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**Subject:** SUNCORP, NORFINA LTD , ANZ GROUP - EMAIL TRAIL  
**Date:** Thursday, 24 July 2025 at 11:32:55 AM Australian Eastern Standard Time  
**From:** H O <hollyteganosborne@hotmail.com>  
**To:** Holly Dahm <hollydahm@proton.me>  
**Attachments:** image001.png, image002.jpg, image003.jpg, 1b9073926935b3e03a0281e9fc1befbcd0e23d99869ed42f8319d257f5430538[22].pdf, d768ecf0faf63d7bdb847d934dc0d808c06c88245eab3798726c67f85da4f927[21].pdf, 36c6a7f1212e0b39317c32e00410713a060886022c2280eb3a4e9e766f2783c7.pdf

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**From:** Holly Osborne <[hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)>

**Date:** Friday, 4 July 2025 at 7:55 AM

**To:** [bridget.messer@suncorp.com.au](mailto:bridget.messer@suncorp.com.au) <[bridget.messer@suncorp.com.au](mailto:bridget.messer@suncorp.com.au)>, [belinda.speirs@suncorp.com.au](mailto:belinda.speirs@suncorp.com.au) <[belinda.speirs@suncorp.com.au](mailto:belinda.speirs@suncorp.com.au)>, [david.wildman@suncorp.com.au](mailto:david.wildman@suncorp.com.au) <[david.wildman@suncorp.com.au](mailto:david.wildman@suncorp.com.au)>, [steve.johnston@suncorp.com.au](mailto:steve.johnston@suncorp.com.au) <[steve.johnston@suncorp.com.au](mailto:steve.johnston@suncorp.com.au)>, [ceooffice@suncorpbank.com.au](mailto:ceooffice@suncorpbank.com.au) <[ceooffice@suncorpbank.com.au](mailto:ceooffice@suncorpbank.com.au)>, [financialcrime@anz.com](mailto:financialcrime@anz.com) <[financialcrime@anz.com](mailto:financialcrime@anz.com)>, [media@anz.com](mailto:media@anz.com) <[media@anz.com](mailto:media@anz.com)>, [Nuno.matoz@anz.com](mailto:Nuno.matoz@anz.com) <[Nuno.matoz@anz.com](mailto:Nuno.matoz@anz.com)>, [Kevin.Corbally@anz.com](mailto:Kevin.Corbally@anz.com) <[Kevin.Corbally@anz.com](mailto:Kevin.Corbally@anz.com)>, [Mark.hand@anz.com](mailto:Mark.hand@anz.com) <[Mark.hand@anz.com](mailto:Mark.hand@anz.com)>, [simon.lewis@anz.com](mailto:simon.lewis@anz.com) <[simon.lewis@anz.com](mailto:simon.lewis@anz.com)>, [adam.parry@anz.com](mailto:adam.parry@anz.com) <[adam.parry@anz.com](mailto:adam.parry@anz.com)>

**Cc:** [courtprocessdesk@suncorp.com.au](mailto:courtprocessdesk@suncorp.com.au) <[courtprocessdesk@suncorp.com.au](mailto:courtprocessdesk@suncorp.com.au)>, [aml@suncorp.com.au](mailto:aml@suncorp.com.au) <[aml@suncorp.com.au](mailto:aml@suncorp.com.au)>, [compliance@suncorp.com.au](mailto:compliance@suncorp.com.au) <[compliance@suncorp.com.au](mailto:compliance@suncorp.com.au)>, [fraud@suncorp.com.au](mailto:fraud@suncorp.com.au) <[fraud@suncorp.com.au](mailto:fraud@suncorp.com.au)>, [InternalFraud@suncorp.com.au](mailto:InternalFraud@suncorp.com.au) <[InternalFraud@suncorp.com.au](mailto:InternalFraud@suncorp.com.au)>, [superannuation@suncorp.com.au](mailto:superannuation@suncorp.com.au) <[superannuation@suncorp.com.au](mailto:superannuation@suncorp.com.au)>, rhonda knyvelt <[honda.r@hotmail.com](mailto:honda.r@hotmail.com)>, Riki Dahm <[rikidahm84@gmail.com](mailto:rikidahm84@gmail.com)>, [financialcrime@anz.com](mailto:financialcrime@anz.com) <[financialcrime@anz.com](mailto:financialcrime@anz.com)>, [Lachlan.McNaughton@anz.com](mailto:Lachlan.McNaughton@anz.com) <[Lachlan.McNaughton@anz.com](mailto:Lachlan.McNaughton@anz.com)>, [bruce.rush@anz.com](mailto:bruce.rush@anz.com) <[bruce.rush@anz.com](mailto:bruce.rush@anz.com)>, [lsc@lsc.qld.gov.au](mailto:lsc@lsc.qld.gov.au) <[lsc@lsc.qld.gov.au](mailto:lsc@lsc.qld.gov.au)>

**Subject:** Formal Disavowal – False Ledger Attribution (Suncorp 001422502) – Protected Disclosure AU620871X – Legal Status Withdrawn, SHA-256 Chain Active

**WITHOUT PREJUDICE – PROTECTED DISCLOSURE AU620871X**

Any reference to Rhonda Ann Knyvett as trustee, co-trustee, authorised party, or joint account holder in relation to Suncorp Account BSB 484-799 / 001422502 associated with the Ultra Super Fund (ABN 41 873 921 089), is formally withdrawn and disclaimed.

The fund structure is **void ab initio**. Any attribution of fiduciary status is false, unauthorised, and without lawful foundation. This includes all transactions, records, and appointments made under the name “Rhonda Ann Osborne” or via unauthorised or contradictory fund mechanisms.

Internal records and third-party fund access were managed in a manner that structurally excluded Ms Knyvett from account visibility and narration control. Ledger access was limited, and internal narration conventions failed to identify legal account parties across inflows, withdrawals, and routing. The fund is **not registered for GST**.

This notification forms part of Protected Disclosure AU620871X, lodged under Part 9.4AAA of the *Corporations Act 2001 (Cth)* and s.13 of the *Public Interest Disclosure Act 2010 (Qld)*. It follows repeated and unresolved efforts to correct institutional records, despite forensic documentation, SHA-indexed ledger anomalies, and formal escalation to regulatory authorities.

For clarity, no act, signature, or document, past or present, can be relied upon as evidence of lawful trustee consent or informed fiduciary assumption where personal capacity was constrained and third-party control factors were present. No operational role, transaction initiation, or record control was exercised by Ms Knyvett at any stage, nor was there any opportunity to independently detect or intervene in unauthorised activity.

Any prior appearance of consent, including form signatures or branch attendance, occurred without informed consent and knowledge of the account's nature or purpose, and cannot be relied upon as informed assumption of fiduciary duty.

Narrative appearances of participation are contradicted by independent access logs, communication history, and the absence of lawful authority attribution.

An Enduring Power of Attorney has been in place since 2005. Any administrative processing inconsistent with this authority is preserved for regulatory scrutiny and evidentiary review.

This correspondence is issued by Ms Holly Dahm, acting under Enduring Power of Attorney, in a constrained capacity on behalf of a vulnerable person with longstanding reliance on others in financial matters. Supplementary disclosures and inter-agency transmission logs remain active and preserved. Across five financial years, account activity reflects over **\$546,000 in inbound flows** and **\$554,000 in withdrawals**, with consistent net negative movement. Ledger patterns include **87 identically-sized \$3,000 transfers labelled "GARTH," five (5) \$20,000 withdrawals within six (6) days**, and repeated **cash deposits** with no counterparty metadata. Inflows are sometimes recorded without origin or cycle through external accounts before returning as "rent." Identical transaction values and tightly sequenced withdrawals repeat across quarters. These patterns pre-date the escalation of identity disputes and remain unexplained within institutional records.

The matters raised fall within the jurisdiction of corporate, prudential, anti-money laundering, and professional conduct regulators, and remain subject to active transmission across those frameworks. This includes professional legal and fiduciary oversight bodies. Material contained in this disclosure was in the possession of legal representatives retained during the relevant period, yet no notification, escalation, or reporting was made. It is unclear how such omissions align with obligations under the Legal Profession Uniform Law, the Queensland Legal Services Commission, or associated conduct standards where known client incapacity and forensic evidence were present.

#### SHA-256 Integrity Ledger

The attached records are indexed using SHA-256 cryptographic hash values. This provides immutable forensic linkage to the protected disclosure ledger. Any modification, denial of receipt, or interference will be escalated for potential obstruction under s.1308 of the *Corporations Act 2001 (Cth)*.

1. Suncorp SMSF Statement – May–June 2024  
SHA-256: d768ecf0faf63d7bdb847d934dc0d808c06c88245eab3798726c67f85da4f927
2. CommSec Trade Confirmation – HIN X0032114415  
SHA-256: 1b9073926935b3e03a0281e9fc1befbcd0e23d99869ed42f8319d257f5430538
3. Suncorp Outcome Letter – 12.05.2025 – Refusal to Address Issues  
SHA-256: 36c6a7f1212e0b39317c32e00410713a060886022c2280eb3a4e9e766f2783c7

No further correspondence is required.

All rights, remedies, and escalation pathways are expressly reserved.

**Disclosure Reference: AU620871X**

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

**Date:** Monday, 26 May 2025 at 8:28 PM

**To:** [bridget.messer@suncorp.com.au](mailto:bridget.messer@suncorp.com.au) <[bridget.messer@suncorp.com.au](mailto:bridget.messer@suncorp.com.au)>, [belinda.speirs@suncorp.com.au](mailto:belinda.speirs@suncorp.com.au) <[belinda.speirs@suncorp.com.au](mailto:belinda.speirs@suncorp.com.au)>, [david.wildman@suncorp.com.au](mailto:david.wildman@suncorp.com.au) <[david.wildman@suncorp.com.au](mailto:david.wildman@suncorp.com.au)>, [steve.johnston@suncorp.com.au](mailto:steve.johnston@suncorp.com.au) <[steve.johnston@suncorp.com.au](mailto:steve.johnston@suncorp.com.au)>

**Cc:** [courtprocessdesk@suncorp.com.au](mailto:courtprocessdesk@suncorp.com.au) <[courtprocessdesk@suncorp.com.au](mailto:courtprocessdesk@suncorp.com.au)>, [aml@suncorp.com.au](mailto:aml@suncorp.com.au) <[aml@suncorp.com.au](mailto:aml@suncorp.com.au)>, [compliance@suncorp.com.au](mailto: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>

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

**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:

1. *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)
2. *SIS Act 1993 (Cth)* – s.52B(2)(h), due to sustained trustee exclusion from access, control, and information necessary for fiduciary function
3. *Corporations Act 2001 (Cth)* – s.912A(1), concerning apparent deficiencies in product governance and compliance frameworks
4. Privacy Act 1988 (Cth) and the Banking Code of Practice – regarding unresolved identity misalignment and redirection of account-related communications
5. 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

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**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](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)>, [suncorpgroup@suncorp.com.au](mailto: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](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@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 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**.

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

##### **1. Custodial and Ledger Structure Clarification**

- 2. *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?***
- 3. *Has Suncorp facilitated internal routing via BSBs 633-100, 633-106, or 633-109, including any hidden settlement, mirroring, or back-office processing structures?***
- 4. *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.***

#### **1. Cheque Processing Pathways and Internal Treatment**

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

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

- 1. *The Ultra Super Fund account***
- 2. *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 Chermside 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:

1. Australian Financial Complaints Authority
2. Australian Securities and Investments Commission
3. Australian Prudential Regulation Authority
4. Australian Taxation Office
5. AUSTRAC
6. 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:

1. 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
2. Olivia Southall – Associate  
[olivia.southall@hallandwilcox.com.au](mailto:olivia.southall@hallandwilcox.com.au)
3. Holly Dahm (EPOA) – [hollyteganosborne@hotmail.com](mailto:hollyteganosborne@hotmail.com)

4. 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

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**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



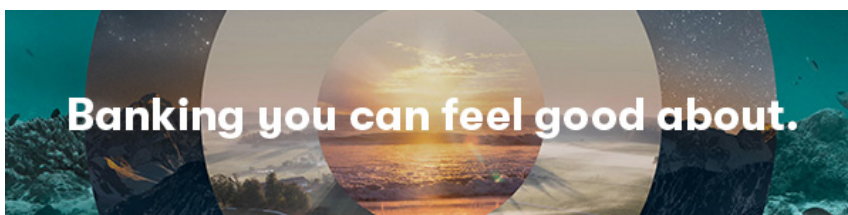
CAMERON KILBRIDE  
CUSTOMER RELATIONS SPECIALIST  
INTERNAL CUSTOMER RELATIONS  
CUSTOMER COMPLAINTS & ADVOCACY

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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