaCPD@anz.com)>  
**CC:** Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>, Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>  
**Priority:** High  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.jpg, 13.03.2025 Enduring Power of Attorney EPOA Rhonda Ann Knyvett.pdf

Dear Mr Kilbride,

Thank you for your response dated 12 May 2025. However, your review fails to address the core issues raised and reflects a narrow and inadequate assessment of the complaint. I must therefore respectfully but firmly reject its outcome. I formally request that this matter now be escalated without delay to Suncorp's internal legal, compliance, and risk leadership. In the interests of procedural transparency and accountability, I request that the name and direct contact details of the senior officer assuming responsibility for this matter be provided by close of business, **Tuesday, 26 May 2025**.

This escalation is sought due to serious and ongoing concerns regarding apparent legal, regulatory, and governance issues in relation to the Ultra Super Fund account ending in 2502. These include observations that give rise to concerns about potential contraventions of the following legislative and regulatory frameworks:

- *Superannuation Industry (Supervision) Act 1993 (Cth)* – including trustee covenants under s.52B(2)(h) concerning access to information
- *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* – particularly regarding account control, identity handling, and transaction reporting
- *Corporations Act 2001 (Cth)* – relating to duties owed by entities engaged in the administration of financial products and services
- *Privacy Act 1988 (Cth)* – in relation to data access and disclosure obligations
- Banking Code of Practice – including clauses relating to joint accounts, customer vulnerability, transparency, and complaint handling
- Suncorp's own product disclosure statements and internal policies, as publicly available and/or relied upon in the operation of trustee-held accounts.

#### SMSF compliance obligations

Your letter expressly confirms that:

*"A Business Cheque account held in the structure of Mr G W Osborne & Ms R A Knyvett T/F Ultra Super Fund was opened in May 2007."*

This acknowledgement confirms that the account was formally established under a joint trustee structure, consistent with a regulated Self-Managed Superannuation Fund (SMSF) governed by the **Superannuation Industry (Supervision) Act 1993 (Cth)**. While I was aware of the account's existence, I was actively misled about its true function and legal classification. I was not informed that it held SMSF assets under joint trusteeship, nor was I provided with any documentation, disclosures, or context to understand my role or obligations as a co-trustee. Throughout the 18-year operation of the account, I was denied access, visibility, and participation. I did not receive statements, legal notices, or trustee correspondence. No dual-authorisation mechanisms were applied, and I was excluded from decision-making and financial oversight. These conditions reflect a sustained and systemic lack of informed consent, arising from withheld information, misrepresentation, and redirection of communications.

It appears that all account-related correspondence, including statements and notifications, was issued to contact details, postal addresses or email accounts under the exclusive control of Mr Osborne. In some instances, it also appears that communications may have referenced or been associated with the alternate name "Rhonda Ann Osborne," which is not my legal identity. This further obstructed the delivery of trustee-related information and contributed to my exclusion. Despite being a named co-trustee, I had no operational access or understanding of the account's true structure and purpose for nearly two decades, contrary to the minimum governance standards required under section 52B of the SIS Act.

Upon becoming properly informed in December 2024 that the account was linked to the Ultra Super Fund and subject to SMSF compliance obligations, I acted immediately to uphold my fiduciary duties. I arranged for the account to be linked to my banking profile, retrieved historical statements, submitted formal complaints in branch and in writing, and requested dual-signature authorisation in accordance with trustee compliance standards. My actions demonstrate timely and responsible engagement. Any prior lack of involvement must not be interpreted as consent, neglect, or passive authorisation. The conditions for informed participation were never made available to me. The record shows that I was structurally excluded from account governance, and that my corrective response was immediate once disclosure occurred.

Under section 52B(2)(h) of the SIS Act, each trustee of an SMSF must be provided access to *"all information that is relevant to the trustee performing duties or exercising powers in relation to the fund."* It appears this statutory right was not upheld, and the practical exclusion from account knowledge, access, and participation constitutes a clear risk to both fund compliance and institutional governance.

This situation compels urgent clarification as to whether Suncorp's internal account classification and administration processes for SMSFs and other trust structures accurately reflect and uphold the legal obligations applicable to co-trustee entities.

In particular:

1. Does Suncorp's system architecture allow one trustee to be effectively excluded despite the legal requirement for joint management?
2. What procedures were in place to verify and enforce co-signatory or co-access rights in the context of a regulated superannuation trust?
3. Were system settings, account flagging protocols, or compliance checks misaligned with the legal status of the fund and its trusteeship model?

If Suncorp's internal systems permitted or enabled the creation of an operational structure in which one trustee was indefinitely excluded, despite being legally named on the account this suggests a serious institutional misalignment between operational procedures and statutory trustee obligations. Such a discrepancy raises significant questions of customer vulnerability, internal risk control, and broader regulatory compliance under the Banking Code of Practice, SIS Act, and *Corporations Act 2001 (Cth)*.

In early 2025, I formally requested the application of dual authorisation to the account in accordance with trustee obligations and to protect the fund's integrity. This request was not for a temporary hold or freeze, it was a request that no funds be moved unless two trustee signatories authorised the transaction, consistent with best-practice governance of SMSF structures. Despite this, your customer service team applied what was described as a "hold" on the account, not a permanent dual-authorisation requirement. This action was later lifted, and the dual approval safeguards were implemented. This is a mischaracterisation of my request. I was seeking a compliance-based governance control, not a short-term pause.

#### Rejection of EPOA authority based on account being *"non-personal"*

Your response states:

*"Your EPOA authority does not extend to the account held by Ultra Super Fund as this is a non-personal bank account."*

It appears your interpretation is inconsistent with section 17A(3)(b)(ii) of the SIS Act, which expressly allows a legal personal representative (LPR) under a valid Enduring Power of Attorney to be appointed as trustee of a self-managed super fund when a member is under legal disability or unable to act. The section is designed to ensure fund continuity and prevent regulatory breaches. The EPOA in question was professionally prepared by Hall & Wilcox and executed under Queensland law. It clearly empowers the attorney to act on trustee-related matters (**attached**). Rejecting this authority based on the account being *"non-personal"* misinterprets the SIS Act. Trustee authority via EPOA is not confined to personal accounts it directly applies to fund operations where the member cannot act.

I respectfully request that Suncorp:

1. Confirm its internal policy on EPOAs for SMSF trustee structures
2. Clarify how that position is reconciled with the SIS Act
3. Explain why a legally valid EPOA has not been honoured in this case.

**The contradiction between your statement and the provision of cheques**

Your response states:

*"Cheque images are not generally available unless specific cheque numbers are provided to us. Without these, we are unable to locate the items requested."*

This representation appears misleading in light of the fact that multiple cheque copies, including from 2018 were ultimately provided on 19 May 2025, despite the customer having made verbal enquiries as early as January 2025 and submitting a written request on 13 March 2025. The contradiction between your statement and the provision of cheques raises concerns suggesting either an inconsistent application of internal retrieval protocols or an inaccurate portrayal of Suncorp's capabilities.

**7-year document retention rule**

Further compounding this is the reliance on a *"7-year document retention rule"* to justify withholding records, which is undermined by the production of statements from 2007. These discrepancies, alongside a delay of more than two months in providing the requested cheques, point to a concerning pattern of procedural failure, lack of transparency, and apparent misrepresentation in the bank's handling of this complaint.

Your response states that your *"role is to review [my] complaint including the information [I] supplied, and any evidence Suncorp Bank considered."*

However, this framing when read alongside the substance of your reply appears to confirm that the investigation was limited to a narrow and selective review, seemingly confined to the materials I attached, rather than a comprehensive examination of the extensive internal records, customer profile data, and historical transactional activity available to Suncorp. This is deeply concerning given that the issues raised extend well beyond minor administrative matters. They relate to long-term exclusion of a named co-trustee from a regulated SMSF, unexplained control over core account functions (including a Visa Debit Card issued without notice or consent), and what appears to be a serious failure in trustee governance, and institutional oversight over an 18-year period.

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Accordingly, I ask:

1. Was this activity ever escalated to Suncorp's AML team for review or analysis?
2. Did it breach any risk thresholds or trigger monitoring alerts?
3. Was any internal escalation or reporting considered in accordance with your regulatory obligations?

More critically, and I wish to highlight a specific deposit exceeding \$70,000 from Boardroom Pty Ltd, received into the Suncorp account in connection with the Ultra Super Fund. The accompanying documentation identifies the recipient as "Rhonda Ann Osborne," a name which does not lawfully correspond to Ultra Super Fund, or my Suncorp accounts. The acceptance and servicing of a high-value financial transaction under a name that does not appear in any valid trustee or legal capacity within Suncorp's records raises serious red flags. This transaction should have triggered immediate review under Section 36 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*, which requires verified customer identification prior to receipt of designated services, and under Chapter 15 of the AML/CTF Rules, which mandates ongoing monitoring and resolution of identity discrepancies.

Despite the significance of this transaction and the name mismatch, your response fails to acknowledge this matter entirely. This omission raises the following critical questions:

1. Was the name "Rhonda Ann Osborne" ever reconciled or validated against internal trustee records in Suncorp's systems?
2. What process allowed a deposit of over \$70,000 from Boardroom Pty Ltd to be received and allocated to the account without identity confirmation?
3. Were any identity-related exceptions, red flags, or internal system alerts triggered?
4. Was this transaction reviewed by your AML or compliance team, and was a Suspicious Matter Report lodged in accordance with Section 41 of the AML/CTF Act?
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**Immediate Action Required**

Given the convergence of identity misuse, high-value unexplained deposits, and potential breaches of anti-money laundering obligations, this correspondence constitutes a formal pre-litigation notice and preservation directive. The gravity of the matters raised may engage not only AUSTRAC, but also ASIC, APRA, and the ATO, given the regulated SMSF structure involved.

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**1. Custodial Structures, Segmented Ledgers, and Internal Routing Disparities**

- a. **Custodial and Ledger Structure Clarification**
- b. **Has the Ultra Super Fund account (BSB 484-799 / Account No. 001422502), or any associated account, been operated under any custodial, segmented ledger, or internal processing structure, particularly involving Sandhurst Trustees or Bendigo Bank?**
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2. Full account metadata and transaction audit trails for the Ultra Super Fund account and any related accounts.
3. Internal system references, CRM entries, or profile links to the name "Rhonda Ann Osborne" or any close variant.
4. Copies of all KYC and Customer Due Diligence (CDD) documentation relating to me, the Ultra Super Fund, or any linked accounts.
5. All Records concerning CHESS sponsored, and or dividend payments, including source account, approval chain, and AML/CTF reviews.
6. Any Suspicious Matter Reports (SMRs), compliance alerts, or internal notes linked to identity inconsistencies, fund misdirection, or unexplained external transfers.
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- Australian Securities and Investments Commission
- Australian Prudential Regulation Authority
- Australian Taxation Office
- AUSTRAC
- Office of the Australian Information Commissioner

These matters directly affect my duties as a named SMSF trustee, my legal standing, and the regulatory obligations of Suncorp Bank. I request your formal written **response by Friday, 31 May 2025**.

I confirm that I have formally instructed Hall & Wilcox to act on my behalf. All future legal correspondence, documentation, and disclosures should be addressed to:

- Laura Hanrahan – Special Counsel  
[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)  
T +61 7 3237 7830 | F +61 7 3231 7799 | M +61 408 400 941
- Olivia Southall – Associate  
[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)

- Holly Dahm (EPOA) – [holyteganosborne@hotmail.com](mailto:holyteganosborne@hotmail.com)
- Riki Dahm (EPOA) – [rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)

I **do not** consent to verbal contact. However, I remain committed to resolving this matter constructively. Should a verbal discussion assist with facilitating resolution, I am open to a scheduled conversation involving my legal representative, Ms Hanrahan, alongside a senior member of your legal or compliance team. Please use the contact details above to coordinate such a meeting.

Kind regards,

Rhonda

**From:** KILBRIDE, Cameron <[Cameron.Kilbride@suncorpbank.com.au](mailto:Cameron.Kilbride@suncorpbank.com.au)>

**Date:** Tuesday, 29 April 2025 at 1:47 PM

**To:** [honda.r@hotmail.com](mailto:honda.r@hotmail.com) <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

**Subject:** Your Suncorp Bank Complaint - Complaint-16353834

Good Afternoon Rhonda,

Thank you for allowing Suncorp Bank's Internal Customer Relations an opportunity to review your complaint about an account held for Ultra Super Fund.

Your complaint has been assigned to me and my role is to review the complaint as part of Suncorp Bank's internal dispute resolution process. I have access to the information which Suncorp Bank has relied upon. If there is any information that you believe I should also consider, please supply this to me as soon as possible.

Once I have completed my review, I will call you and send you a letter explaining the outcome and reasons. Please confirm if I can send this to you by email.

**Timeframe for an outcome**

We will aim to provide you with a response within 21 days from the date which you lodged the complaint with Suncorp Bank. However, under regulatory requirements we must provide you with an outcome no later than 30 days after the complaint was lodged with Suncorp Bank. Our records indicate that this timeframe expires on 23 May 2025.

In the meantime, if you have any questions or would like to discuss the complaint further, my phone number is 07 3835 5267 or you can email me [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Kind Regards

**SUNCORP BANK**  CAMERON KILBRIDE  
CUSTOMER RELATIONS SPECIALIST  
INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY  
T: 07 3835 5267  
E: [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Heritage Lanes  
80 Ann St  
Brisbane QLD 4000  
GPO Box 2432 Brisbane QLD  
4001

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Please Help Me With My Missing Cheques and My Power of Attorney  
**Date:** Thursday, 22 May 2025 at 12:08:18 PM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**To:** rhonda knyvett <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**CC:** Laura Hanrahan <[Laura.Hanrahan@hallandwilcox.com.au](mailto:Laura.Hanrahan@hallandwilcox.com.au)>, Olivia Southall <[Olivia.Southall@hallandwilcox.com.au](mailto:Olivia.Southall@hallandwilcox.com.au)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>, Holly Osborne <[holyteganosborne@hotmail.com](mailto:holyteganosborne@hotmail.com)>  
**Category:** SUNCORPIANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Hi Rhonda,

I'll have a quick look at the two cheques before forwarding everything to the team. I'm assuming it's a cash deposit which is why it wasn't send back to us. But I want to ensure this is accurate. As I mentioned, I'm doing my best to assist you with everything. Although it may be outside my scope, I sincerely apologise. My manager asked me to lodge another complaint and I will double check the previous ones that lodge to our customer support team.

Regarding the Power of Attorney, we'll need you to come in and sign new forms to amend the previous one. We can't do amendments via

email.

Best regards,  
Kharen

**SUNCORP BANK**  KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 38309388

Shop12 Aspley Hypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** rhonda knyvett <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>

**Sent:** Thursday, 22 May 2025 9:53 AM

**To:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>

**Cc:** Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>, Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>, Riki Dahm

<[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>; Holly Osborne <[holyteganosborne@hotmail.com](mailto:holyteganosborne@hotmail.com)>

**Subject:** Please Help Me With My Missing Cheques and My Power of Attorney

**Importance:** High

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Hi Kharen,

Holly gave me some of the cheque copies, but two are still missing. I really need these before Friday:

- \$10,000 – 24 March 2023
- \$3,500 – 19 June 2019

I came and saw you at Aspley in January and told you everything that had been happening with Garth and the super account. I was very upset then, and I still am. Since that time, I feel like no one at Suncorp has really helped or taken this seriously, even though it's my own super and I have every right to see what's been happening.

I don't understand how it has taken this long. Holly asked for the cheques in writing back on 13 March. That was 67 days ago, and I still don't have them all. No one has told me why the rest took so long, or why these two are missing now. I wasn't even told they were missing. I've tried to be patient, but I'm tired and upset. I just want this sorted out properly.

I'm also writing again about the Enduring Power of Attorney. This is very important to me, and I need you to listen. This new EPOA is not the same one you have on your system, and Holly already spoke to you about this. It was also sent to Mr Kilbride. Suncorp must recognise it.

This EPOA was made so Holly, and now Riki too can help me with my super and anything to do with my finances. I've been through a lot. I'm not good with technology or legal things, and I don't always understand the paperwork. But Holly does. She's helping me every day. This was all written up properly by Hall & Wilcox lawyers to protect me, because Garth never told me what was going on and kept everything hidden from me. I'm attaching the EPOA again here. Please make sure it is added to my account and accepted. If there's a reason you can't, you need to tell me clearly why. I don't want to be left in the dark anymore. Please help me. I'm doing my best, but this has all been very hard and distressing. I just want answers and to be treated fairly. Please send me the two missing cheques by Friday 24 May, or explain why they can't be given.

Rhonda

**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**Date:** Monday, 19 May 2025 at 10:15 AM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com) <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Subject:** FW: follow up on cheques

Good day Holly,

Attached are the cheques image needed.

Kind Regards,

Kharen

SUNCORP BANK



KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12,AspleyHypermarket  
59 Albany Creek Road  
Aspley QLD, 4034



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**From:** DE GUZMAN, Kharen  
**Sent:** Friday, 16 May 2025 5:01 PM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)  
**Subject:** follow up on cheques

Good day Holly,  
I just wanted to assure you that I have never ignored this case. Earlier today, I sent a follow-up email to the relevant senior team regarding the cheque matter. I expressed that this issue has been ongoing for months and that I feel embarrassed reaching out to you repeatedly without being able to provide a solution.

They have confirmed that all fees related to the cheques have been waived, and I emphasized the urgency of obtaining the cheque images as soon as possible. Please know that I continue to follow up regularly and am doing my best to ensure this matter is resolved.  
Kind Regards,  
Kharen

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**Subject:** RE: Please Help Me With My Missing Cheques and My Power of Attorney  
**Date:** Thursday, 22 May 2025 at 12:08:15 PM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**To:** rhonda knyett <honda.r@hotmail.com>

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**Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time**

**CC:** Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>, Olivia Southall <olivia.southall@hallandwilcox.com.au>, Riki Dahm <rikidahm84@gmail.com>, Holly Osborne <hollyteganosborne@hotmail.com>  
**Category:** SUNCORPIANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Hi Rhonda,  
I'll have a quick look at the two cheques before forwarding everything to the team. I'm assuming it's a cash deposit which is why it wasn't send back to us. But I want to ensure this is accurate. As I mentioned, I'm doing my best to assist you with everything. Although it may be outside my scope, I sincerely apologise. My manager asked me to lodge another complaint and I will double check the previous ones that lodge to our customer support team.  
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Kharen

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**From:** rhonda knyvet <honda.r@hotmail.com>  
**Sent:** Thursday, 22 May 2025 9:53 AM  
**To:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**Cc:** Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>; Olivia Southall <olivia.southall@hallandwilcox.com.au>; Riki Dahm <rikidahm84@gmail.com>; Holly Osborne <hollyteganosborne@hotmail.com>  
**Subject:** Please Help Me With My Missing Cheques and My Power of Attorney  
**Importance:** High

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- \$10,000 – 24 March 2023

- \$3,500 – 19 June 2019

I came and saw you at Aspley in January and told you everything that had been happening with Garth and the super account. I was very upset then, and I still am. Since that time, I feel like no one at Suncorp has really helped or taken this seriously, even though it's my own super and I have every right to see what's been happening.  
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This EPOA was made so Holly, and now Riki too can help me with my super and anything to do with my finances. I've been through a lot. I'm not good with technology or legal things, and I don't always understand the paperwork. But Holly does. She's helping me every day. This was all written up properly by Hall & Wilcox lawyers to protect me, because Garth never told me what was going on and kept everything hidden from me.  
I'm attaching the EPOA again here. Please make sure it is added to my account and accepted. If there's a reason you can't, you need to tell me clearly why. I don't want to be left in the dark anymore.  
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Rhonda

**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**Date:** Monday, 19 May 2025 at 10:15 AM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com) <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Subject:** FW: follow up on cheques

Good day Holly,

Attached are the cheques image needed.

Kind Regards,

Kharen

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Kind Regards,  
Kharen

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65 of 122

**Subject:** Please Help Me With My Missing Cheques and My Power of Attorney  
**Date:** Thursday, 22 May 2025 at 9:54:48 AM Australian Eastern Standard Time  
**From:** rhonda.knyvett <rhonda\_r@hotmail.com>  
**To:** DE GUZMAN, Kharen <kharen.deguzman@suncorpbank.com.au>  
**CC:** Laura Hanrahan <laura.hanrahan@hollandwilcox.com.au>, Olivia Southall <olivia.southall@hollandwilcox.com.au>, Riki Dahm <rikidahm84@gmail.com>, Holly Osborne <hollyosborne30@hotmail.com>  
**Priority:** High  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png, 10 CHEQUE IMAGES.zip, 13.03.2025 Enduring Power of Attorney EPOA Rhonda Ann Knyvett.pdf

- \$10,000 – 24 March 2023
- \$3,500 – 19 June 2019

Rhonda

Good day Holly,

Attached are the cheques image needed.

Kind Regards,

Kharen

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**From:** DE GUZMAN, Kharen  
**Sent:** Friday, 16 May 2025 5:01 PM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)  
**Subject:** follow up on cheques

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Kind Regards,  
Kharen

SUNCORP BANK



KHAREN DE GUZMAN

PERSONAL BANKER

SEQ NORTH

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59 Albany Creek Road

Aspley QLD, 4034

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**Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time**

**Subject:** Immediate Action - Provision of Missing Cheques  
**Date:** Wednesday, 21 May 2025 at 9:31:17 PM Australian Eastern Standard Time  
**From:** Holly Osborne  
<[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**To:** DE GUZMAN, Kharen  
<[kharen.deguzman@suncorpbank.com.au](mailto:kharen.deguzman@suncorpbank.com.au)>  
**CC:** Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>, rhonda knyvett <[rhonda.r@hotmail.com](mailto:rhonda.r@hotmail.com)>, Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>, Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>  
**Priority:** High  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Evening Kharen  
Thank you for recently providing partial cheque images following repeated requests dating back to our in-person discussion at the Aspley branch in January 2025, when Rhonda raised concerns regarding the superannuation fund and its operation through the Suncorp account. These requests were then reiterated in writing, specifically my email issued to you on 13 March 2025. As of Monday, I have received copies for the following:

- \$1,500 – 06.02.2020
- \$1,500 – 08.05.2019
- \$2,000 – 26.06.2020
- \$3,000 – 03.04.2021
- \$3,000 – 22.02.2023
- \$3,000 – 29.12.2022
- \$3,000 – 30.09.2021
- \$3,500 – 21.12.2018
- \$4,000 – 03.12.2020
- \$4,000 – 25.08.2022

However, two cheques remain missing from this exact same list, originally provided and reiterated across several communications:

- **\$3,500 – 19 June 2019**
- **\$10,000 – 24 March 2023**

To date, Suncorp have provided no explanation for their exclusion, even though they were explicitly identified in my formal requests submitted. Nor clarification as to why these records are unavailable, still being located, withheld, or otherwise subject to internal restriction. The complete absence of acknowledgement of these two cheques, despite others from the exact same timeframes being released. Suncorp's Customer Commitment and Internal Dispute Resolution Policy state that customers are entitled to:

- *"Clear, timely communication, especially where delays or complications arise";*
- *"A full and fair explanation when a request cannot be met in part or in full";*
- *"Cooperation that complies with obligations under the Corporations Act, AML/CTF Act, and SIS Act, particularly in relation to regulated superannuation accounts and trustee-accessed data."*

Since my email of 13 March, Suncorp have provided no justification, or explanation about the significant delay. This silence is incompatible with the standards Suncorp claims to uphold. The failure to provide the remaining cheques, or explain their absence, is raises serious concerns of procedural obstruction.

**I request the following actions be completed by close of business Friday 23 May 2025:**

1. Full front and back images of the following two cheques:
  - \$3,500 – 19 June 2019
  - \$10,000 – 24 March 2023
2. A written explanation for why these specific cheques were not included alongside the others, despite being part of the same request list.
3. Confirmation of whether any internal archiving policies, classification issues, or manual withholding processes have applied to those transactions, and if so, on what basis.
4. If these items are unavailable, a formal declaration stating they cannot be retrieved, and why.

I appreciate your urgent attention to this matter by Friday.  
Kind regards,  
Holly

**From:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Date:** Monday, 19 May 2025 at 10:15 AM

**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com) <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Subject:** FW: follow up on cheques

Good day Holly,

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Kind Regards,

Kharen

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Aspley QLD, 4034

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**From:** DE GUZMAN, Kharen  
**Sent:** Friday, 16 May 2025 5:01 PM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)  
**Subject:** follow up on cheques

Good day Holly,

I just wanted to assure you that I have never ignored this case. Earlier today, I sent a follow-up email to the relevant senior team regarding the cheque matter. I expressed that this issue has been ongoing for months and that I feel embarrassed reaching out to you repeatedly without being able to provide a solution.

They have confirmed that all fees related to the cheques have been waived, and I emphasized the urgency of obtaining the cheque images as soon as possible. Please know that I continue to follow up regularly and am doing my best to ensure this matter is resolved.

Kind Regards,

Kharen

SUNCORP BANK

KHAREN DE GUZMAN

PERSONAL BANKER

SEQ NORTH

M +61 (0)7 36309388

Shop12,AspleyHypermarket

59 Albany Creek Road

Aspley QLD, 4034

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**Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time**

**Subject:** FW: follow up on cheques  
**Date:** Wednesday, 21 May 2025 at 9:12:24 PM Australian Eastern Standard Time  
**From:** Holly Osborne  
<[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**To:** rhonda kryvett <[rhonda.r@hotmail.com](mailto:rhonda.r@hotmail.com)>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png, 10 CHEQUE IMAGES.zip

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**From:** DE GUZMAN, Kharen  
<[kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au)>  
**Date:** Monday, 19 May 2025 at 10:15 AM

**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com) <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Subject:** FW: follow up on cheques

Good day Holly,

Attached are the cheques image needed.

Kind Regards,

Kharen

SUNCORP BANK

KHAREN DE GUZMAN

PERSONAL BANKER

SEQ NORTH

M +61 (0)7 36309388

Shop12,AspleyHypermarket

59 Albany Creek Road

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**From:** DE GUZMAN, Kharen  
**Sent:** Friday, 16 May 2025 5:01 PM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)  
**Subject:** follow up on cheques

Good day Holly,  
I just wanted to assure you that I have never ignored this case. Earlier today, I sent a follow-up email to the relevant senior team regarding the cheque matter. I expressed that this issue has been ongoing for months and that I feel embarrassed reaching out to you repeatedly without being able to provide a solution.  
They have confirmed that all fees related to the cheques have been waived, and I emphasized the urgency of obtaining the cheque images as soon as possible. Please know that I continue to follow up regularly and am doing my best to ensure this matter is resolved.  
Kind Regards,  
Kharen

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SEQ NORTH  
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**Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time**

**Subject:** Cheques issued to Rhonda Knyvett (superannuation)  
**Date:** Monday, 19 May 2025 at 4:44:15 PM Australian Eastern Standard Time  
**From:** Holly Osborne  
<[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**To:** Laura Hanrahan  
<[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>, Olivia Southall  
<[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>  
**CC:** rhonda.knyvett <[rhonda.r@hotmail.com](mailto:rhonda.r@hotmail.com)>, Riki Dahm <[crikidahm84@gmail.com](mailto:crikidahm84@gmail.com)>  
**Priority:** High  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png, 10 CHEQUE IMAGES.zip

Hi Laura and Olivia,

Please find attached the 10 superannuation cheques issued by Garth, which Rhonda deposited into her Aspley Suncorp account. These cheque images (front and back) were provided by Suncorp today (in response to our 6 March request).

Please note the bank processing stamp dates and that the cheque numbers are issued from 633 109.

Regards,

Holly

**From:** DE GUZMAN, Kharen <[kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au)>  
**Sent:** Monday, 19 May 2025 10:13 AM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com) <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Subject:** FW: follow up on cheques

Good day Holly,

Attached are the cheques image needed.

Kind Regards,

Kharen

**SUNCORP BANK**  **KHAREN DE GUZMAN**  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12, Aspley Hypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** DE GUZMAN, Kharen  
**Sent:** Friday, 16 May 2025 5:01 PM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)  
**Subject:** follow up on cheques

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They have confirmed that all fees related to the cheques have been waived, and I emphasized the urgency of obtaining the cheque images as soon as possible. Please know that I continue to follow up regularly and am doing my best to ensure this matter is resolved.  
Kind Regards,  
Kharen

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**Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time**

**Subject:** FW: follow up on cheques  
**Date:** Monday, 19 May 2025 at 10:15:11 AM  
Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen  
<Kharen.deGuzman@suncorpbank.com.au>  
**To:** hollyteganosborne@hotmail.com  
<hollyteganosborne@hotmail.com>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png, 10 CHEQUE IMAGES.zip

Good day Holly,

Attached are the cheques image needed.

Kind Regards,

Kharen

**SUNCORP BANK** 

**KHAREN DE GUZMAN**  
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**From:** DE GUZMAN, Kharen  
**Sent:** Friday, 16 May 2025 5:01 PM  
**To:** [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)  
**Subject:** follow up on cheques

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Kind Regards,  
Kharen

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** FW: Your Suncorp Bank Complaint - Complaint-16353834  
**Date:** Sunday, 18 May 2025 at 9:49:30 PM Australian Eastern Standard Time  
**From:** rhonda.knyvett <rhonda.r@hotmail.com>  
Laura Hanrahan <laura.hanrahan@hollandwilcox.com.au>, Olivia Southall <olivia.southall@hollandwilcox.com.au>  
**CC:** Riki Dahm <rikidahm84@gmail.com>, hollytegan <Hollyteganosborne@hotmail.com>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.jpg

Please file. Suncorp response 29 April to complaint raised in person January 2025 with Karen, personal banker Aspley .

Get [Outlook for Mac](#)  
**From:** KILBRIDE, Cameron

<Cameron.Kilbride@suncorpbank.com.au>  
**Date:** Tuesday, 29 April 2025 at 1:47 PM  
**To:** [honda.r@hotmail.com](mailto:honda.r@hotmail.com) <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**Subject:** Your Suncorp Bank Complaint - Complaint-16353834

Good Afternoon Rhonda,

Thank you for allowing Suncorp Bank's Internal Customer Relations an opportunity to review your complaint about an account held for Ultra Super Fund.

Your complaint has been assigned to me and my role is to review the complaint as part of Suncorp Bank's internal dispute resolution process. I have access to the information which Suncorp Bank has relied upon. If there is any information that you believe I should also consider, please supply this to me as soon as possible.

Once I have completed my review, I will call you and send you a letter explaining the outcome and reasons. Please confirm if I can send this to you by email.

**Timeframe for an outcome**

We will aim to provide you with a response within 21 days from the date which you lodged the complaint with Suncorp Bank. However, under regulatory requirements we must provide you with an outcome no later than 30 days after the complaint was lodged with Suncorp Bank. Our records indicate that this timeframe expires on 23 May 2025.

In the meantime, if you have any questions or would like to discuss the complaint further, my phone number is 07 3835 5267 or you can email me [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Kind Regards

SUNCORP BANK



CAMERON KILBRIDE  
CUSTOMER RELATIONS SPECIALIST  
INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY  
T: 07 3835 5267  
E: [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Heritage Lanes  
80 Ann St  
Brisbane QLD 4000  
GPO Box 2432 Brisbane QLD  
4001

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** follow up on cheques  
**Date:** Friday, 16 May 2025 at 5:00:44 PM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**To:** hollyteganosborne@hotmail.com <hollyteganosborne@hotmail.com>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Good day Holly,  
I just wanted to assure you that I have never ignored this case. Earlier today, I sent a follow-up email to the relevant senior team regarding the cheque matter. I expressed that this issue has been ongoing for months and that I feel embarrassed reaching out to you repeatedly without being able to provide a solution.  
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Kind Regards,  
Kharen

SUNCORP BANK



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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** Fw: Your Suncorp Bank Complaint Outcome - Complaint-16353834  
**Date:** Tuesday, 13 May 2025 at 7:44:29 PM Australian Eastern Standard Time  
**From:** rhonda knyvet <honda.r@hotmail.com>  
**To:** Riki Dahm <rikidahm84@gmail.com>, holly tegan <Hollyteganosborne@hotmail.com>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.jpg, First Statement 1 June 2007.pdf, Outcome Letter - 16353834.pdf

**From:** KILBRIDE, Cameron <Cameron.Kilbride@suncorpbank.com.au>  
**Sent:** Monday, 12 May 2025 3:26 PM  
**To:** rhonda knyvet <honda.r@hotmail.com>  
**Subject:** Your Suncorp Bank Complaint Outcome - Complaint-16353834

Good Afternoon,

Please find the outcome letter for your Suncorp Bank complaint attached.

Kind Regards



CAMERON KILBRIDE  
CUSTOMER RELATIONS SPECIALIST  
INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY  
T: 07 3835 5267  
E: [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Heritage Lanes  
80 Ann St  
Brisbane QLD 4000  
GPO Box 2432 Brisbane QLD  
4001

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Cheques  
**Date:** Friday, 9 May 2025 at 5:03:07 PM Australian Eastern Standard Time

**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**To:** Holly Osborne <hollyteganosborne@hotmail.com>  
**CC:** Olivia Southall <Olivia.Southall@hallandwilcox.com.au>, Riki Dahm <rikidahm84@gmail.com>, honda.r@hotmail.com <honda.r@hotmail.com>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Good day Holly

I sincerely apologise for the inconvenience caused. I've already informed the relevant team, and the matter is currently being addressed. This time I forwarded the email sent

And I mentioned that legal representative is already included and this is not acceptable for my customer.

I'm truly sorry for the situation and want you to know that I've done my best to assist.

Kind Regards,

Kharen



KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

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Aspley QLD, 4034

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**From:** Holly Osborne <hollyteganosborne@hotmail.com>  
**Sent:** Thursday, 8 May 2025 9:26 PM  
**To:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**Cc:** Olivia Southall <Olivia.Southall@hallandwilcox.com.au>; Riki Dahm <rikidahm84@gmail.com>; honda.r@hotmail.com  
**Subject:** Re: Cheques

**CAUTION:** This email originated from outside of the organisation. Do not act on instructions, click links or open attachments unless you recognise the sender and know the content is authentic and safe.

Hi Kharen,

I'm following up again. This cheque information request has now been requested so many times since our first request at our meeting in January. I'm extremely disappointed that there's still no response or update.

Please Kharen, have Suncorp provide copies of the cheques Rhonda deposited into her personal Suncorp account at

the Aspley branch, both via the teller and deposit machine.

These are basic banking records. There is no reason they shouldn't have been provided by now. Bendigo Bank was able to supply the same information within five business days, so I don't understand why this continues to be delayed.

Please confirm the following by 5:00pm tomorrow, Friday 9 May:

- 1. An explanation for the delay
- 2. A clear ETA for delivery of the front and back cheque copies
- 3. Contact details for a senior member of Suncorp's legal team, or the protocol for your legal department to engage

Also, just to be clear, Rhonda, Riki and I do not consent to any phone calls.

Should a verbal discussion be required, please contact our legal representative, Laura Hanrahan – Special Counsel at Hall & Wilcox, who has been formally instructed to engage directly with Suncorp's legal team:

Laura Hanrahan

Special Counsel, Hall & Wilcox

T +61 7 3237 7830 | F +61 7 3231 7799 | M +61 408 400 941

[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)

Otherwise, we request all responses and documentation to be provided in writing.

This has gone on far too long. I trust it will now be treated with the seriousness it deserves.

Holly

On 21 Mar 2025, at 4:50 pm, DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)> wrote:

Good day Holly

Would it be convenient for me to call you on Monday 24/03 at 8:30 regarding the cheque? Please let me know if that time works for you.

Have a great weekend

Kind regards,

Kharen

<image001.png>

KHAREN DE GUZMAN

PERSONAL BANKER

SEQ NORTH

M +61 (0)7 36309388

Shop12,AspleyHypermarket

59 Albany Creek Road

Aspley QLD, 4034

I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.

<image002.jpg>

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<image003.png>

**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Sent:** Wednesday, 19 March 2025 5:56 PM  
**To:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Subject:** Re: Cheques

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Thanks Kharen, any way to expedite the process will be very much appreciated. Thank you for all your help.

Sent from my iPhone

> On 19 Mar 2025, at 4:15 pm, DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)> wrote:

>

> Hello Holly,

>

> I already emailed the person who is helping me with this. They said some cheques can take up to 15 days.

> I will just double check if the request has been made. I will keep you updated.

>

> Kind Regards,

>

> Kharen

>

>

>

> KHAREN DE GUZMAN

> PERSONAL BANKER

> SEQ NORTH

> M +61 (0)7 36309388

>

> Shop12,AspleyHypermarket

> 59 Albany Creek Road

> Aspley QLD, 4034

>

>

> I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.

>

>

>

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>

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>

> -----Original Message-----

> From: Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>

> Sent: Wednesday, 19 March 2025 1:15 PM

> To: DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>

> Subject: Cheques

>

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>

>

> Hi Kharen

> How did you go with the cheques?

>

>

> Sent from my iPhone

>

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**Subject:** Your Suncorp Security Operations request CSEC0225273 has been commented  
**Date:** Tuesday, 6 May 2025 at 11:52:23AM Australian Eastern Standard Time  
**From:** Security Technology <security@suncorp.com.au>  
**To:** honda.r@hotmail.com <honda.r@hotmail.com>  
**Category:** SUNCORP/ANZ  
**Attachments:** image.jpeg

Your Suncorp Security Operations request [CSEC0225273](#) has been updated with comments.  
Additional comments:

**06/05/2025 11:51:49 AEST - U237104 Manikanta Tatikonda** Additional comments  
Hi,

Below is the response received from the team.

I can see there has been a complaint opened by Cameron Kilbride already and they are working on the outcome. I don't believe there is any action from us. We also do not have access to specific customer/account information via this email service.

Meanwhile if you need urgent help please reach out Suncorp customer care 13 11 55 (Overseas: +61 7 3362 1712)

Please feel free to reach us for any query.

Thanks for your vigilance.

Regards,  
Threat Management

Security Operations request detail:  
Short description: Complaint Ref 16353834 – Ultra Super Fund (BSB 484-799 / Account No. 001422502)



**Threat Management**  
Security Services  
[security@suncorp.com.au](mailto:security@suncorp.com.au)

Level 18, Heritage Lanes  
80 Ann Street  
Brisbane, QLD 4000  
GPO Box 1453  
Brisbane, QLD, 4001

Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** Your Suncorp Bank Complaint - Complaint-16353834  
**Date:** Tuesday, 29 April 2025 at 1:47:01 PM Australian Eastern Standard Time  
**From:** KILBRIDE, Cameron <Cameron.Kilbride@suncorpbank.com.au>  
**To:** honda.r@hotmail.com <honda.r@hotmail.com>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.jpg

Good Afternoon Rhonda,

Thank you for allowing Suncorp Bank's Internal Customer Relations an opportunity to review your complaint about an account held for Ultra Super Fund.

Your complaint has been assigned to me and my role is to review the complaint as part of Suncorp Bank's internal dispute resolution process. I have access to the information which Suncorp Bank has relied upon. If there is any information that you believe I should also consider, please supply this to me as soon as possible.

Once I have completed my review, I will call you and send you a letter explaining the outcome and reasons. Please confirm if I can send this to you by email.

**Timeframe for an outcome**

We will aim to provide you with a response within 21 days from the date which you lodged the complaint with Suncorp Bank. However, under regulatory requirements we must provide you with an outcome no later than 30 days after the complaint was lodged with Suncorp Bank. Our records indicate that this timeframe expires on 23 May 2025.

In the meantime, if you have any questions or would like to discuss the complaint further, my phone number is 07 3835 5267 or you can email me [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

**Kind Regards**



CAMERON KILBRIDE  
CUSTOMER RELATIONS SPECIALIST  
INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY  
T: 07 3835 5267  
E: [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

Heritage Lanes  
80 Ann St  
Brisbane QLD 4000  
GPO Box 2432 Brisbane QLD  
4001

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**Subject:** RE: URGENT - Follow Up, Disclosure and Identity Review (SM&F & Personal Suncorp Account Request - Cheques)  
**Date:** Thursday, 24 April 2025 at 4:04:11 PM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**To:** rhonda.knyvett <honda.r@hotmail.com>  
**CC:** holly.tegan <Hollyteganosborne@hotmail.com>, rikidahm84@gmail.com <rikidahm84@gmail.com>, Laura Hanrahan <laura.hanrahan@hollandwilcox.com.au>, Olivia Southall <olivia.southall@hollandwilcox.com.au>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Good day Rhonda and Holly,

I sincerely apologise for the issue with the cheques. I tried to follow up as much as I can.  
I can see that there is a complaint under your profile and forwarded to Internal Customer Relations and it was escalated for review.

Regarding this matter, unfortunately, it falls outside of my delegation. As much as I would like to assist further, it's good that you've already escalated the request to our Customer Relations team, as they are the appropriate team to handle it.

Thank you for your understanding.

Kind Regards,

Kharen



KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12, Aspley Hypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** rhonda knyvet <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**Sent:** Wednesday, 23 April 2025 7:57 PM  
**To:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Cc:** holly tegan <[Hollyteganosborne@hotmail.com](mailto:Hollyteganosborne@hotmail.com)>; rikidahm84@gmail.com; Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>; Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>  
**Subject:** URGENT - Follow Up, Disclosure and Identity Review (SMSF & Personal Suncorp Account Request - Cheques)  
**Importance:** High

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Hi Kharen,

I hope you're keeping well.

Thank you again for your previous assistance, your support has been genuinely appreciated, both Holly and I have valued the time and care you've extended. Holly is assisting me with these in person, and email requests for documentation and information relating to my personal bank account, specifically the cheques, and the Ultra Super Fund account.

I'm writing now with increasing worry regarding two key issues, and I would be grateful for your support.

With Holly's assistance, she and I have submitted a request for copies of all cheque records and associated transactional data relating to my personal Suncorp banking account. I would be grateful if you could confirm this and advise of any updates or anticipated timeframes for provision.

Separately, I have issued a formal request for disclosure of **all** records concerning the Ultra Super Fund account held with Suncorp Bank. This information is required to progress the legal matter, and I have cc'd my legal representatives Laura and Olivia from Hall & Wilcox into that email, as well as yourself. It includes all establishment documentation, identity records, signatory changes, transaction history, and any records associated with the account, and or other accounts/ names, or submitted under the false identity "Rhonda Ann Osborne".

As you are aware, I have **never** used the name Rhonda Ann Osborne, and its continued use raises serious given the Ultra Super Fund account has received regular dividend deposits from Santos shares via Boardroom Limited. Given Garth's long-term sole management of this account, and the issues I am uncovering, specifically my role as trustee, I am becoming increasingly concerned. These issues go to the heart of trustee integrity, identity fraud, and exclusion from my role and the responsibility as trustee.

You have previously confirmed that my identification, and legitimacy of the EPOA's, as such, would you please assist and support the facilitation of both the request for cheques and SMSF disclosure matter.

To help, please direct all correspondence to include my legal representatives, myself and appointed attorney (details below).

**Contact Information**

- Laura Hanrahan | Special Counsel  
T +61 7 3237 7830 | F +61 7 3231 7799 | M +61 408 400 941  
[Laura.Hanrahan@hallandwilcox.com.au](mailto:Laura.Hanrahan@hallandwilcox.com.au)

Olivia Southall | Associate  
T +61 2 8267 1576 | F +61 2 8267 3888  
[Olivia.Southall@hallandwilcox.com.au](mailto:Olivia.Southall@hallandwilcox.com.au)

Holly Dahm – Enduring Power of Attorney  
Email: [hollyteganosborne@hotmail.com.au](mailto:hollyteganosborne@hotmail.com.au) | Phone: 0401 219 842

Riki Dahm – Enduring Power of Attorney  
Email: [rikidahm84@gmail.com](mailto:rikidahm84@gmail.com) | Phone: 0424 161 433

Given the seriousness of these issues and the extended period without resolution, I would greatly appreciate:

- An update on the cheque and transaction history request submitted by Holly
- Any assistance you can offer in progressing the SMSF records request and identity and account/review/rectification
- Written confirmation, including evidence of any false identity associated with accounts, records, Ultra Super Fund, Garth Wilfred Osborne, or other record, including but not limited to the name "**Rhonda Ann Osborne**" is corrected.

Please don't hesitate to reach out if any further is required.

I would appreciate hearing from you via email at your earliest convenience.

Thank you  
Rhonda

**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Date:** 16 April 2025 at 3:40:27 pm AEST  
**To:** "DE GUZMAN, Kharen" <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Cc:** Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>  
**Subject: Re: Cheques**

Hi Kharen,

Thank you for all your support.

I'm available to meet or speak before 1:30pm and again after 3:30pm tomorrow.

Either way, Rhonda still requires the cheques to be provided. However, I'm happy to discuss alternative ways to obtain the relevant information in the interim, if that may be of assistance to us.

I also wanted to note that these cheques were required in relation to the initial case. Given they've not been able to be provided and this is now impacting our position with our primary legal case I'm hoping Rhonda can be waived any associated fees with the request.

Thank you,

Holly

**From:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Sent:** Wednesday, 16 April 2025 3:13 PM  
**To:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Subject:** RE: Cheques

Good day Holly,

Apologies for the delay—I'm really sorry this is taking so long. I've actually been following up with the team daily. Someone has been in contact with me. From what I understand, the records are quite old and may have been archived, as they are only held for 18 months.

I've informed them that my customer is becoming concerned due to the lack of feedback, and I've also raised the issue with my manager. The team assured me they would assist, and please rest assured that I'm continuing to follow up consistently.

I'll be reaching out again and letting them know that if we don't receive a response before Easter, we may need to consider lodging a formal complaint.

I'll give you a call tomorrow as I'm also thinking of alternative ways we might be able to retrieve the cheque details.

Kind regards,  
Kharen

KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12,AspleyHypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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-----Original Message-----

From: Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
Sent: Tuesday, 15 April 2025 8:01 PM  
To: DE GUZMAN, Kharen <[kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au)>  
Cc: Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>  
Subject: Cheques

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Hi Kharen,  
I hope you're well.  
Is there a progress update on these cheques. I'm getting a little concerned.  
Holly

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: FORMAL REQUEST – Urgent Investigation and Full Disclosure of SMSF Account: Identity Breach, Mismanagement & Trustee Exclusion (Part 1)  
**Date:** Thursday, 24 April 2025 at 8:21:55 AM Australian Eastern Standard Time  
**From:** Customer Relations <[Customer.Relations@suncorp.com.au](mailto:Customer.Relations@suncorp.com.au)>  
**To:** rhonda.knyvett <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**Category:** SUNCORP/ANZ

Good afternoon,

Please be aware that Suncorp Bank is no longer part of the Suncorp Group. For Suncorp Bank complaints, please contact their complaints team at [bank.customer.relations@suncorpbank.com.au](mailto:bank.customer.relations@suncorpbank.com.au), or if you would prefer to speak to someone, please call 13 11 75. For your privacy, we will delete your email if we assess that it does not relate to a brand within the Suncorp Group.

Kind regards,

Internal Customer Relations

**From:** rhonda.knyvett <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**Sent:** Wednesday, 23 April 2025 7:24 PM  
**To:** Bank Customer Relations <[bank.customer.relations@suncorpbank.com.au](mailto:bank.customer.relations@suncorpbank.com.au)>; Security Technology <[security@suncorp.com.au](mailto:security@suncorp.com.au)>; Customer Identification Team <[customerID.check@suncorpbank.com.au](mailto:customerID.check@suncorpbank.com.au)>; [legal@suncorp.com.au](mailto:legal@suncorp.com.au); Asteron Complaints <[complaints@asteronlife.co.nz](mailto:complaints@asteronlife.co.nz)>; [suncorpgroup@suncorp.com.au](mailto:suncorpgroup@suncorp.com.au); Customer Relations <[Customer.Relations@suncorp.com.au](mailto:Customer.Relations@suncorp.com.au)>; Customer Advocate <[CustomerAdvocate@suncorp.com.au](mailto:CustomerAdvocate@suncorp.com.au)>; IDR Suncorp <[IDR@suncorp.com.au](mailto:IDR@suncorp.com.au)>; [norfinaCPD@anz.com](mailto:norfinaCPD@anz.com)  
**Cc:** DE GUZMAN, Kharen <[kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au)>; [rikidahm84@gmail.com](mailto:rikidahm84@gmail.com); holly.tegan <[Hollyteganosborne@hotmail.com](mailto:Hollyteganosborne@hotmail.com)>; Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>; Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>  
**Subject:** Re: FORMAL REQUEST – Urgent Investigation and Full Disclosure of SMSF Account: Identity Breach, Mismanagement & Trustee Exclusion (Part 1)  
**Importance:** High

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Dear Suncorp Bank,

Please find attached **Part 2** of the supporting documentation in relation to my email titled *“Urgent Investigation and Full Disclosure of SMSF Account: Identity Breach, Mismanagement & Trustee Exclusion (Part 2 of 2)”*, sent earlier.

This completes the submission of my request. I refer you to the content of Part 1, which outlines the legal basis for this request and includes a formal demand for action by **5pm AEST on Friday, 2 May 2025**.

Please confirm receipt of both emails and attachments at your earliest convenience.

Kind regards,

Rhonda

**From:** rhonda.knyvett <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**Sent:** Wednesday, 23 April 2025 7:21 PM  
**To:** [bank.customer.relations@suncorpbank.com.au](mailto:bank.customer.relations@suncorpbank.com.au) <[bank.customer.relations@suncorpbank.com.au](mailto:bank.customer.relations@suncorpbank.com.au)>; [security@suncorp.com.au](mailto:security@suncorp.com.au) <[security@suncorp.com.au](mailto:security@suncorp.com.au)>; [customerID.check@suncorpbank.com.au](mailto:customerID.check@suncorpbank.com.au) <[customerID.check@suncorpbank.com.au](mailto:customerID.check@suncorpbank.com.au)>; [legal@suncorp.com.au](mailto:legal@suncorp.com.au) <[legal@suncorp.com.au](mailto:legal@suncorp.com.au)>; [complaints@suncorp.com.au](mailto:complaints@suncorp.com.au) <[complaints@suncorp.com.au](mailto:complaints@suncorp.com.au)>; [suncorpgroup@suncorp.com.au](mailto:suncorpgroup@suncorp.com.au) <[suncorp.com.au](mailto:suncorpgroup@suncorp.com.au)>; [customer.relations@suncorp.com.au](mailto:customer.relations@suncorp.com.au) <[customer.relations@suncorp.com.au](mailto:customer.relations@suncorp.com.au)>; [CustomerAdvocate@suncorp.com.au](mailto:CustomerAdvocate@suncorp.com.au) <[CustomerAdvocate@suncorp.com.au](mailto:CustomerAdvocate@suncorp.com.au)>; [IDR@suncorp.com.au](mailto:IDR@suncorp.com.au) <[IDR@suncorp.com.au](mailto:IDR@suncorp.com.au)>; [norfinaCPD@anz.com](mailto:norfinaCPD@anz.com) <[norfinaCPD@anz.com](mailto:norfinaCPD@anz.com)>  
**Cc:** [kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au) <[kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au)>; [rikidahm84@gmail.com](mailto:rikidahm84@gmail.com) <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>; holly.tegan <[Hollyteganosborne@hotmail.com](mailto:Hollyteganosborne@hotmail.com)>; Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>; Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>  
**Subject:** FORMAL REQUEST – Urgent investigation and Full Disclosure of SMSF Account: Identity Breach, Mismanagement & Trustee Exclusion (Part 1)

Account: BSB 484-799 | Account No. 001422502  
Account Title: MR G W OSBORNE & MS R A KNYVETT T/F ULTRA SUPER FUND  
Fund ABN: 41 873 921 089

**Please note - due to the size of the attachments, this email is part 1, part 2will follow with the remining attachments.**

Dear Suncorp Bank,

I write in my capacity as co-trustee of the Ultra Super Fund (ABN: 41 873 921 089), of which I am the lawful joint account holder alongside Mr Garth Wilfred Osborne. This account, held under BSB 484-799 and Account No. 001422502, is a designated self-managed superannuation fund (SMSF) account, and therefore subject to strict regulatory, fiduciary, and procedural oversight under Commonwealth legislation.

This correspondence constitutes a formal demand for:

**Failure to Enforce SMSF Dual Control Measures**

In January 2025, upon becoming aware of the Fund’s existence, I formally requested that dual signatory/authorisation controls be applied to this SMSF account to ensure compliance with superannuation law and fiduciary responsibilities.

I now seek written clarification of:

- Why dual authorisation was not mandatory from account inception given this is a regulated SMSF;
- Who authorised this breach of standard SMSF practice;
- Why I was not contacted, notified, or given access to the account at any stage;
- What internal policies govern dual control for SMSF accounts at Suncorp;
- Whether staff were aware that Mr Osborne held sole debit card and account access to a jointly held trust account, in breach of equitable trustee control.

**Debit Card – Issuance, Access, and Transactions**

I request full disclosure of any Suncorp-issued debit card associated with the above SMSF account, including:

- Copies of the debit card application(s);
- ID and authority used to support its issuance;
- Date of issue, linked phone/email, branch or officer involved;
- Any limits, restrictions, or transaction settings applied;

- A complete transaction history of all card activity from date of issue to present, with:
  - Merchant names;
  - Date, time, location;
  - Amount;
  - References or purpose;
- Any blocks, reissues, fraud alerts, or security incidents noted;
- Internal communications related to the card's use.

#### Cheque Withdrawals & Deposits

I request detailed records of all cheque activity, including:

- All cheques drawn, including:
  - Cheque number;
  - Date;
  - Amount;
  - Payee name;
  - Drawer's name and signature;
  - Digital scan (front and back) where available;
- All cheques deposited, including:
  - Depositor name;
  - Deposit location or branch;
  - Scan copies (front and back);
  - Linked account reference;
  - Drawer name, if inbound;
- Breakdown of cheque categories:
  - Payments to third-party businesses;
  - Transfers to personal accounts;
  - Property-related payments;
  - Superannuation or contribution-related payments.

To date, despite repeated requests, Suncorp has not provided these records. I thank Karen De Guzman for her ongoing support at branch level. Karen has verified my identity, acknowledged this email as legitimate, and confirmed that I am the co-trustee and lawful party to the account.

#### Complete Disclosure of SMSF Account Documents

Please provide digital, and or hard copies, or digital access to all documents associated with this SMSF account:

##### A. Identity and Authority Documents

- All application forms (account opening, updates, changes);
- All certified identification used (past and present);
- All records associated with "Rhonda Ann Osborne";
- Any Power of Attorney documents;
- All internal notes regarding authority or signatory changes.

##### B. Trustee & Fund Documents

- Trust deed and all variations;
- Trustee declarations and resolutions;

- Beneficiary records;
- Binding Death Benefit Nominations (BDBNs);
- SMSF account establishment documents;
- Any linked investment instructions.

#### C. Transaction and Linked Account History

- Full transaction listing since inception (PDF, Excel preferred);
- Details of all inward/outward transfers, including:
  - Bank details (BSB/Account), names of senders/recipients;
  - Purpose, reference notes;
  - Associated entity ABNs/ACNs;
- Transfers involving:
  - CommSec;
  - Boardroom Pty Ltd;
  - NAB;
  - CBA;
  - ANZ;
  - Degelyn Pty Ltd ACN 010316551, including but not limited to the following entities involving Garth Osborne
    - -Zillmere Spine & Sports Physio Clinic
    - Zillmere Sports Physio Clinic – Dr Garth Osborne
    - Zillmere Spine & Sports Physio
  - Strata and or body corporate entities
- Any investment purchases, securities, dividend deposits or reinvestments;
- Rental income transfers or property transactions via this account.

#### D. Address and Communication Records

- Authorisation for address change from 18 Magnetic St Boondall to PO Box 321 Taigum;
- All correspondence sent to:
  - 169 Roghan Rd Taigum;
  - Shop 1–2, 158 Church Rd Zillmere;
  - 18 Magnetic St Boondall;
- All internal communication logs and officer notes;
- All emails, SMS, or portal messages;
- Communications not limited to the below, issued to and received from:
  - [go56@bigpond.com](mailto:go56@bigpond.com)
  - [garthosborne@primusonline.com.au](mailto:garthosborne@primusonline.com.au)
  - [garthosborne@zillmerephysio.com.au](mailto:garthosborne@zillmerephysio.com.au)

#### Regulatory and Legal Preservation

You are now formally notified to preserve all the following for pending legal and regulatory review:

- Login logs and audit trails;
- Portal access history;

- Identity verification records;
- Metadata and scan history of all submitted documents;
- Branch officer notes and internal communications.

This account is under legal scrutiny and may be subject to enforcement actions by:

- ASIC
- ATO
- AUSTRAC
- AFCA
- OAIC
- The Supreme Court of Queensland
- The Federal Court of Australia

Immediate Rectification of Identity Breach & False Alias Use

It has come to my attention that:

- I was recorded as a co-trustee of this SMSF for over 20 years without my knowledge, consent, or participation;
- A false identity, namely "Rhonda Ann Osborne", was fraudulently used in connection with this account and associated platforms;
- This false alias appears in:
  - Share registry instructions (e.g. Bendigo Bank 633-000, Bendigo and Adelaide Bank633-109, Boardroom Pty Ltd, Santos, Brambles, ANZ, and others);
  - Dividend statements and investment holdings;
  - Documentation and correspondence related to the Suncorp account itself;
- I confirm that I have never used or authorised the use of the name "Rhonda Ann Osborne" in any legal, banking, superannuation, or investment capacity.

This identity misrepresentation must be fully investigated, immediately corrected across all systems, and documented in an internal report.

Action Requested

Please confirm the following by 5:00pm AEST, Friday 2 May 2025:

1. Receipt of this request;
2. What immediate steps are being taken to:
  - Investigate the identity breach;
  - Restore proper trustee access;
  - Suspend and audit all associated instruments;
3. A named contact from your Legal, Risk, or Regulatory Affairs team;
4. Timeline for release of all requested records.

Thank you for your urgent attention to this matter.

Kind regards,

Rhonda Knyvett  
Co-Trustee, Ultra Super Fund

Contact Details

Rhonda Ann Knyvett  
Co-Trustee – Ultra Super Fund  
Email: [honda.r@hotmail.com](mailto:honda.r@hotmail.com) | Phone: 0413 688 334

Enduring Powers of Attorney  
Holly Dahm – [hollyteganosborne@hotmail.com.au](mailto:hollyteganosborne@hotmail.com.au) | 0401 219 842  
Riki Dahm – [rikidahm84@gmail.com](mailto:rikidahm84@gmail.com) | 0424 161 433

Legal Representatives – Hall & Wilcox  
Laura Hanrahan (Special Counsel) – [Laura.Hanrahan@hallandwilcox.com.au](mailto:Laura.Hanrahan@hallandwilcox.com.au) | 0408 400 941  
Olivia Southall (Associate) – [Olivia.Southall@hallandwilcox.com.au](mailto:Olivia.Southall@hallandwilcox.com.au) | +61 2 8267 1576

ATTACHMENTS

The following documents are attached in support of my formal request for disclosure, rectification of records, and enforcement of my rights as co-trustee and co-member of the Ultra Super Fund (ABN 41 873 921 089):

- Enduring Power of Attorney (EPOA) – Appointing Holly Dahm and Riki Dahm 13.03.2025
- Binding Death Benefit Nomination (BDBN) – Valid beneficiary instructions 14.01.2025
- Ultra Super Fund Trust **Deeds** – Listing my legal name, Rhonda Ann Knyvett, along with my status as co trustee, with Garth Wilfred Osborne for Ultra Super Fund 2002 & 2007
- Bendigo Bank Statement (Sandhurst Trustees) – 1 March 2024 to 20 March 2024  
Account Name: Ultra Super Fund, Customer Number: 12732426 / X101, BSB: 633-000 Account Number: 118052760 and BSB 633-109 Account Number: 118052760,  
Closed on 20 March 2024 by sole signature of Garth Wilfred Osborne
- Suncorp Bank Statement – Most Recent (2025)  
Identifies my legal name, and status - Rhonda Ann Knyvett as joint account holder
- Ultra Super Fund FY2023 – Digital Online Declaration Lodgement  
Signed solely by Garth Wilfred Osborne  
Declares sole control and references **Suncorp Account BSB 484-799 / Account No. 001422502**  
Lodged without my consent or involvement as the co-trustee
- ANZ, Brambles, and Santos Shareholder Records  
Refers to “Rhonda Osborne” as an investor or account holder linked to Ultra Super Fund  
This name has never been held or authorised by me
- 

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Cheques  
**Date:** Wednesday, 16 April 2025 at 3:13:47 PM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**To:** Holly Osborne <hollyteganosborne@hotmail.com>  
**Category:** SUNCORP/ANZ

Good day Holly,

Apologies for the delay—I'm really sorry this is taking so long. I've actually been following up with the team daily. Someone has been in contact with me. From what I understand, the records are quite old and may have been archived, as they are only held for 18 months.

I've informed them that my customer is becoming concerned due to the lack of feedback, and I've also raised the issue with my manager. The team assured me they would assist, and please rest assured that I'm continuing to follow up consistently.

I'll be reaching out again and letting them know that if we don't receive a response before Easter, we may need to consider lodging a formal complaint.

I'll give you a call tomorrow as I'm also thinking of alternative ways we might be able to retrieve the cheque details.

Kind regards,  
Kharen

KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12,AspleyHypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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-----Original Message-----

From: Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
Sent: Tuesday, 15 April 2025 8:01 PM  
To: DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
Cc: Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>  
Subject: Cheques

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Hi Kharen,  
I hope you're well.  
Is there a progress update on these cheques. I'm getting a little concerned.  
Holly

Sent from my iPhone  
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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Checking In – Follow-Up on Outstanding Checks  
**Date:** Friday, 11 April 2025 at 4:55:12 PM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**To:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**CC:** Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Good day Holly,

The team hasn't responded to my email yet, so I'll give them a call again on Monday morning and update you as soon as I hear back  
Really sorry about the delay.

Have a great weekend 😊

Kind Regards,

Kharen

**SUNCORP BANK**  KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
Shop12,AspleyHypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

M +61 (0)7 36309388

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**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Sent:** Friday, 11 April 2025 10:42 AM  
**To:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Cc:** Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>  
**Subject:** Re: Checking In – Follow-Up on Outstanding Checks

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Thanks Kharen, sounds good. No problem, glad you are ok.  
Sent from my iPhone

On 11 Apr 2025, at 9:35 am, DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)> wrote:

Good day Holly,

I apologise for the late response as I was off sick again. I am back today, and I tried ringing the team. They mentioned they are still waiting for the archive team to check it manually. I will send an email to Their team leader as it taking too long now. I am really sorry. I will update as soon as possible.

I will make sure to give you an update at the end of the day.

Kind Regards,

Kharen

<image001.png> KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388  
Shop12,AspleyHypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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<image002.jpg>  
Suncorp Bank (Norfina Limited ABN 66 010 831 722 AFSL No 229882 Australian Credit Licence 229882). The SUNCORP brand and Sun Logo are

<image003.png>

**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Sent:** Friday, 11 April 2025 8:07 AM  
**To:** DE GUZMAN, Kharen <[kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au)>  
**Cc:** Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>  
**Subject:** Checking In – Follow-Up on Outstanding Checks

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Hi Kharen,

I hope this message finds you well. I just wanted to check in as I haven't heard back from you, which is a little unusual, so I just wanted to make sure everything's okay on your end.

I'm following up to see if there have been any updates regarding the cheques I'm waiting on.

Looking forward to hearing from you soon.

Warm regards,

Holly

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Checking In – Follow-Up on Outstanding Checks  
**Date:** Friday, 11 April 2025 at 9:35:22 AM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <[kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au)>  
**To:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**CC:** Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>  
**Category:** SUNCORPANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Good day Holly,

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I will make sure to give you an update at the end of the day.

Kind Regards,

Kharen

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**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Sent:** Friday, 11 April 2025 8:07 AM  
**To:** DE GUZMAN, Kharen <[kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au)>  
**Cc:** Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>  
**Subject:** Checking In – Follow-Up on Outstanding Checks

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Hi Kharen,

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I'm following up to see if there have been any updates regarding the cheques I'm waiting on.

Looking forward to hearing from you soon.

Warm regards,

Holly

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Cheques  
**Date:** Friday, 21 March 2025 at 4:50:21 PM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <[kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au)>  
**To:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Category:** SUNCORPANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Good day Holly



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-----Original Message-----  
From: Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
Sent: Wednesday, 19 March 2025 1:15 PM  
To: DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
Subject: Cheques

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Hi Kharen  
How did you go with the cheques?

Sent from my iPhone

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Appointment Cancellation - Rhonda Knyvett  
**Date:** Tuesday, 18 March 2025 at 9:06:05AM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**To:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Category:** SUNCORPIANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Good day Holly,

Apologies for the delayed response. I just returned to work after being out sick yesterday. I will have a look and send you all the details required. I will just attend a meeting this morning. I will send you the details on how we do the two to sign authority online.

Have a great day today

Kind Regards,

Kharen

**SUNCORP BANK**  KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388  
Shop12, AspleyHypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Sent:** Monday, 17 March 2025 7:28 AM  
**To:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Subject:** Appointment Cancellation - Rhonda Knyvett

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Hi Kharen,  
Unfortunately, Mum isn't feeling well today, so she won't be able to make it to the 9:30 appointment. How about you?

Could you email me the instructions so I can take care of it? Also, any tips around the approvals and processes would be great—like if he needs to submit something, should he email you directly, or will it trigger an action? Just let me know how it all works, and I'll handle it from there.

Thanks,

Holly

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Follow-up & Request for Information  
**Date:** Friday, 14 March 2025 at 9:31:59AM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**To:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Category:** SUNCORPIANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Apologies Holly I double check the email again and he did signed all the forms.

Kind Regards,

Kharen

**SUNCORP BANK**  KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388  
Shop12, AspleyHypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Sent:** Friday, 14 March 2025 8:14 AM  
**To:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Cc:** Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>  
**Subject:** Re: Follow-up & Request for Information

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Hi Kharen,  
I hope all is well.  
How did you go with Garth?  
Sent from my iPhone

On 13 Mar 2025, at 1:59 pm, Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)> wrote:

Thank you  
Sent from my iPhone

On 13 Mar 2025, at 12:33 pm, DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)> wrote:

Good day Holly,

I received a signed form from him. However, due to an emergency I need to finish early today. He did request for an outbound call. I will give him a ring tomorrow morning  
And I will update you as soon as possible. About the cheque. I did assign it to one of our staff. I will asked her to contact the team about the ETA.

Kind Regards,

Kharen

<image001.png>

KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12 Aspley Hypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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<image002.jpg>

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<image003.png>

**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Sent:** Thursday, 13 March 2025 8:56 AM  
**To:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Cc:** Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>  
**Subject:** Follow-up & Request for Information  
**Importance:** High

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Hi Kharen,

Just checking in on how things went with Garth. I understand you may not be able to provide copies of correspondence between you and Garth, however could you share key points from your discussion? This will help ensure I can accurately update the lawyers.

I kindly request copies of the following cheques Rhonda deposited into her personal account. Could you advise an approximate ETA to receive the information?

1. 25 August 2022 – \$4,000
2. 22 February 2023 – \$3,000
3. 29 December 2022 – \$3,000
4. 24 March 2023 – \$10,000
5. 30 September 2021 – \$3,000
6. 3 April 2021 – \$3,000
7. 3 December 2020 – \$4,000
8. 6 February 2020 – \$1,500
9. 26 June 2020 – \$2,000
10. 19 June 2019 – \$3,500
11. 8 May 2019 – \$1,500
12. 21 December 2018 – \$3,500

Kind regards,

Holly

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<image001.png>

<image002.jpg>

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in the Communication, computer virus, data corruption, interference or delay arising from or in respect of the Communication.  
Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Follow-up & Request for Information  
**Date:** Friday, 14 March 2025 at 9:21:31 AM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**To:** Holly Osborne <hollyteganosborne@hotmail.com>  
**CC:** Riki Dahm <rikidahm84@gmail.com>  
**Category:** SUNCORPIANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Good day Holly,

I spoke to Garth and he did cooperate and signed the form to add the two 2 signed hold. He is just missing one form  
For us to remove the hold on the account. Once done I can proceed with the request. I will keep you updated

Have a great day

Kind Regards,

Kharen

SUNCORP BANK  KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388 Shop12,AspleyHypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** Holly Osborne <hollyteganosborne@hotmail.com>  
**Sent:** Friday, 14 March 2025 8:14 AM  
**To:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**Cc:** Riki Dahm <rikidahm84@gmail.com>  
**Subject:** Re: Follow-up & Request for Information

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Hi Kharen,  
I hope all is well.  
How did you go with Garth?

Sent from my iPhone

On 13 Mar 2025, at 1:59 pm, Holly Osborne <hollyteganosborne@hotmail.com> wrote:

Thank you  
Sent from my iPhone

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Good day Holly,

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And I will update you as soon as possible. About the cheque. I did assign it to one of our staff. I will asked her to contact the  
team about the ETA.

Kind Regards,

Kharen

<image001.png> KHAREN DE GUZMAN  
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<image002.jpg>

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<image003.png>

**From:** Holly Osborne <hollyteganosborne@hotmail.com>  
**Sent:** Thursday, 13 March 2025 8:56 AM  
**To:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**Cc:** Riki Dahm <rikidahm84@gmail.com>  
**Subject:** Follow-up & Request for Information  
**Importance:** High

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- 11. 8 May 2019 – \$1,500
- 12. 21 December 2018 – \$3,500

Kind regards,  
Holly

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<image001.png>  
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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Follow-up & Request for Information  
**Date:** Thursday, 13 March 2025 at 12:33:58 PM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**To:** Holly Osborne <hollyteganosborne@hotmail.com>  
**CC:** Riki Dahm <rikidahm84@gmail.com>  
**Category:** SUNCORPIANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Good day Holly,

I received a signed form from him. However, due to an emergency I need to finish early today. He did request for an outbound call. I will give him a ring tomorrow morning  
And I will update you as soon as possible. About the cheque. I did assign it to one of our staff. I will asked her to contact the team about the ETA.

Kind Regards,  
Kharen



KHAREN DE GUZMAN

PERSONAL BANKER

SEQ NORTH

M +61 (0)7 36309388

Shop12,AspleyHypermarket

59 Albany Creek Road

Aspley QLD, 4034

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**From:** Holly Osborne <hollyteganosborne@hotmail.com>  
**Sent:** Thursday, 13 March 2025 8:56 AM  
**To:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**Cc:** Riki Dahm <rikidahm84@gmail.com>  
**Subject:** Follow-up & Request for Information  
**Importance:** High

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- 10. 19 June 2019 – \$3,500
- 11. 8 May 2019 – \$1,500
- 12. 21 December 2018 – \$3,500

Kind regards,  
Holly

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Confirmation of Account Access and Authorisation Controls  
**Date:** Wednesday, 12 March 2025 at 10:14:51 AM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**To:** Holly Osborne <hollyteganosborne@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>, honda.r@hotmail.com <honda.r@hotmail.com>  
**Category:** SUNCORPIANZ

Attachments: image001.png, image002.jpg, image003.png

No worries, Holly. I will make sure to assist your mum. I already told the guys that I if your mum come today, I will prioritise her. I will give you an update as well.

Kind Regards,

Kharen



KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

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59 Albany Creek Road  
Aspley QLD, 4034

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**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>

**Sent:** Wednesday, 12 March 2025 8:10 AM

**To:** DE GUZMAN, Kharen <[kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au)>; Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>; [honda.r@hotmail.com](mailto:honda.r@hotmail.com)

**Subject:** Fwd: Confirmation of Account Access and Authorisation Controls

**CAUTION:** This email originated from outside of the organisation. Do not act on instructions, click links or open attachments unless you recognise the sender and know the content is authentic and safe.

Dear Kharen,

I hope you're well.

Rhonda will be visiting the bank today, and we would greatly appreciate your assistance in progressing the removal of the hold on the account while ensuring that dual authorisation remains in place for any debiting of funds, regardless of the payment mechanism used.

If possible, could you also assist Rhonda in setting up online authorisation for payments? If online authorisation is not available, could you please guide her through the process of making payments via the required form? The goal is for Rhonda to complete all necessary actions on her end today and have them submitted, so we are then only waiting on the other party to progress their steps.

Additionally, if these forms could be scanned, submitted to the account, and then emailed to both Rhonda and myself, we will ensure they are provided to the other party along with confirmation of the steps they need to complete for both the removal of the account hold and the authorisation of pending payments.

Please let me know if there's anything further required from our side to facilitate this process.

Looking forward to your confirmation.

Kind regards,

Holly

Begin forwarded message:

**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>

**Date:** 11 March 2025 at 3:23:43 pm AEST

**To:** Kharen DE GUZMAN <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>

**Subject:** Confirmation of Account Access and Authorisation Controls

Hi Kharen

Great, let's proceed. Please flick over the details via email, and I'll provide the final approval. Before proceeding, could you confirm the following:

1. Once approved, the individual will have access to the account.
2. However, any debits, transfers, or removal of funds from the account will still require dual authorisation.
3. No credit or debit card linked to the account will be usable for withdrawing funds.
4. Payments or fund transfers can only be made via:

- Dual authentication online, or
- Signing a form at designated branch

Additionally, I have pasted the details onto the attached form as provided. Could you confirm whether this setup allows for dual authorisation via online banking for payments and fund transfers, or if it requires attending a branch?

We would prefer the most efficient option—being online authorisation—but just seeking clarification on the process.

Thanks,

Holly

On 11 Mar 2025, at 2:00 pm, DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)> wrote:

Good day Holly,

I've reviewed the document, and it appears there is a dispute hold on the account that's been used (different from what's attached) to prevent the other party from having access. This hold can be lifted once all parties have signed. There is a form that can be sign by all parties that we can do via email. I'll process it promptly. I'll attach the document for you. However, once removed, your dad will regain access, as he's one of the trustees.

Feel free to visit tomorrow; I can explain it further. We are fully booked, but I'll still assist. Or you can come anytime at your convenience.

Kind Regards,

Kharen 🍌



KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12, Aspley Hypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Sent:** Tuesday, 11 March 2025 11:34 AM  
**To:** DE GUZMAN, Kharen <[kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au)>  
**Subject:** Form  
**Importance:** High

**CAUTION:** This email originated from outside of the organisation. Do not act on instructions, click links or open attachments unless you recognise the sender and know the content is authentic and safe.

Hi Kharen

Please find attached the form.  
Can you advise if we can address issues using digital mechanisms. If not I can attend the bank tomorrow.  
Please confirm if there is a hold, as I am not aware of one, and if we can proceed with a multi account holder authorisation. Otherwise, we can progress to make payment via submitting forms, preferably online, however we can attend the bank if necessary.  
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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Confirmation of Account Access and Authorisation Controls  
**Date:** Wednesday, 12 March 2025 at 10:14:49 AM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <[kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au)>  
**To:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>, honda.r@hotmail.com <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png

No worries, Holly. I will make sure to assist your mum. I already told the guys that I if your mum come today, I will prioritise her. I will give you an update as well.

Kind Regards,

Kharen

**SUNCORP BANK**  KHAREN DE GUZMAN  
PERSONAL BANKER  
59 Albany Creek Road  
SE0 NORTH  
M +61 (0)7 36309388

Shop12,AspleyHypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Sent:** Wednesday, 12 March 2025 8:10 AM  
**To:** DE GUZMAN, Kharen <[kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>, honda.r@hotmail.com  
**Subject:** Fwd: Confirmation of Account Access and Authorisation Controls

**CAUTION:** This email originated from outside of the organisation. Do not act on instructions, click links or open attachments unless you recognise the sender and know the content is authentic and safe.

Dear Kharen,

I hope you're well.

Rhonda will be visiting the bank today, and we would greatly appreciate your assistance in progressing the removal of the hold on the account while ensuring that dual authorisation remains in place for any debiting of funds, regardless of the payment mechanism used.

If possible, could you also assist Rhonda in setting up online authorisation for payments? If online authorisation is not available, could you please guide her through the process of making payments via the required form? The goal is for Rhonda to complete all necessary actions on her end today and have them submitted, so we are then only waiting on the other party to progress their steps.

Additionally, if these forms could be scanned, submitted to the account, and then emailed to both Rhonda and myself, we will ensure they are provided to the other party along with confirmation of the steps they need to complete for both the removal of the account hold and the authorisation of pending payments.

Please let me know if there's anything further required from our side to facilitate this process.

Looking forward to your confirmation.

Kind regards,  
Holly

Begin forwarded message:

**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>

**Date:** 11 March 2025 at 3:23:43 pm AEST  
**To:** Kharen DE GUZMAN <Kharen.deGuzman@suncorpbank.com.au>  
**Subject:** Confirmation of Account Access and Authorisation Controls

Hi Kharen

Great, let's proceed. Please flick over the details via email, and I'll provide the final approval. Before proceeding, could you confirm the following:

1. Once approved, the individual will have access to the account.
2. However, any debits, transfers, or removal of funds from the account will still require dual authorisation.
3. No credit or debit card linked to the account will be usable for withdrawing funds.
4. Payments or fund transfers can only be made via:
  - Dual authentication online, or
  - Signing a form at designated branch

Additionally, I have pasted the details onto the attached form as provided. Could you confirm whether this setup allows for dual authorisation via online banking for payments and fund transfers, or if it requires attending a branch?

We would prefer the most efficient option—being online authorisation—but just seeking clarification on the process.

Thanks,

Holly

On 11 Mar 2025, at 2:00 pm, DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au> wrote:

Good day Holly,

I've reviewed the document, and it appears there is a dispute hold on the account that's been used (different from what's attached) to prevent the other party from having access. This hold can be lifted once all parties have signed. There is a form that can be sign by all parties that we can do via email. I'll process it promptly. I'll attach the document for you. However, once removed, your dad will regain access, as he's one of the trustees.

Feel free to visit tomorrow; I can explain it further. We are fully booked, but I'll still assist. Or you can come anytime at your convenience.

Kind Regards,

Kharen 😊



Shop12, Aspley Hypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** Holly Osborne <hollyteganosborne@hotmail.com>  
**Sent:** Tuesday, 11 March 2025 11:34 AM  
**To:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**Subject:** Form  
**Importance:** High

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Hi Kharen

Please find attached the form.

Can you advise if we can address issues using digital mechanisms. If not I can attend the bank tomorrow. Please confirm if there is a hold, as I am not aware of one, and if we can proceed with a multi account holder authorisation. Otherwise, we can progress to make payment via submitting forms, preferably online, however we can attend the bank if necessary.

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**Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time**

**Subject:** RE: Form  
**Date:** Tuesday, 11 March 2025 at 2:00:17 PM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**To:** Holly Osborne <hollyteganosborne@hotmail.com>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Good day Holly,

I've reviewed the document, and it appears there is a dispute hold on the account that's been used (different from what's attached) to prevent the other party from having access. This hold can be lifted once all parties have signed. There is a form that can be sign by all parties that we can do via email. I'll process it promptly. I'll attach the document for you. However, once removed, your dad will regain access, as he's one of the trustees.

Feel free to visit tomorrow; I can explain it further. We are fully booked, but I'll still assist. Or you can come anytime at your convenience.

Kind Regards,

Kharen 😊



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59 Albany Creek Road  
Aspley QLD, 4034

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**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Sent:** Tuesday, 11 March 2025 11:34 AM  
**To:** DE GUZMAN, Kharen <[kharen.deGuzman@suncorpbank.com.au](mailto:kharen.deGuzman@suncorpbank.com.au)>  
**Subject:** Form  
**Importance:** High

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Hi Kharen

Please find attached the form.

Can you advise if we can address issues using digital mechanisms. If not I can attend the bank tomorrow.

Please confirm if there is a hold, as I am not aware of one, and if we can proceed with a multi account holder authorisation. Otherwise, we can progress to make payment via submitting forms, preferably online, however we can attend the bank if necessary.

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**Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time**

**Subject:** RE: Rhonda Knyvett account  
**Date:** Wednesday, 5 March 2025 at 4:03:05 PM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**To:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Good day Holly,

I just wanted to inform you that our branch will be closed from tomorrow until Friday. I initially thought I could work from home, but we were advised that we cannot take our laptops, as accessing customer information outside the bank is not permitted.

The contact centre remains open 24/7 in case the solicitors require anything urgently. However, I'm happy to assist in any way I can.

Thank you so much for your understanding.

Kind Regards,

Kharen

**SUNCORP BANK**  KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388  
Shop12, Aspley Hypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Sent:** Wednesday, March 5, 2025 2:51 PM  
**To:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Subject:** Re: Rhonda Knyvett account

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Hi Kharen

Thank you, will come back to you soon.

Stay safe.

Sent from my iPhone

On 5 Mar 2025, at 1:10 pm, DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)> wrote:

Good day Holly,

They mentioned it is \$12 fee per cheque. I told them its urgent. My manager allowed me to bring my laptop and we might work from

Home tomorrow. Let me know if you want me to proceed with the request.

Stay safe.

Kind Regards,

Kharen

<image001.png> KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388  
Shop12, Aspley Hypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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<image002.jpg>

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<image003.png>

**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Sent:** Tuesday, March 4, 2025 8:58 PM  
**To:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**Subject:** Re: Rhonda Knyvett account

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Thanks Kharen.  
Did you have an indication on the ETA regarding the cheques? I would like to request more, however would first like to know of any costs.  
Sent from my iPhone

On 3 Mar 2025, at 4:10 pm, DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)> wrote:

Good day Holly,  
We spoke earlier regarding your mum's account. I just wanted to inform you that we were unable to process the transfer as the account number provided is invalid. You may verify the details and complete the transfer through the Suncorp Bank app if you don't have time to visit the branch again.  
Thank you.  
Kind regards,  
Kharen

<image001.png>

KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12,AspleyHypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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<image003.png>

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Rhonda Knyvett account  
**Date:** Wednesday, 5 March 2025 at 1:10:12 PM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>  
**To:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Good day Holly,

They mentioned it is \$12 fee per cheque. I told them its urgent. My manager allowed me to bring my laptop and we might work from Home tomorrow. Let me know if you want me to proceed with the request.

Stay safe.

Kind Regards,

Kharen

SUNCORP BANK

KHAREN DE GUZMAN  
PERSONAL BANKER  
SEQ NORTH  
M +61 (0)7 36309388

Shop12,AspleyHypermarket  
59 Albany Creek Road  
Aspley QLD, 4034

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**From:** Holly Osborne <hollyteganosborne@hotmail.com>  
**Sent:** Tuesday, March 4, 2025 8:58 PM  
**To:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**Subject:** Re: Rhonda Knyvett account

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Thanks Kharen.  
Did you have an indication on the ETA regarding the cheques? I would like to request more, however would first like to know of any costs.  
Sent from my iPhone

On 3 Mar 2025, at 4:10 pm, DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au> wrote:

Good day Holly,  
We spoke earlier regarding your mum's account. I just wanted to inform you that we were unable to process the transfer as the account number provided is invalid. You may verify the details and complete the transfer through the Suncorp Bank app if you don't have time to visit the branch again.  
Thank you.  
Kind regards,  
Kharen

<image001.png> KHAREN DE GUZMAN Shop12,AspleyHypermarket  
PERSONAL BANKER 59 Albany Creek Road  
SEQ NORTH Aspley QLD, 4034  
M +61 (0)7 36309388

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<image002.jpg>

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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** RE: Rhonda Knyvett account  
**Date:** Monday, 3 March 2025 at 4:10:43 PM Australian Eastern Standard Time  
**From:** DE GUZMAN, Kharen <Kharen.deGuzman@suncorpbank.com.au>  
**To:** hollyteganosborne@hotmail.com <hollyteganosborne@hotmail.com>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.png

Good day Holly,  
We spoke earlier regarding your mum's account. I just wanted to inform you that we were unable to process the transfer as the account number provided is invalid. You may verify the details and complete the transfer through the Suncorp Bank app if you don't have time to

visit the branch again.  
Thank you.  
Kind regards,  
Kharen

SUNCORP BANK KHAREN DE GUZMAN Shop12,AspleyHypermarket  
PERSONAL BANKER 59 Albany Creek Road  
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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** Your Suncorp Bank Complaint Outcome - Complaint-16353834  
**Date:** Monday, 12 May 2025 at 3:27:24 PM Australian Eastern Standard Time  
**From:** KILBRIDE, Cameron <Cameron.Kilbride@suncorpbank.com.au>  
**To:** rhonda knyvett <honda.r@hotmail.com>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.png, image002.jpg, image003.jpg, First Statement 1 June 2007.pdf, Outcome Letter - 16353834.pdf

Good Afternoon,

Please find the outcome letter for your Suncorp Bank complaint attached.

Kind Regards  
SUNCORP BANK CAMERON KILBRIDE Heritage Lanes  
CUSTOMER RELATIONS SPECIALIST 80 Ann St  
INTERNAL CUSTOMER RELATIONS Brisbane QLD 4000  
CUSTOMER COMPLAINTS & ADVOCACY GPO Box 2432 Brisbane QLD  
4001  
T: 07 3835 5267  
E: [cameron.kilbride@suncorpbank.com.au](mailto:cameron.kilbride@suncorpbank.com.au)

I acknowledge the Traditional Custodians of the land and pay my respects to Elders past and present.



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Sunday, June 29, 2025 at 8:03:36 PM Australian Eastern Standard Time

**Subject:** FORMAL REQUEST – Urgent Investigation and Full Disclosure of SMSF Account: Identity Breach, Mismanagement & Trustee Exclusion (Part 1)  
**Date:** Thursday, 24 April 2025 at 8:16:16 AM Australian Eastern Standard Time  
**From:** Customer Advocate <CustomerAdvocate@suncorp.com.au>  
**To:** rhonda knyvett <rhonda.r@hotmail.com>  
**Category:** SUNCORP/ANZ  
**Attachments:** image001.jpg

Good morning Ms Knyvett,

We have assessed that your message relates to Suncorp Bank. Suncorp Bank is no longer part of the Suncorp Group.

For Suncorp Bank assistance, please contact their Customer Advocate team at [CustomerAdvocateOffice@suncorpbank.com.au](mailto:CustomerAdvocateOffice@suncorpbank.com.au), or if you would prefer to speak to someone, please call 13 11 75

Kind regards,

Helen



Office of the Customer Advocate

Heritage Lanes, 80 Ann St  
Brisbane 4000  
PO Box 1453 Brisbane QLD 4001  
[suncorp.com.au](http://suncorp.com.au)

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*I would like to acknowledge the Traditional Owners of the land on which our business operates and lands throughout Australia. I pay my respects to Aboriginal and Torres Strait Islander cultures and to Elders past, present and emerging*

**From:** rhonda knyvett <[rhonda.r@hotmail.com](mailto:rhonda.r@hotmail.com)>  
**Sent:** Wednesday, 23 April 2025 7:22 PM  
**To:** Bank Customer Relations <[bank.customer.relations@suncorpbank.com.au](mailto:bank.customer.relations@suncorpbank.com.au)>; Security Technology <[security@suncorp.com.au](mailto:security@suncorp.com.au)>; Customer Identification Team <[customerID.check@suncorpbank.com.au](mailto:customerID.check@suncorpbank.com.au)>; [legal@suncorp.com.au](mailto:legal@suncorp.com.au); Asteron Complaints <[complaints@asteronlife.co.nz](mailto:complaints@asteronlife.co.nz)>; [suncorpgroup@suncorp.com.au](mailto:suncorpgroup@suncorp.com.au); Customer Relations <[Customer.Relations@suncorp.com.au](mailto:Customer.Relations@suncorp.com.au)>; Customer Advocate <[CustomerAdvocate@suncorp.com.au](mailto:CustomerAdvocate@suncorp.com.au)>; IDR Suncorp <[IDR@suncorp.com.au](mailto:IDR@suncorp.com.au)>; [norfinaCPD@anz.com](mailto:norfinaCPD@anz.com)  
**Cc:** DE GUZMAN, Kharen <[Kharen.deGuzman@suncorpbank.com.au](mailto:Kharen.deGuzman@suncorpbank.com.au)>; rikidahm84@gmail.com; holly tegan <[Hollyteganosborne@hotmail.com](mailto:Hollyteganosborne@hotmail.com)>; Laura Hanrahan <[laura.hanrahan@hallandwilcox.com.au](mailto:laura.hanrahan@hallandwilcox.com.au)>; Olivia Southall <[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)>  
**Subject:** FORMAL REQUEST – Urgent Investigation and Full Disclosure of SMSF Account: Identity Breach, Mismanagement & Trustee Exclusion (Part 1)  
**Importance:** High

**CAUTION:** This email originated from outside of the organisation. Do not act on instructions, click links or open attachments unless you recognise the sender and know the content is authentic and safe.

Account: BSB 484-799 | Account No. 001422502  
Account Title: MR G W OSBORNE & MS R A KNYVETT T/F ULTRA SUPER FUND  
Fund ABN: 41 873 921 089

**Please note - due to the size of the attachments, this email is part 1, part 2 will follow with the remaining attachments.**

Dear Suncorp Bank,

I write in my capacity as co-trustee of the Ultra Super Fund (ABN: 41 873 921 089), of which I am the lawful joint account holder alongside Mr Garth Wilfred Osborne. This account, held under BSB 484-799 and Account No. 001422502, is a designated self-managed superannuation fund (SMSF) account, and therefore subject to strict regulatory, fiduciary, and procedural oversight under Commonwealth legislation.

This correspondence constitutes a formal demand for:

**Failure to Enforce SMSF Dual Control Measures**

In January 2025, upon becoming aware of the Fund's existence, I formally requested that dual signatory/authorisation controls be applied to this SMSF account to ensure compliance with superannuation law and fiduciary responsibilities.

I now seek written clarification of:

- Why dual authorisation was not mandatory from account inception given this is a regulated SMSF;
- Who authorised this breach of standard SMSF practice;
- Why I was not contacted, notified, or given access to the account at any stage;
- What internal policies govern dual control for SMSF accounts at Suncorp;
- Whether staff were aware that Mr Osborne held sole debit card and account access to a jointly held trust account, in breach of equitable trustee control.

**Debit Card – Issuance, Access, and Transactions**

I request full disclosure of any Suncorp-issued debit card associated with the above SMSF account, including:

- Copies of the debit card application(s);
- ID and authority used to support its issuance;
- Date of issue, linked phone/email, branch or officer involved;
- Any limits, restrictions, or transaction settings applied;
- A complete transaction history of all card activity from date of issue to present, with:
  - Merchant names;
  - Date, time, location;
  - Amount;
  - References or purpose;
- Any blocks, reissues, fraud alerts, or security incidents noted;
- Internal communications related to the card's use.

**Cheque Withdrawals & Deposits**

I request detailed records of all cheque activity, including:

- All cheques drawn, including:
  - Cheque number;
  - Date;
  - Amount;
  - Payee name;
  - Drawer's name and signature;
  - Digital scan (front and back) where available;
- All cheques deposited, including:
  - Depositor name;
  - Deposit location or branch;
  - Scan copies (front and back);
  - Linked account reference;
  - Drawer name, if inbound;
- Breakdown of cheque categories:

- Payments to third-party businesses;
- Transfers to personal accounts;
- Property-related payments;
- Superannuation or contribution-related payments.

To date, despite repeated requests, Suncorp has not provided these records. I thank Karen De Guzman for her ongoing support at branch level. Karen has verified my identity, acknowledged this email as legitimate, and confirmed that I am the co-trustee and lawful party to the account.

#### Complete Disclosure of SMSF Account Documents

Please provide digital, and or hard copies, or digital access to all documents associated with this SMSF account:

##### A. Identity and Authority Documents

- All application forms (account opening, updates, changes);
- All certified identification used (past and present);
- All records associated with "Rhonda Ann Osborne";
- Any Power of Attorney documents;
- All internal notes regarding authority or signatory changes.

##### B. Trustee & Fund Documents

- Trust deed and all variations;
- Trustee declarations and resolutions;
- Beneficiary records;
- Binding Death Benefit Nominations (BDBNs);
- SMSF account establishment documents;
- Any linked investment instructions.

##### C. Transaction and Linked Account History

- Full transaction listing since inception (PDF, Excel preferred);
- Details of all inward/outward transfers, including:
  - Bank details (BSB/Account), names of senders/recipients;
  - Purpose, reference notes;
  - Associated entity ABNs/ACNs;
- Transfers involving:
  - CommSec;
  - Boardroom Pty Ltd;
  - NAB;
  - CBA;
  - ANZ;
  - Degelyn Pty Ltd ACN 010316551, including but not limited to the following entities involving Garth Osborne
    - -Zillmere Spine & Sports Physio Clinic
      - Zillmere Sports Physio Clinic – Dr Garth Osborne
      - Zillmere Spine & Sports Physio
  - Strata and or body corporate entities
- Any investment purchases, securities, dividend deposits or reinvestments;
- Rental income transfers or property transactions via this account.

##### D. Address and Communication Records

- Authorisation for address change from 18 Magnetic St Boondall to PO Box 321 Taigum;
- All correspondence sent to:
  - 169 Roghan Rd Taigum;
  - Shop 1–2, 158 Church Rd Zillmere;
  - 18 Magnetic St Boondall;
- All internal communication logs and officer notes;
- All emails, SMS, or portal messages;
- Communications not limited to the below, issued to and received from:
  - [go56@bigpond.com](mailto:go56@bigpond.com)
  - [garthosborne@primusonline.com.au](mailto:garthosborne@primusonline.com.au)
  - [garthosborne@zillmerephysio.com.au](mailto:garthosborne@zillmerephysio.com.au)

##### Regulatory and Legal Preservation

You are now formally notified to preserve all the following for pending legal and regulatory review:

- Login logs and audit trails;
- Portal access history;
- Identity verification records;
- Metadata and scan history of all submitted documents;
- Branch officer notes and internal communications.

This account is under legal scrutiny and may be subject to enforcement actions by:

- ASIC
- ATO
- AUSTRAC
- AFCA
- OAIC
- The Supreme Court of Queensland
- The Federal Court of Australia

##### Immediate Rectification of Identity Breach & False Alias Use

It has come to my attention that:

- I was recorded as a co-trustee of this SMSF for over 20 years without my knowledge, consent, or participation;
- A false identity, namely "Rhonda Ann Osborne", was fraudulently used in connection with this account and associated platforms;
- This false alias appears in:
  - Share registry instructions (e.g. Bendigo Bank 633-000, Bendigo and Adelaide Bank633-109, Boardroom Pty Ltd, Santos, Brambles, ANZ, and others);
  - Dividend statements and investment holdings;
  - Documentation and correspondence related to the Suncorp account itself;
- I confirm that I have never used or authorised the use of the name "Rhonda Ann Osborne" in any legal, banking, superannuation, or investment capacity.

This identity misrepresentation must be fully investigated, immediately corrected across all systems, and documented in an internal report.

##### Action Requested

Please confirm the following by 5:00pm AEST, Friday 2 May 2025:

1. Receipt of this request;
2. What immediate steps are being taken to:
  - Investigate the identity breach;
  - Restore proper trustee access;
  - Suspend and audit all associated instruments;
3. A named contact from your Legal, Risk, or Regulatory Affairs team;
4. Timeline for release of all requested records.

Thank you for your urgent attention to this matter.

Kind regards,

Rhonda Knyvett  
Co-Trustee, Ultra Super Fund

**Contact Details**

Rhonda Ann Knyvett  
Co-Trustee – Ultra Super Fund  
Email: [honda.r@hotmail.com](mailto:honda.r@hotmail.com) | Phone: 0413 688 334

Enduring Powers of Attorney  
Holly Dahm – [hollyteganosborne@hotmail.com.au](mailto:hollyteganosborne@hotmail.com.au) | 0401 219 842  
Riki Dahm – [rikidahm84@gmail.com](mailto:rikidahm84@gmail.com) | 0424 161 433

Legal Representatives – Hall & Wilcox  
Laura Hanrahan (Special Counsel) – [Laura.Hanrahan@hallandwilcox.com.au](mailto:Laura.Hanrahan@hallandwilcox.com.au) | 0408 400 941  
Olivia Southall (Associate) – [Olivia.Southall@hallandwilcox.com.au](mailto:Olivia.Southall@hallandwilcox.com.au) | +61 2 8267 1576

**ATTACHMENTS**

The following documents are attached in support of my formal request for disclosure, rectification of records, and enforcement of my rights as co-trustee and co-member of the Ultra Super Fund (ABN 41 873 921 089):

- Enduring Power of Attorney (EPOA) – Appointing Holly Dahm and Riki Dahm 13.03.2025
- Binding Death Benefit Nomination (BDBN) – Valid beneficiary instructions 14.01.2025
- Ultra Super Fund Trust **Deeds** – Listing my legal name, Rhonda Ann Knyvett, along with my status as co trustee, with Garth Wilfred Osborne for Ultra Super Fund 2002 & 2007
- Bendigo Bank Statement (Sandhurst Trustees) – 1 March 2024 to 20 March 2024  
Account Name: Ultra Super Fund, Customer Number: 12732426 / X101, BSB: 633-000 Account Number: 118052760 and BSB 633-109  
Account Number: 118052760,  
Closed on 20 March 2024 by sole signature of Garth Wilfred Osborne
- Suncorp Bank Statement – Most Recent (2025)  
Identifies my legal name, and status - Rhonda Ann Knyvett as joint account holder
- Ultra Super Fund FY2023 – Digital Online Declaration Lodgement  
Signed solely by Garth Wilfred Osborne  
Declares sole control and references **Suncorp Account BSB 484-799 / Account No. 001422502**  
Lodged without my consent or involvement as the co-trustee
- ANZ, Brambles, and Santos Shareholder Records  
Refers to “Rhonda Osborne” as an investor or account holder linked to Ultra Super Fund  
This name has never been held or authorised by me

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