

12 May 2025

Ms Rhonda Knyvett
5 [REDACTED] street
BRACKEN RIDGE QLD 4017

By email: honda.r@hotmail.com

Internal Customer Relations

Suncorp Bank (Norfina Limited)
ABN 66 010 831 722
AFSL 229882
Australian Credit Licence 229882)

Internal Customer Relations
GPO Box 2432
Brisbane QLD 4001
Telephone: 1800 689 762
Fax: 1300 767 337

Email:
bank.customer.relations@suncorpbank.com.au

Dear Ms Knyvett

Your complaint about:	Self-Managed Super Fund Account
Account number:	Ending in 2502
Complaint reference:	16353834
Date complaint received	24 April 2025

Thank you for allowing me to review your complaint. I appreciate the time you have taken to express your concerns about an account held on behalf of *Ultra Super Fund*. This letter explains the outcome of my review.

I am sorry to hear of the difficulties you are experiencing.

The outcome of my review

On review of your complaint, I can confirm 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. I can also confirm that Suncorp Bank has met its obligations in facilitating this account.

I would now like to explain the reasons for the decision.

My response to your concerns

My role is to review your complaint including the information you supplied, and any evidence Suncorp Bank considered.

Your account ending in 2502

Our records show that the Business Cheque account held in the structure of *Mr G W Osborne & Ms R A Knyvett T/F Ultra Super Fund* was opened at our Chermside Branch on 3 May 2007.

In view of the time passed from when the account was opened in May 2007, I have been unable to locate account opening forms relating to the establishment of the account. We are required to keep documents for 7 years and it has been over 18 years since the account was first opened.

However, I can confirm that the process to open an account in this structure would have involved all Trustees on the account and the Trust Deed itself. I have attached the first statement of the account as evidence the account was opened in the structure of *Mr G W Osborne & Ms R A Knyvett T/F Ultra Super Fund*.

I have reviewed your claims that you were not aware of the account's existence and that you believe an incorrect party may have been linked to the account. I am satisfied we have met our obligations to provide bank statements for the account with reasonable frequency. The mailing address for this account has been changed over time which is visible in statements we have issued. I am also satisfied that no third party has ever been incorrectly linked to the account.

Our statements are our official record of transactions. I can see we have already provided you with requested statements in your previous branch interactions. If you require further statements, please contact us on 13 11 75 or visit your nearest branch for assistance.

Your account authority

I have reviewed your concerns about your role as a Trustee of *Ultra Super Fund*. As a Trustee, you have the same level of access to the account as the other Trustee. This access includes the ability to update the mailing address for linked account statements. Please refer to our [Product Information Document](#) for our Business Accounts for further information on your authority on the account.

It is not mandatory for Self-Managed Super Fund linked accounts to have a dual authority signing requirement to approve transactions. This is because Self-Managed Super Fund linked accounts are operated based on the varying financial needs and objectives of customers.

I have reviewed our records and can advise I have found no evidence to support a 'two signatures to withdraw' hold being placed on the account prior to January 2025. I can advise that we have placed this hold on the account due to your request.

Your request for Visa Debit Card information

I understand you have requested information regarding a Visa Debit Card that was issued for the *Ultra Super Fund* account. Eligible products such as the Business Premium (and former Business Cheque product) can have Visa Debit Cards linked to them.

I am unable to provide you with information about any Visa Debit Card issued that may have been issued to another party due to our privacy obligations. I can advise that while a two-to-

withdraw hold is placed on the account, any Visa Debit Card linked to the account will not be able to complete withdrawals.

Your request for cheque information

I can see that on 20 March 2025 you requested information about select cheques deposited into your account over the last five years. I can confirm this request was actioned on the same day under the reference SOL0318095. Unfortunately, we were unable to process this request as we required the cheque numbers to locate the cheques on the dates you advised.

I am sorry to hear that you were not informed of the request outcome. I have recorded your feedback on our service, and it will be used to improve our service standard going forward.

If you wish to lodge a new request, please review your statements and provide us with the cheque numbers.

We have recognised your Enduring Power of Attorney

I can confirm that Suncorp Bank has processed your Enduring Power of Attorney (EPOA) account authority request on 10 March 2025. This means that your nominated EPOA Holly Dahm has been provided access to your personal accounts in line with her responsibilities under the EPOA.

Please note, your EPOA authority does not extend to the account held by *Ultra Super Fund* as this is a non-personal bank account. This is because authority for non-personal entities such as trusts or companies are usually controlled by other legal instruments.

We understand that sometimes our customers need extra care and support at different points in their lives. We also know that everyone's situation and needs will be different. We are committed to looking after your needs with sensitivity, dignity, respect and compassion.

If you require additional assistance with managing your ongoing banking matters, our Specialised Customer Support team are available to provide assistance on 1800 317 517 (available Monday to Friday, 9:00am - 5:00pm AEST).

I understand this was not the outcome you were hoping for. However, I hope this letter clarifies our position.

I have now finalised my investigation based on the information I have received. If you have any questions about this letter or decision, you can contact me. My phone number is 07 3835 5267 and my direct email address is cameron.kilbride@suncorpbank.com.au.

Your options if you are still unsatisfied

If you are not satisfied with my outcome, you have options in the way you can request a further review of our decision:

Australian Financial Complaints Authority

Australian Financial Complaints Authority (AFCA) provides fair and independent financial services complaint resolution that is free to consumers. You may request a review from AFCA:

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly.

Please ensure that you lodge the complaint against the entity “Norfina Limited” should you wish to review the complaint with AFCA.

You can access the AFCA website, or call them, to find out if a time limit applies to you, and what that limit is. AFCA has authority to hear certain complaints, contact them to confirm if they can assist you.

Or

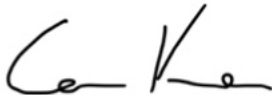
Office of the Australian Information Commissioner

You may also refer your complaint to the Office of the Australian Information Commissioner (OAIC) for further review. You can contact the OAIC in writing by:

Office the Australian Information Commissioner
GPO Box 5218
SYDNEY NSW 2001

Phone: 1300 363 992
Fax: 02 9284 9666
Email: enquiries@oaic.gov.au
Web: www.oaic.gov.au

Yours sincerely



Cameron Kilbride
Internal Customer Relations