

009694



H THIPPESWAMY & P LOBO
PO BOX 335
JURIEN BAY WA 6516

Your details at a glance

BSB number	633-000
Account number	146242375
Customer number	27671783/1201
Account title	H THIPPESWAMY & P LOBO ATF THE THIPPESWAMY SUPERANNUATION FUND

Account summary

Statement period	25 Jun 2019 - 24 Sep 2019
Statement number	29
Opening balance on 25 Jun 2019	\$1,030.77
Deposits & credits	\$43,450.35
Withdrawals & debits	\$43,563.61
Closing Balance on 24 Sep 2019	\$917.51

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Any questions?

Contact Stephen Brown at 11 Sandpiper St, Jurien Bay 6516 on **08 9652 2590**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$1,030.77
1 Jul 19	INTEREST	1.21		1,029.56
1 Jul 19	INTEREST		0.00	1,029.56
5 Jul 19	DIRECT DEBIT M6ACCF8079001 BOQSPECIALIST 0907600832	5,930.91		-4,901.35
5 Jul 19	DIRECT CREDIT Collie clinic Rent Dental On Thross 0907647190		1,870.00	-3,031.35
5 Jul 19	DIRECT DEBIT DISHONOUR D 01 - DE DISHONOUR, FEE		5,930.91	2,899.56
5 Jul 19	DISHONOUR FEE	15.00		2,884.56
8 Jul 19	OVERDRAWN ACCOUNT FEE FEE FOR 05/07/2019	15.00		2,869.56
9 Jul 19	DIRECT DEBIT M6ACCF8079001 BOQSPECIALIST 0908163591	5,930.91		-3,061.35
10 Jul 19	E-BANKING TFR 00300355471502 0179187481 Rent		3,100.00	38.65

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Bendigo Business Account *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
11 Jul 19	DIRECT DEBIT N6ACCF7990001 BOQSPECIALIST 0908819950	1,493.75		-1,455.10
11 Jul 19	DIRECT DEBIT DISHONOUR D 01 - DE DISHONOUR, FEE		1,493.75	38.65
11 Jul 19	DISHONOUR FEE	15.00		23.65
18 Jul 19	E-BANKING TFR 00283070721201 0179974799 Internal transfer		1,500.00	1,523.65
19 Jul 19	DIRECT DEBIT N6ACCF7990001 BOQSPECIALIST 0910533785	1,493.75		29.90
22 Jul 19	DIRECT DEBIT 02686281/00001 Asteron Life 0910779289	157.69		-127.79
22 Jul 19	E-BANKING TFR 00283070721201 0180322946 Internal transfer		1,000.00	872.21
1 Aug 19	INTEREST	1.11		871.10
1 Aug 19	INTEREST		0.00	871.10
5 Aug 19	DIRECT CREDIT Collie clinic Rent Dental On Thross 0913911201		1,870.00	2,741.10
6 Aug 19	DIRECT DEBIT M6ACCF8079001 BOQSPECIALIST 0914124688	5,930.91		-3,189.81
6 Aug 19	DIRECT DEBIT DISHONOUR D 01 - DE DISHONOUR, FEE		5,930.91	2,741.10
6 Aug 19	DISHONOUR FEE	15.00		2,726.10
7 Aug 19	OVERDRAWN ACCOUNT FEE FEE FOR 06/08/2019	15.00		2,711.10
8 Aug 19	DIRECT DEBIT M6ACCF8079001 BOQSPECIALIST 0914738999	5,930.91		-3,219.81
9 Aug 19	E-BANKING TFR 00300355471502 0181921405 Internal transfer		3,500.00	280.19
9 Aug 19	OVERDRAWN ACCOUNT FEE FEE FOR 08/08/2019	15.00		265.19
9 Aug 19	OVERDRAWN ACCOUNT FEE FEE REFUNDED BY MANAGER	-15.00		280.19

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Bendigo Business Account *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
9 Aug 19	DIRECT DEBIT N6ACCF7990001 BOQSPECIALIST 0915002965	1,470.93		-1,190.74
10 Aug 19	E-BANKING TFR 00283070721201 0182001741 Internal transfer		2,000.00	809.26
12 Aug 19	OVERDRAWN ACCOUNT FEE FEE FOR 09/08/2019	15.00		794.26
12 Aug 19	OVERDRAWN ACCOUNT FEE FEE REFUNDED BY MANAGER	-15.00		809.26
22 Aug 19	DIRECT DEBIT 02686281/00001 Asteron Life 0917586632	157.69		651.57
1 Sep 19	INTEREST	1.59		649.98
1 Sep 19	INTEREST		0.00	649.98
5 Sep 19	DIRECT CREDIT Collie clinic Rent Dental On Thross 0920745501		1,870.00	2,519.98
6 Sep 19	DIRECT DEBIT M6ACCF8079001 BOQSPECIALIST 0920965376	5,930.91		-3,410.93
6 Sep 19	DIRECT DEBIT DISHONOUR D 01 - DE DISHONOUR, FEE		5,930.91	2,519.98
6 Sep 19	DISHONOUR FEE	15.00		2,504.98
9 Sep 19	OVERDRAWN ACCOUNT FEE FEE FOR 06/09/2019	15.00		2,489.98
10 Sep 19	E-BANKING TFR 00300355471502 0184753163 Internal transfer		4,000.00	6,489.98
10 Sep 19	DIRECT DEBIT M6ACCF8079001 BOQSPECIALIST 0921510516	5,930.91		559.07
11 Sep 19	DIRECT DEBIT N6ACCF7990001 BOQSPECIALIST 0921793781	1,453.87		-894.80
11 Sep 19	DIRECT DEBIT DISHONOUR D 01 - DE DISHONOUR, FEE		1,453.87	559.07
11 Sep 19	DISHONOUR FEE	15.00		544.07
12 Sep 19	E-BANKING TFR 00300355471502 0184977998 Internal transfer		2,000.00	2,544.07
12 Sep 19	OVERDRAWN ACCOUNT FEE FEE FOR 11/09/2019	15.00		2,529.07
16 Sep 19	DIRECT DEBIT N6ACCF7990001 BOQSPECIALIST 0922714877	1,453.87		1,075.20
23 Sep 19	DIRECT DEBIT 02686281/00001 Asteron Life 0924112930	157.69		917.51

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Bendigo Business Account *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
Transaction totals / Closing balance		\$43,563.61	\$43,450.35	\$917.51

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

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Your details at a glance

BSB number	633-000
Account number	146242375
Customer number	27671783/1201
Account title	H THIPPESWAMY & P LOBO ATF THE THIPPESWAMY SUPERANNUATION FUND

Account summary

Statement period	25 Sep 2019 - 24 Dec 2019
Statement number	30
Opening balance on 25 Sep 2019	\$917.51
Deposits & credits	\$42,570.47
Withdrawals & debits	\$37,472.33
Closing Balance on 24 Dec 2019	\$6,015.65

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Any questions?

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Bendigo Business Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$917.51
1 Oct 19	INTEREST		0.00	917.51
4 Oct 19	DIRECT DEBIT M6ACCF8079001 BOQSPECIALIST 0926997999	5,930.91		-5,013.40
4 Oct 19	DIRECT DEBIT DISHONOUR D 01 - DE DISHONOUR, FEE		5,930.91	917.51
4 Oct 19	DISHONOUR FEE	15.00		902.51
7 Oct 19	OVERDRAWN ACCOUNT FEE FEE FOR 04/10/2019	15.00		887.51
9 Oct 19	DIRECT DEBIT M6ACCF8079001 BOQSPECIALIST 0927798559	5,930.91		-5,043.40
9 Oct 19	E-BANKING TFR 00300355471502 0187423811 Internal transfer		6,000.00	956.60
10 Oct 19	OVERDRAWN ACCOUNT FEE FEE FOR 09/10/2019	15.00		941.60
10 Oct 19	OVERDRAWN ACCOUNT FEE FEE REFUNDED BY MANAGER	-15.00		956.60

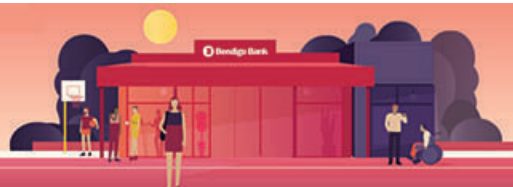
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Bendigo Business Account *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
11 Oct 19	DIRECT DEBIT N6ACCF7990001 BOQSPECIALIST 0928375490	1,453.87		-497.27
13 Oct 19	E-BANKING TFR 00300355471502 0187712367 Rent		1,000.00	502.73
14 Oct 19	OVERDRAWN ACCOUNT FEE FEE FOR 11/10/2019	15.00		487.73
14 Oct 19	OVERDRAWN ACCOUNT FEE FEE REFUNDED BY MANAGER	-15.00		502.73
22 Oct 19	DIRECT DEBIT 02686281/00001 Asteron Life 0930370980	157.69		345.04
1 Nov 19	INTEREST	0.36		344.68
1 Nov 19	INTEREST		0.00	344.68
5 Nov 19	DIRECT CREDIT Collie clinic Rent Dental On Thross 0933439499		1,870.00	2,214.68
6 Nov 19	DIRECT DEBIT M6ACCF8079001 BOQSPECIALIST 0933676286	5,930.91		-3,716.23
6 Nov 19	DIRECT DEBIT DISHONOUR D 51 - DE DISHONOUR, NO FEE		5,930.91	2,214.68
7 Nov 19	OVERDRAWN ACCOUNT FEE FEE FOR 06/11/2019	15.00		2,199.68
7 Nov 19	OVERDRAWN ACCOUNT FEE FEE REFUNDED BY MANAGER	-15.00		2,214.68
8 Nov 19	DIRECT DEBIT M6ACCF8079001 BOQSPECIALIST 0934261914	5,930.91		-3,716.23
8 Nov 19	E-BANKING TFR 00300355471502 0190209919 Internal transfer		3,000.00	-716.23
8 Nov 19	E-BANKING TFR 00283070721201 0190209952 Internal transfer		1,000.00	283.77
11 Nov 19	DIRECT DEBIT N6ACCF7990001 BOQSPECIALIST 0934559649	1,453.87		-1,170.10
11 Nov 19	DIRECT DEBIT DISHONOUR D 51 - DE DISHONOUR, NO FEE		1,453.87	283.77
12 Nov 19	OVERDRAWN ACCOUNT FEE FEE FOR 11/11/2019	15.00		268.77

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Bendigo Business Account *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
12 Nov 19	OVERDRAWN ACCOUNT FEE FEE REFUNDED BY MANAGER	-15.00		283.77
13 Nov 19	DIRECT DEBIT N6ACCF7990001 BOQSPECIALIST 0935111819	1,453.87		-1,170.10
13 Nov 19	DIRECT DEBIT DISHONOUR D 01 - DE DISHONOUR, FEE		1,453.87	283.77
13 Nov 19	DISHONOUR FEE	15.00		268.77
14 Nov 19	OVERDRAWN ACCOUNT FEE FEE FOR 13/11/2019	15.00		253.77
22 Nov 19	DIRECT DEBIT 02686281/00001 Asteron Life 0937098359	157.69		96.08
1 Dec 19	INTEREST		0.00	96.08
5 Dec 19	E-BANKING TFR 00300355471502 0192733301 Rent		5,000.00	5,096.08
5 Dec 19	DIRECT DEBIT N6ACCF7990001 BOQSPECIALIST 0939949531	1,453.87		3,642.21
6 Dec 19	DIRECT DEBIT M6ACCF8079001 BOQSPECIALIST 0940209992	5,930.91		-2,288.70
6 Dec 19	DIRECT DEBIT DISHONOUR D 51 - DE DISHONOUR, NO FEE		5,930.91	3,642.21
9 Dec 19	OVERDRAWN ACCOUNT FEE FEE FOR 06/12/2019	15.00		3,627.21
11 Dec 19	DIRECT DEBIT N6ACCF7990001 BOQSPECIALIST 0941071038	1,453.87		2,173.34
12 Dec 19	E-BANKING TFR 00300355471502 0193421284 Rent		4,000.00	6,173.34
23 Dec 19	DIRECT DEBIT 02686281/00001 Asteron Life 0943381203	157.69		6,015.65
Transaction totals / Closing balance		\$37,472.33	\$42,570.47	\$6,015.65

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H THIPPESWAMY & P LOBO
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Your details at a glance

BSB number	633-000
Account number	146242375
Customer number	27671783/1201
Account title	H THIPPESWAMY & P LOBO ATF THE THIPPESWAMY SUPERANNUATION FUND

Account summary

Statement period	25 Dec 2019 - 24 Mar 2020
Statement number	31
Opening balance on 25 Dec 2019	\$6,015.65
Deposits & credits	\$20,775.34
Withdrawals & debits	\$22,665.35
Closing Balance on 24 Mar 2020	\$4,125.64

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Any questions?

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Bendigo Business Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$6,015.65
1 Jan 20	INTEREST		0.00	6,015.65
6 Jan 20	DIRECT DEBIT M6ACCF8079001 BOQSPECIALIST 0946024154	5,930.91		84.74
6 Jan 20	DIRECT CREDIT Collie clinic Rent Dental On Thross 0946063721		1,870.00	1,954.74
10 Jan 20	DIRECT DEBIT N6ACCF7990001 BOQSPECIALIST 0947055369	1,453.87		500.87
16 Jan 20	OSKO PAYMENT PerthFamilyDenta MorleyJan2020		3,500.00	4,000.87
22 Jan 20	DIRECT DEBIT 02686281/00001 Asteron Life 0949119328	157.69		3,843.18
31 Jan 20	OSKO PAYMENT PerthFamilyDenta PerthFamilyDental		3,200.00	7,043.18
1 Feb 20	INTEREST		0.00	7,043.18
5 Feb 20	DIRECT CREDIT Collie clinic Rent Dental On Thross 0952205768		1,870.00	8,913.18

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Bendigo Business Account *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
6 Feb 20	DIRECT DEBIT M6ACCF8079001 BOQSPECIALIST 0952436072	5,930.91		2,982.27
11 Feb 20	DIRECT DEBIT N6ACCF7990001 BOQSPECIALIST 0953224931	1,465.34		1,516.93
17 Feb 20	OSKO PAYMENT PerthFamilyDenta FEBRENT		3,500.00	5,016.93
24 Feb 20	DIRECT DEBIT 02686281/00001 Asteron Life 0955679463	157.69		4,859.24
1 Mar 20	INTEREST		0.00	4,859.24
5 Mar 20	DIRECT CREDIT Collie clinic Rent Dental On Thross 0958414844		1,870.00	6,729.24
6 Mar 20	DIRECT DEBIT M6ACCF8079001 BOQSPECIALIST 0958633792	5,930.91		798.33
11 Mar 20	DIRECT DEBIT N6ACCF7990001 BOQSPECIALIST 0959427881	1,465.34		-667.01
11 Mar 20	DIRECT DEBIT DISHONOUR D 01 - DE DISHONOUR, FEE		1,465.34	798.33
11 Mar 20	DISHONOUR FEE	15.00		783.33
12 Mar 20	OVERDRAWN ACCOUNT FEE FEE FOR 11/03/2020	15.00		768.33
12 Mar 20	OVERDRAWN ACCOUNT FEE FEE REFUNDED BY MANAGER	-15.00		783.33
18 Mar 20	OSKO PAYMENT PerthFamilyDenta RentMarchPerthFamilyDental		3,500.00	4,283.33
23 Mar 20	DIRECT DEBIT 02686281/00001 Asteron Life 0961617960	157.69		4,125.64
Transaction totals / Closing balance		\$22,665.35	\$20,775.34	\$4,125.64

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Your details at a glance

BSB number	633-000
Account number	146242375
Customer number	27671783/1201
Account title	H THIPPESWAMY & P LOBO ATF THE THIPPESWAMY SUPERANNUATION FUND

Account summary

Statement period	25 Mar 2020 - 24 Jun 2020
Statement number	32
Opening balance on 25 Mar 2020	\$4,125.64
Deposits & credits	\$1,870.00
Withdrawals & debits	\$503.35
Closing Balance on 24 Jun 2020	\$5,492.29

Any questions?

Contact Stephen Brown at 11 Sandpiper St, Jurien Bay 6516 on **08 9652 2590**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$4,125.64
1 Apr 20	INTEREST		0.00	4,125.64
6 Apr 20	DIRECT CREDIT Collie clinic Rent Dental On Thross 0965033413		1,870.00	5,995.64
22 Apr 20	DIRECT DEBIT 02686281/00001 Asteron Life 0968034868	157.69		5,837.95
1 May 20	INTEREST		0.00	5,837.95
22 May 20	DIRECT DEBIT 02686281/00001 Asteron Life 0974179116	172.83		5,665.12
1 Jun 20	INTEREST		0.00	5,665.12
22 Jun 20	DIRECT DEBIT 02686281/00001 Asteron Life 0980083028	172.83		5,492.29
Transaction totals / Closing balance		\$503.35	\$1,870.00	\$5,492.29

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Account number	146242375
Customer number	27671783/1201
Account title	H THIPPESWAMY & P LOBO ATF THE THIPPESWAMY SUPERANNUATION FUND

Account summary

Statement period	25 Jun 2020 - 24 Sep 2020
Statement number	33
Opening balance on 25 Jun 2020	\$5,492.29
Deposits & credits	\$7,500.00
Withdrawals & debits	\$3,268.89
Closing Balance on 24 Sep 2020	\$9,723.40

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Bendigo Business Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$5,492.29
29 Jun 20	OSKO PAYMENT PARAGON CONSULTANTS REF THI11/114198	2,750.00		2,742.29
1 Jul 20	INTEREST		0.00	2,742.29
1 Jul 20	Monthly Transaction Summary PAY ANYONE TRANSFERS (1 @ 0.40) Total Transaction Fees Net Transaction Fees for June 20	0.40 0.40		2,741.89
1 Jul 20	E-BANKING TFR 00283070721201 0212381038 RENT JULY 2020		2,500.00	5,241.89
22 Jul 20	DIRECT DEBIT 02686281/00001 Asteron Life 0986971538	172.83		5,069.06
1 Aug 20	INTEREST		0.00	5,069.06
1 Aug 20	E-BANKING TFR 00283070721201 0215646342 RENT AUGUST 2020		2,500.00	7,569.06
24 Aug 20	DIRECT DEBIT 02686281/00001 Asteron Life 0993840922	172.83		7,396.23

Bendigo Business Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Sep 20	INTEREST		0.00	7,396.23
1 Sep 20	E-BANKING TFR 00283070721201 0218793617 RENT FOR SEPTEMBER		2,500.00	9,896.23
22 Sep 20	DIRECT DEBIT 02686281/00001 Asteron Life 0000132657	172.83		9,723.40
Transaction totals / Closing balance		\$3,268.89	\$7,500.00	\$9,723.40

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see

<https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit [/mybusinesscard](https://bendigobank.com.au/mybusinesscard).

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