



003/01199 008331



CMC MARKETS STOCKBROKING LIMITED
MR R WRAY
26 PALOMAR PARADE
HARBORD NSW 2096



We've got your
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Your details at a glance

BSB number 633-000
Account number 131737355
Customer number 20645347/OS01
Account title CMC MARKETS STOCKBROKING LTD
OBO <RICK WRAY PTY LTD RICK WRAY SUPER FUND
ACCOUNT> (BENDIGO INVEST DIRECT)

Account summary

Statement period 1 Apr 2022 - 30 Jun 2022
Statement number 110
Opening balance on 1 Apr 2022 \$3,162.79
Deposits & credits \$436.08
Withdrawals & debits \$0.00
Closing Balance on 30 Jun 2022 ✓ **\$3,598.87**

Any questions?

Contact Customer Service Team at Level 12, 175 Pitt Street, Sydney 2000 on **1300 788 982**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Cash Settlement Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$3,162.79
1 Apr 22	INTEREST		0.00	3,162.79
6 Apr 22	DIVIDEND APR22/00801923 PACT GROUP LTD 0125165803		✓ 70.00	3,232.79
1 May 22	INTEREST		0.00	3,232.79
19 May 22	DIRECT CREDIT 001277196118 N RNE UMP 0135468673		✓ 118.80	3,351.59
20 May 22	DIVIDEND 001277151251 N HDN DST 0135661827		✓ 137.28	3,488.87
26 May 22	DIVIDEND 001277076170 N BOQ ITM DIV 0136879383		✓ 10.00	3,598.87
1 Jun 22	INTEREST		0.00	3,598.87
Transaction totals / Closing balance		\$0.00	\$436.08	\$3,598.87

Small amount

Sold shares

554BH111 / E-1199 / S-1858 / I-3715 / 0020645347094690

Bendigo Cash Settlement Account



003/08480 008331



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Your details at a glance

BSB number 633-000
Account number 131737355
Customer number 20645347/OS01
Account title CMC MARKETS STOCKBROKING LTD
OBO <RICK WRAY PTY LTD RICK WRAY SUPER FUND
ACCOUNT> (BENDIGO INVEST DIRECT)

Account summary

Statement period 1 Jan 2022 - 31 Mar 2022
Statement number 109
Opening balance on 1 Jan 2022 \$1,377.79
Deposits & credits \$1,785.00
Withdrawals & debits \$0.00
Closing Balance on 31 Mar 2022 \$3,162.79

Any questions?

Contact Customer Service Team at Level 12, 175 Pitt Street, Sydney 2000 on **1300 788 982**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Cash Settlement Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$1,377.79
1 Jan 22	INTEREST		0.00	1,377.79
1 Feb 22	INTEREST		0.00	1,377.79
4 Feb 22	DIVIDEND 001271043840 N AVN DST DEC 0111182608		✓ 150.00	1,527.79
1 Mar 22	INTEREST		0.00	1,527.79
4 Mar 22	DIRECT CREDIT 001273043609 N AVN SOA 2022 0117750716		✓ 855.00	2,382.79
30 Mar 22	DIVIDEND 001273103169 N FMG DIVIDEND 0123367684		✓ 430.00	2,812.79
30 Mar 22	DIVIDEND 001272063072 N CBA ITM DIV 0123391982		✓ 350.00	3,162.79
Transaction totals / Closing balance		\$0.00	\$1,785.00	\$3,162.79

264BH104 / E-8480 / S-15245 / I-30489 / 0020645347049471

Bendigo Cash Settlement Account



003/01144 008331



CMC MARKETS STOCKBROKING LIMITED
MR R WRAY
26 PALOMAR PARADE
HARBORD NSW 2096

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Your details at a glance

BSB number 633-000
Account number 131737355
Customer number 20645347/OS01
Account title CMC MARKETS STOCKBROKING LTD
OBO <RICK WRAY PTY LTD RICK WRAY SUPER FUND
ACCOUNT> (BENDIGO INVEST DIRECT)

Account summary

Statement period 1 Oct 2021 - 31 Dec 2021
Statement number 108
Opening balance on 1 Oct 2021 \$25,180.54
Deposits & credits \$365.00
Withdrawals & debits \$24,167.75
Closing Balance on 31 Dec 2021 **\$1,377.79**

Any questions?

Contact Customer Service Team at Level 12, 175 Pitt Street, Sydney 2000 on **1300 788 982**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Cash Settlement Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$25,180.54
1 Oct 21	INTEREST		0.00 ✓	25,180.54
7 Oct 21	DIVIDEND OCT21/00802265 PACT GROUP LTD 0084274341		120.00 ✓	25,300.54
1 Nov 21	INTEREST		0.00	25,300.54
1 Nov 21	DIRECT DEBIT 18474221 CMC MARKETS STOC 0089538404	2,119.95		23,180.59
9 Nov 21	DIRECT DEBIT 18606924 CMC MARKETS STOC 0091520110	3,932.95		19,247.64
11 Nov 21	DIRECT DEBIT 18648151 CMC MARKETS STOC 0092124418	6,419.95		12,827.69
15 Nov 21	DIRECT DEBIT 18690093 CMC MARKETS STOC 0092713597	11,694.90		1,132.79
18 Nov 21	DIVIDEND 001268751906 N BOQ FNL DIV 0093734352		110.00 ✓	1,242.79
18 Nov 21	DIVIDEND 001268801386 N AVN DST SEP 0093823899		135.00 ✓	1,377.79

Bendigo Cash Settlement Account

003/09280 008331



CMC MARKETS STOCKBROKING LIMITED
MR R WRAY
26 PALOMAR PARADE
HARBORD NSW 2096

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Your details at a glance

BSB number 633-000
Account number 131737355
Customer number 20645347/OS01
Account title CMC MARKETS STOCKBROKING LTD
OBO <RICK WRAY PTY LTD RICK WRAY SUPER FUND
ACCOUNT> (BENDIGO INVEST DIRECT)

Account summary

Statement period 1 Jul 2021 - 30 Sep 2021
Statement number 107
Opening balance on 1 Jul 2021 \$9,802.44
Deposits & credits \$20,531.10
Withdrawals & debits \$5,153.00
Closing Balance on 30 Sep 2021 \$25,180.54

Any questions?

Contact Customer Service Team at Level 12, 175 Pitt Street, Sydney 2000 on **1300 788 982**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Cash Settlement Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$9,802.44
1 Jul 21	INTEREST		0.00 ✓	9,802.44
10 Jul 21	OSKO PAYMENT R G WRAY TA 583478		10,000.00 ✓	19,802.44
1 Aug 21	INTEREST		0.00 ✓	19,802.44
26 Aug 21	DIVIDEND 001262790127 N AVN DST JUN21 0074805104		131.10 ✓	19,933.54
1 Sep 21	INTEREST		0.00 ✓	19,933.54
9 Sep 21	OSKO PAYMENT R G WRAY Rick Wray		10,000.00 ✓	29,933.54
13 Sep 21	DIRECT DEBIT 17711628 CMC MARKETS STOC 0078593968	5,153.00 ✓		24,780.54
29 Sep 21	DIVIDEND 001263348117 N CBA FNL DIV 0082277374		400.00 ✓	25,180.54
Transaction totals / Closing balance		\$5,153.00	\$20,531.10	\$25,180.54

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675BH104 / E-9280 / S-16812 / I-33623 / 0020645347050222

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RICK WRAY PTY LTD
26 PALOMAR PDE
FRESHWATER NSW 2096



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Your details at a glance

BSB number 633-000
Account number 130890874
Customer number 20180113/1201
Account title RICK WRAY PTY LTD ITF RICK WRAY SUPERANNUATION FUND

Account summary

Statement period 1 Jul 2021 - 31 Jul 2021
Statement number 170
Opening balance on 1 Jul 2021 \$46,580.46
Deposits & credits \$8,400.00
Withdrawals & debits \$22,282.87
Closing Balance on 31 Jul 2021 \$32,697.59

Any questions?

Contact Kasey Kaye at Shop 1 9-15 Lawrence St, Freshwater 2096 on **02 9939 6744**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$46,580.46
1 Jul 21	INTEREST		0.00	46,580.46
1 Jul 21	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	Total Transaction Fees	1.20		
	Net Transaction Fees for June 21	1.20		46,579.26
1 Jul 21	DIRECT CREDIT EFT-2342152 H&R Block Limite 0062339522		5,000.00	51,579.26
1 Jul 21	DIVIDEND A071/00578805 ANZ DIVIDEND 0062314589		700.00	52,279.26
1 Jul 21	DIRECT CREDIT AA Suite 201 Rent ARMSTRONG ADVISO 0062435356		1,500.00	53,779.26
2 Jul 21	DIVIDEND DV221/01005507 NAB INTERIM DIV 0062745170		1,200.00	54,979.26
10 Jul 21	BILL PAYMENT 0128497924 BPAY TO: TAX OFFICE PAYMENTS	737.00		54,242.26

476BH151 / E-0 / S-3274 / 1-3274 / 0020180113044478

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
10 Jul 21	BILL PAYMENT 0128497989 BPAY TO: DEFT PAYMENTS	2,949.87 ✓		51,292.39
10 Jul 21	OSKO PAYMENT Strata plan 81193 Strata 11 July 21	1,426.43 ✓		49,865.96
10 Jul 21	OSKO PAYMENT NB Property Developm 201 cleaning July 21	232.05 ✓		49,633.91
10 Jul 21	E-BANKING TFR 00142165011101 0254143055 Correction	<i>To SHAWES.</i> 10,000.00 ✓		39,633.91
22 Jul 21	BILL PAYMENT 0128818100 BPAY TO: TAX OFFICE PAYMENTS	6,770.00 ✓		32,863.91
22 Jul 21	BILL PAYMENT 0128818453 BPAY TO: SYDNEY WATER	157.31 ✓		32,706.60
22 Jul 21	BILL PAYMENT 0128818501 BPAY TO: SYDNEY WATER	9.01 ✓		32,697.59
Transaction totals / Closing balance		\$22,282.87	\$8,400.00	\$32,697.59

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.

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

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470551151 / E-07 503213 / 132/121 / 08242100 / 130890874

009238



RICK WRAY PTY LTD
26 PALOMAR PDE
FRESHWATER NSW 2096



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you've got ours

Your details at a glance

BSB number 633-000
Account number 130890874
Customer number 20180113/1201
Account title RICK WRAY PTY LTD ITF RICK WRAY SUPERANNUATION FUND

Account summary

Statement period 1 Aug 2021 - 31 Aug 2021
Statement number 171
Opening balance on 1 Aug 2021 \$32,697.59
Deposits & credits \$6,633.00
Withdrawals & debits \$3,729.43
Closing Balance on 31 Aug 2021 **\$35,601.16**

Any questions?

Contact Kasey Kaye at Shop 1 9-15 Lawrence St,
Freshwater 2096 on **02 9939 6744**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$32,697.59
1 Aug 21	INTEREST		0.00	32,697.59
1 Aug 21	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (5 @ 0.40)	2.00		
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	3.20		
	Net Transaction Fees for July 21	3.20		32,694.39
2 Aug 21	DIRECT CREDIT EFT-2388720 H&R Block Limite 0069204063		5,000.00	37,694.39
2 Aug 21	DIRECT CREDIT AA Suite 201 Rent ARMSTRONG ADVISO 0069338554		1,500.00	39,194.39
11 Aug 21	BILL PAYMENT 0129351626 BPAY TO: NB COUNCIL -RATES	2,435.72		36,758.67
11 Aug 21	BILL PAYMENT 0129351695 BPAY TO: NB COUNCIL -RATES	1,290.51		35,468.16
31 Aug 21	DEBENTURE AUG21/00824703 STOCKLAND LTD 0075871784		133.00	35,601.16

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
30 Sep 21	DIVIDEND S00099257512 N Bendigo 0082716355	227.14 <i>Frank Wood</i>	✓ 530.00	25,216.76
Transaction totals / Closing balance		\$20,000.80	\$9,616.40	\$25,216.76

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

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- 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.

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

Update to daily card limits

Effective 31 July 2021, clause 4.9 in the Bendigo Personal Accounts and Facilities Terms and Conditions will be updated.

Current clause

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal. Our current default for maximum daily withdrawal limit for transactions conducted using a PIN in conjunction with a card is \$1000 (for CHQ/SAV purchases). This amount may be varied for customers upon application and approval. We may vary the default amount of this limit or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

Updated clause

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal.

Cash out limit - Our current maximum daily cash out default limit for transactions conducted at an ATM or EFTPOS terminal and using a PIN is \$1000. This amount may be varied for customers upon application and approval.

Purchase limit - Our current maximum daily purchase limit for transactions conducted at an EFTPOS terminal and using a PIN is the available balance of your account.

We may vary the default amount of these limits or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

NB: Business customers please refer to updated Clause 4.10 in the Bendigo Business Accounts and Facilities Terms & Conditions

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 RICK WRAY PTY LTD
 26 PALOMAR PDE
 FRESHWATER NSW 2096



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Your details at a glance

BSB number 633-000
Account number 130890874
 Customer number 20180113/1201
 Account title RICK WRAY PTY LTD ITF RICK WRAY SUPERANNUATION FUND

Account summary

Statement period 1 Oct 2021 - 31 Oct 2021
 Statement number 173
 Opening balance on 1 Oct 2021 \$25,216.76
 Deposits & credits \$6,725.00
 Withdrawals & debits \$28,225.20
Closing Balance on 31 Oct 2021 \$3,716.56

Any questions?

Contact Kasey Kaye at Shop 19-15 Lawrence St, Freshwater 2096 on **02 9939 6744**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$25,216.76
1 Oct 21	INTEREST		0.00	25,216.76
1 Oct 21	Monthly Transaction Summary			
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for September 21	0.40		25,216.36
1 Oct 21	DIRECT CREDIT EFT-2476806 H&R Block Limite 0083003974		5,000.00	30,216.36
1 Oct 21	DIRECT CREDIT AA Suite 201 Rent ARMSTRONG ADVISO 0083098563		1,500.00	31,716.36
7 Oct 21	DIVIDEND S00099257512 N SERVCORP LIMITED 0084268365		90.00	31,806.36
7 Oct 21	DIVIDEND S00018961679 N SERVCORP LIMITED 0084268366		135.00	31,941.36
7 Oct 21	OSKO PAYMENT NB Property Developm Suite 201 Cleaning	232.05		31,709.31
7 Oct 21	OSKO PAYMENT Strata plan 81193 Strata fees Fisher	1,426.43		30,282.88

775BH149 / E-O / S-2874 / I-2874 / 0020180113042654

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
7 Oct 21	BILL PAYMENT 0130923536 BPAY TO: TAX OFFICE PAYMENTS	737.00		29,545.88
22 Oct 21	OSKO PAYMENT Rick Wray Bricklet Payment for my first bricklet	23,320.00		6,225.88
28 Oct 21	BILL PAYMENT 0131445120 BPAY TO: SYDNEY WATER	9.01 ✓		6,216.87
28 Oct 21	BILL PAYMENT 0131445384 BPAY TO: SYDNEY WATER	157.31 ✓		6,059.56
28 Oct 21	OSKO PAYMENT Armstrong Advisory G RGW Super lodgement 19-20	2,343.00 ✓		3,716.56
Transaction totals / Closing balance		\$28,225.20	\$6,725.00	\$3,716.56

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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.

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

Resolving Complaints


If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

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

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 RICK WRAY PTY LTD
 26 PALOMAR PDE
 FRESHWATER NSW 2096



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Your details at a glance

BSB number 633-000
Account number 130890874
Customer number 20180113/1201
Account title RICK WRAY PTY LTD ITF RICK WRAY SUPERANNUATION FUND

Account summary

Statement period 1 Nov 2021 - 30 Nov 2021
Statement number 174
Opening balance on 1 Nov 2021 \$3,716.56
Deposits & credits \$6,500.00
Withdrawals & debits \$2.80
Closing Balance on 30 Nov 2021 **\$10,213.76**

Any questions?


Contact Kasey Kaye at Shop 1 9-15 Lawrence St, Freshwater 2096 on **02 9939 6744**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$3,716.56
1 Nov 21	INTEREST		0.00	3,716.56
1 Nov 21	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (3 @ 0.40)	1.20		
	PAY ANYONE TRANSFERS (4 @ 0.40)	1.60		
	Total Transaction Fees	2.80		
	Net Transaction Fees for October 21	2.80 ✓		3,713.76
1 Nov 21	DIRECT CREDIT EFT-2530471 H&R Block Limite 0089567533		5,000.00 ✓	8,713.76
1 Nov 21	DIRECT CREDIT AA Suite 201 Rent ARMSTRONG ADVISO 0089685822		1,500.00 ✓	10,213.76
	Transaction totals / Closing balance	\$2.80	\$6,500.00	\$10,213.76

Your details at a glance

BSB number	633-000
Account number	130890874
Customer number	20180113/1201
Account title	RICK WRAY PTY LTD ITF RICK WRAY SUPERANNUATION FUND

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 RICK WRAY PTY LTD
 26 PALOMAR PDE
 FRESHWATER NSW 2096

Account summary

Statement period	1 Jan 2022 - 31 Jan 2022
Statement number	176
Opening balance on 1 Jan 2022	\$14,673.76
Deposits & credits	\$1,500.00
Withdrawals & debits	\$1,729.00
Closing Balance on 31 Jan 2022	\$14,444.76


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Any questions?

Contact Kasey Kaye at Shop 19-15 Lawrence St,
 Freshwater 2096 on **02 9939 6744**, or call **1300 BENDIGO**
 (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$14,673.76
1 Jan 22	INTEREST		0.00	14,673.76
4 Jan 22	DIRECT CREDIT AA Suite 201 Rent ARMSTRONG ADVISO 0104084007		1,500.00 ✓	16,173.76
6 Jan 22	BILL PAYMENT 0133190134 BPAY TO: TAX OFFICE PAYMENTS	1,729.00 ✓		14,444.76
Transaction totals / Closing balance		\$1,729.00	\$1,500.00	\$14,444.76

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 RICK WRAY PTY LTD
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Your details at a glance

BSB number 633-000
Account number 130890874
Customer number 20180113/1201
Account title RICK WRAY PTY LTD ITF RICK WRAY SUPERANNUATION FUND

Account summary

Statement period 1 Feb 2022 - 28 Feb 2022
Statement number 177
Opening balance on 1 Feb 2022 \$14,444.76
Deposits & credits \$1,620.00
Withdrawals & debits \$4,771.58
Closing Balance on 28 Feb 2022 \$11,293.18

Any questions?

Contact Kasey Kaye at Shop 1 9-15 Lawrence St, Freshwater 2096 on **02 9939 6744**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$14,444.76
1 Feb 22	INTEREST		0.00	14,444.76
1 Feb 22	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for January 22	0.40		14,444.36
1 Feb 22	BILL PAYMENT 0133797614 BPAY TO: DEFT PAYMENTS	✓ 2,950.00		11,494.36
1 Feb 22	OSKO PAYMENT NB Property Developm Cleaning 201	✓ 232.05		11,262.31
1 Feb 22	OSKO PAYMENT Strata plan 81193 Strata 201	✓ 1,246.43		10,015.88
1 Feb 22	OSKO PAYMENT Strata plan 81193 Strata 201, Extra bit	✓ 180.00		9,835.88
1 Feb 22	BILL PAYMENT 0133797996 BPAY TO: SYDNEY WATER	✓ 153.89		9,681.99
1 Feb 22	BILL PAYMENT 0133798033 BPAY TO: SYDNEY WATER	✓ 8.81		9,673.18

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Feb 22	DIRECT CREDIT AA Suite 201 Rent ARMSTRONG ADVISO 0110260441		✓ 1,500.00	11,173.18
28 Feb 22	DEBENTURE FEB22/00824827 STOCKLAND LTD 0116381674		✓ 120.00	11,293.18
Transaction totals / Closing balance		\$4,771.58	\$1,620.00	\$11,293.18

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

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 Email: info@afca.org.au
 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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009238

 RICK WRAY PTY LTD
 26 PALOMAR PDE
 FRESHWATER NSW 2096



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Your details at a glance

BSB number 633-000
Account number 130890874
Customer number 20180113/1201
Account title RICK WRAY PTY LTD ITF RICK WRAY SUPERANNUATION FUND

Account summary

Statement period 1 Mar 2022 - 31 Mar 2022
Statement number 178
Opening balance on 1 Mar 2022 \$11,293.18
Deposits & credits \$3,749.30
Withdrawals & debits \$8,771.02
Closing Balance on 31 Mar 2022 \$6,271.46

Any questions?

Contact Kasey Kaye at Shop 1 9-15 Lawrence St, Freshwater 2096 on **02 9939 6744**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$11,293.18
1 Mar 22	INTEREST		0.00	11,293.18
1 Mar 22	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (3 @ 0.40)	1.20		
	PAY ANYONE TRANSFERS (3 @ 0.40)	1.20		
	Total Transaction Fees	2.40		
	Net Transaction Fees for February 22	2.40 ✓		11,290.78
1 Mar 22	DIRECT CREDIT AA Suite 201 Rent ARMSTRONG ADVISO 0116716047		1,500.00 ✓	12,790.78
2 Mar 22	BILL PAYMENT 0134626745 BPAY TO: TAX OFFICE PAYMENTS	4,420.62 ✓		8,370.16
21 Mar 22	OSKO PAYMENT Powered Nation Invoice 1138	165.00 ✓		8,205.16
22 Mar 22	DIRECT CREDIT 000000000947787 BNBC 2/31 Belgra 0121633919		1,559.30 ✓	9,764.46
24 Mar 22	BILL PAYMENT 0135234067 BPAY TO: DEFT PAYMENTS	2,950.00 ✓		6,814.46

279.29 contribution for H&L →

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
28 Mar 22	BILL PAYMENT 0135307663 BPAY TO: TAX OFFICE PAYMENTS	✓ 1,233.00		5,581.46
30 Mar 22	DIVIDEND AUI22/00844458 AGL PAYMENT 0123370286		✓ 160.00	5,741.46
31 Mar 22	DIVIDEND S00099257512 N BEN MARCH22 DIV 0123697078		530.00 ✓ <i>IMP credited = 227.14</i>	6,271.46
Transaction totals / Closing balance		\$8,771.02	\$3,749.30	\$6,271.46

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In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001


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Bendigo Business Cash Management

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Your details at a glance

BSB number 633-000
Account number 130890874
Customer number 20180113/1201
Account title RICK WRAY PTY LTD ITF RICK WRAY SUPERANNUATION FUND

Account summary

Statement period 1 Apr 2022 - 30 Apr 2022
Statement number 179
Opening balance on 1 Apr 2022 \$6,271.46
Deposits & credits \$3,282.65
Withdrawals & debits \$398.15
Closing Balance on 30 Apr 2022 \$9,155.96

Any questions?

Contact Kasey Kaye at Shop 1 9-15 Lawrence St, Freshwater 2096 on **02 9939 6744**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$6,271.46
1 Apr 22	INTEREST		0.00	6,271.46
1 Apr 22	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (3 @ 0.40)	1.20		
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	1.60		
	Net Transaction Fees for March 22	1.60 ✓		6,269.86
1 Apr 22	DIVIDEND 001271650889 N SUN INTERIM DIV 0124162509		✓ 1,116.65	7,386.51
1 Apr 22	DIRECT CREDIT AA Suite 201 Rent ARMSTRONG ADVISO 0124252977		✓ 1,500.00	8,886.51
6 Apr 22	DIVIDEND S00099257512 N SERVCORP LIMITED 0125162012		✓ 100.00	8,986.51
6 Apr 22	DIVIDEND S00018961679 N SERVCORP LIMITED 0125162013		✓ 300.00	9,286.51
10 Apr 22	OSKO PAYMENT NB Property Developm inv 997	✓ 232.05		9,054.46

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Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
12 Apr 22	DIVIDEND 21FPA/00824508 QBE DIVIDEND 0126512506		266.00	9,320.46
13 Apr 22	BILL PAYMENT 0135739208 BPAY TO: SYDNEY WATER	155.60		9,164.86
23 Apr 22	BILL PAYMENT 0135973057 BPAY TO: SYDNEY WATER	8.90		9,155.96
Transaction totals / Closing balance		\$398.15	\$3,282.65	\$9,155.96

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Your details at a glance

BSB number 633-000
Account number 130890874
Customer number 20180113/1201
Account title RICK WRAY PTY LTD ITF RICK WRAY SUPERANNUATION FUND

Account summary

Statement period 1 May 2022 - 31 May 2022
Statement number 180
Opening balance on 1 May 2022 \$9,155.96
Deposits & credits \$1,500.00
Withdrawals & debits \$1.20
Closing Balance on 31 May 2022 \$10,654.76

Any questions?

Contact Kasey Kaye at Shop 1 9-15 Lawrence St,
 Freshwater 2096 on **02 9939 6744**, or call **1300 BENDIGO**
 (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$9,155.96
1 May 22	INTEREST		0.00	9,155.96
1 May 22	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)	0.80		
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	1.20		
	Net Transaction Fees for April 22	1.20 ✓		9,154.76
2 May 22	DIRECT CREDIT AA Suite 201 Rent ARMSTRONG ADVISO 0131222041		<i>Rent</i> 1,500.00 ✓	10,654.76
Transaction totals / Closing balance		\$1.20	\$1,500.00	\$10,654.76

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Your details at a glance

BSB number	633-000
Account number	130890874
Customer number	20180113/1201
Account title	RICK WRAY PTY LTD ITF RICK WRAY SUPERANNUATION FUND

Account summary

Statement period	1 Jun 2022 - 30 Jun 2022
Statement number	181
Opening balance on 1 Jun 2022	\$10,654.76
Deposits & credits	\$2,415.00
Withdrawals & debits	\$3,176.50
Closing Balance on 30 Jun 2022	\$9,893.26 ✓

Any questions?

Contact Kasey Kaye at Shop 1 9-15 Lawrence St, Freshwater 2096 on **02 9939 6744**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$10,654.76
1 Jun 22	INTEREST		0.00	10,654.76
1 Jun 22	DIRECT CREDIT AA Suite 201 Rent ARMSTRONG ADVISO 0138285247		✓ 1,500.00	12,154.76
7 Jun 22	BILL PAYMENT 0137188006 BPAY TO: ASIC	✓ 56.00		12,098.76
7 Jun 22	OSKO PAYMENT Armstrong Advisory G Rick Wray P L ASIC22	✓ 170.50		11,928.26
22 Jun 22	BILL PAYMENT 0137583708 BPAY TO: DEFT PAYMENTS	✓ 2,950.00		8,978.26
24 Jun 22	DIVIDEND 001277822180 WBC DIVIDEND 0143831251		✓ 915.00	9,893.26
Transaction totals / Closing balance		\$3,176.50	\$2,415.00	\$9,893.26

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