



**NAB Business Everyday Account**  
 For further information call 13 22 65 for Personal  
 Accounts or 13 10 12 for Business Accounts.



DEAR SIRS  
 LOT 5  
 HARGRAVES PLACE  
 WETHERILL PARK NSW 2164

A 2-343

Opening balance \$97,004.28 Cr  
 Total credits \$9,857.02  
 Total debits \$9,511.85  
**Closing balance \$97,329.45 Cr**

Statement starts 1 July 2022  
 Statement ends 30 September 2022

**Account Balance Summary**

**Outlet Details**

Liverpool  
 Shop 1078, Westfield Liverpool  
 MacQuarie St, Liverpool NSW 2170

**Account Details**

RIOCCA HOLDINGS PTY LIMITED AS TRUSTEE FOR RIOCCA  
 SUPERANNUATION SCHEME  
 BUSINESS EVERYDAY AC

Banker Wetherill Park-Polding St Pers 2490 B

BSB number 082-343  
 Account number 57-180-1039

Telephone number (02) 8776 0800

Account number 57-180-1039

**Lending Investment & Insurance Enquiries**

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Jul 2022	Brought forward			97,004.28 Cr
4 Jul 2022	91063944 Chavaro Zurich Aust. Ltd			
	455869		844.20	
	91061824 Chavaro Zurich Aust. Ltd			
	455869		2,020.88	99,869.36 Cr
7 Jul 2022	QUICKSPR3215717964 Quicksuper			
	361578		760.00	100,629.36 Cr
12 Jul 2022	68679373 AIA Australia Lt			
	070557		2,166.77	102,796.13 Cr
15 Jul 2022	Please Note From Today Your Dr Interest Rate Is	7.720%		102,796.13 Cr
20 Jul 2022	Internet Bpay Tax Office Payments			
	532966100811960		2,231.00	100,565.13 Cr

TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
Electronic Deposit	3	\$0.00	\$0.00
Electronic Withdrawal	1	\$0.00	\$0.00
<b>Transaction Fees</b>			<b>\$0.00</b>
<b>Flat Monthly Fee</b>			<b>\$10.00</b>
<b>Less Free Eligible Trans(max 30)</b>			<b>\$0.00</b>
<b>Total Fees Charged</b>			<b>\$10.00</b>

8 Aug 2022	QUICKSPR3270161896 Quicksuper		10.00	100,555.13 Cr
	361578			
12 Aug 2022	Please Note From Today Your Dr Interest Rate Is	8.220%		101,193.53 Cr
15 Aug 2022	68717805 12/08/22 AIA Australia			101,193.53 Cr
	000142		2,285.75	98,907.78 Cr
24 Aug 2022	68717842 23/08/22 AIA Australia			98,907.78 Cr
	000142		3,232.10	95,675.68 Cr
31 Aug 2022	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Electronic Deposit	1	\$0.00	\$0.00
	Electronic Withdrawal	2	\$0.00	\$0.00
	Carried forward			95,675.68 Cr

273/34/01/M061907/S102214/1204427

**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			95,675.68 Cr
	<b>Transaction Fees</b>			
	Flat Monthly Fee		\$0.00	
	Less Free Eligible Trans.(max 30)		\$0.00	
	<b>Total Fees Charged</b>		<b>\$10.00</b>	
	Account Fees	10.00		95,665.68 Cr
5 Sep 2022	QUICKSPR329113189 Quicksuper			
	361578		798.00	96,463.68 Cr
6 Sep 2022	91063960 V Chiavar Zurich Aust. Ltd			
	455869		391.13	
	91061832 V Chiavar Zurich Aust. Ltd			
	455869		2,017.64	99,072.45 Cr
14 Sep 2022	Metlifepn Mqmezbhb Metlifeinsurance			
	507156		1,733.00	97,339.45 Cr
16 Sep 2022	Please Note From Today Your Dr Interest Rate Is		8.720%	97,339.45 Cr
30 Sep 2022	TRANSACTION SUMMARY			
	Electronic Deposit	3	\$0.00	
	Electronic Withdrawal	1	\$0.00	
	<b>Transaction Fees</b>		<b>\$0.00</b>	
	<b>Flat Monthly Fee</b>		<b>\$10.00</b>	
	<b>Less Free Eligible Trans.(max 30)</b>		<b>\$0.00</b>	
	<b>Total Fees Charged</b>		<b>\$10.00</b>	
	Account Fees	10.00		97,329.45 Cr

**Summary of Government Charges**

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005. For further information on any applicable rebates, fees or government charges, please refer to the NAB's 'A Guide to Fees & Charges' booklet. Please retain this statement for taxation purposes.

**Explanatory Notes**

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DEAR SIRS  
 LOT 5  
 HARGRAVES PLACE  
 WETHERILL PARK NSW 2164

A 2-343

Opening balance \$97,329.45 Cr  
 Total credits \$20,248.60  
 Total debits \$2,305.00  
**Closing balance \$115,273.05 Cr**

**Statement starts 1 October 2022**  
**Statement ends 30 December 2022**

**Account Balance Summary**

**Outlet Details**

Liverpool  
 Shop 1078, Westfield Liverpool  
 MacQuarie St, Liverpool NSW 2170

**Account Details**

RICCA HOLDINGS PTY LIMITED AS TRUSTEE FOR RICCA  
 SUPERANNUATION SCHEME  
 BUSINESS EVERYDAY AC

**Lending Investment & Insurance Enquiries**

Banker Wetherill Park-Polding St Piers 2490 B  
 Telephone number (02) 8776 0800

BSB number 082-343  
 Account number 57-180-1039

**For Your Information**

*Changes to your Terms and Conditions  
 As of 3 March 2023, the NAB Business Products Terms and Conditions  
 are being updated and can be viewed at [nab.com.au/business](http://nab.com.au/business).  
 Cheque usage has declined significantly over the years, with customers moving  
 to more convenient, secure and digital payment methods. As a result, cheque  
 books will no longer be available for newly opened NAB business transaction  
 accounts after 3 March 2023. Additionally, if you already have an account and  
 a cheque book wasn't requested, going forward cheque books will not be  
 available. There is no change if you have an existing cheque book with your  
 account, as you will still receive cheque books when required.*

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Oct 2022	Brought forward			97,329.45 Cr
3 Oct 2022	QUICKSPR3312126419 Quicksuper 361578.....		618.40	97,967.85 Cr
14 Oct 2022	Please Note From Today Your Dr Interest Rate Is 8.970%			97,967.85 Cr
17 Oct 2022	Internet Bpay Tax Office Payments 532966100811960.....	2,275.00		95,692.85 Cr
19 Oct 2022	Online Q8314511456 Ricca Superfund Ricca Superfund.....		15,910.00	111,602.85 Cr
27 Oct 2022	Online E7949752885 Supa Sept 22 Qtr Supa Sept 22 Qtr.....		2,263.80	113,866.65 Cr
31 Oct 2022	<b>TRANSACTION SUMMARY</b>	<b>QUANTITY</b>	<b>U/COST</b>	<b>FEE</b>
	Electronic Deposit	1	\$0.00	\$0.00
	Electronic Withdrawal	1	\$0.00	\$0.00
	<b>Transaction Fees</b>			<b>\$0.00</b>
	<b>Flat Monthly Fee</b>			<b>\$10.00</b>
	<b>Less Free Eligible Trans.(max 30)</b>			<b>\$0.00</b>
	<b>Total Fees Charged</b>			<b>\$10.00</b>
	Account Fees.....		10.00	113,856.65 Cr
7 Nov 2022	QUICKSPR3340259819 Quicksuper Carried forward			113,856.65 Cr

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**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			113,856.65 Cr
11 Nov 2022	361578..... Please Note From Today Your Dr Interest Rate Is 9.220%		638.40	114,495.05 Cr
30 Nov 2022	TRANSACTION SUMMARY Electronic Deposit	QUANTITY 1 U/COST \$0.00	FEE \$0.00	114,495.05 Cr
	<b>Transaction Fees</b>		<b>\$0.00</b>	
	<b>Flat Monthly Fee</b>		<b>\$10.00</b>	
	<b>Less Free Eligible Trans (max 30)</b>		<b>\$0.00</b>	
	<b>Total Fees Charged</b>		<b>\$10.00</b>	
5 Dec 2022	Account Fees..... QUICKSPR3361133591 Quicksuper		10.00	114,485.05 Cr
16 Dec 2022	361578..... Please Note From Today Your Dr Interest Rate Is 9.470%		798.00	115,283.05 Cr
30 Dec 2022	TRANSACTION SUMMARY Electronic Deposit	QUANTITY 1 U/COST \$0.00	FEE \$0.00	115,283.05 Cr
	<b>Transaction Fees</b>		<b>\$0.00</b>	
	<b>Flat Monthly Fee</b>		<b>\$10.00</b>	
	<b>Less Free Eligible Trans (max 30)</b>		<b>\$0.00</b>	
	<b>Total Fees Charged</b>		<b>\$10.00</b>	
	Account Fees.....		10.00	115,273.05 Cr

**Summary of Government Charges**

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

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060990  
 DEAR SIRS  
 LOT 5  
 HARGRAVES PLACE  
 WETHERILL PARK NSW 2164

**Account Balance Summary**

Opening balance	\$115,273.05	Cr
Total credits	\$3,900.26	
Total debits	\$2,305.00	
<b>Closing balance</b>	<b>\$116,868.31</b>	<b>Cr</b>

Statement starts 31 December 2022  
 Statement ends 31 March 2023

**Outlet Details**

Liverpool  
 Shop 1078, Westfield Liverpool  
 MacQuarie St, Liverpool NSW 2170

**Account Details**

RICCA HOLDINGS PTY LIMITED AS TRUSTEE FOR RICCA  
 SUPERANNUATION SCHEME  
 BUSINESS EVERYDAY AC  
 BSB number 082-343  
 Account number 57-180-1039

**Lending Investment & Insurance Enquiries**

Banker Wetherill Park-Polding St Pers 2490 B  
 Telephone number (02) 8776 0800

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
31 Dec 2022	Brought forward			115,273.05
16 Jan 2023	Online J6633514972 Supa Dec Qrt 2022		1,910.40	
	Supa Dec Qrt 202			1,910.40
	QUICKSPR3388924132 Quicksuper			
	361578.....		638.40	
	Internet Brpay Tax Office Payments			
	532966100811960.....	2,275.00		115,576.85

TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
Electronic Deposit	1	\$0.00	\$0.00
Electronic Withdrawal	1	\$0.00	\$0.00
<b>Transaction Fees</b>			<b>\$0.00</b>
<b>Flat Monthly Fee</b>			<b>\$10.00</b>
<b>Less Free Eligible Trans(max 30)</b>			<b>\$0.00</b>
<b>Total Fees Charged</b>			<b>\$10.00</b>

Account Fees.....	10.00		116,214.39	Cr
6 Feb 2023 QUICKSPR3403750245 Quicksuper			116,224.39	Cr
361578.....		657.54		
17 Feb 2023 Please Note From Today Your Dr Interest Rate Is	9.720%		116,224.39	Cr
28 Feb 2023	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Electronic Deposit	1	\$0.00	\$0.00
	<b>Transaction Fees</b>			<b>\$0.00</b>
	<b>Flat Monthly Fee</b>			<b>\$10.00</b>
	<b>Less Free Eligible Trans(max 30)</b>			<b>\$0.00</b>
	<b>Total Fees Charged</b>			<b>\$10.00</b>
Account Fees.....	10.00		116,214.39	Cr
2 Mar 2023 QUICKSPR3422301199 Quicksuper			116,878.31	Cr
361578.....		663.92		
17 Mar 2023 Please Note From Today Your Dr Interest Rate Is	9.970%		116,878.31	Cr
	Carried forward		116,878.31	Cr

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**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			116,878.31 Cr
31 Mar 2023	<b>TRANSACTION SUMMARY</b>	<b>QUANTITY</b>	<b>U/COST</b>	<b>FEE</b>
	Electronic Deposit	1	\$0.00	\$0.00
	<b>Transaction Fees</b>			<b>\$0.00</b>
	Flat Monthly Fee			<b>\$10.00</b>
	Less Free Eligible Trans(max 30)			<b>\$0.00</b>
	<b>Total Fees Charged</b>			<b>\$10.00</b>
	Account Fees		10.00	116,868.31 Cr

**Summary of Government Charges**

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

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009838  
 DEAR STRS  
 LOT 5  
 HARGRAVES PLACE  
 WETHERILL PARK NSW 2164

**Account Balance Summary**

Opening balance	\$116,868.31 Cr
Total credits	\$2,323.72
Total debits	\$51,978.32
<b>Closing balance</b>	<b>\$67,213.71 Cr</b>

Statement starts 1 April 2023  
 Statement ends 30 June 2023

**Outlet Details**

Liverpool  
 Shop 10/78, Westfield Liverpool  
 MacQuarie St, Liverpool NSW 2170

**Account Details**

RIOGA HOLDINGS PTY LIMITED AS TRUSTEE FORRIGGA  
 SUPERANNUATION SCHEME  
 BUSINESS EVERYDAY AC  
 BSB number 082-343  
 Account number 57-180-1039

**Lending Investment & Insurance Enquiries**

Banker Wetherill Park-Polding St Pers 2490 B  
 Telephone number (02) 8776 0800

**For Your Information**

Ransomware is a type of malicious software cybercriminals use to target businesses. Scammers may use convincing emails containing a virus to lock your computer, then they demand funds, threaten to leak data and disrupt your business. Always backup your files and remain vigilant about emails containing links or attachments, especially if they are unsolicited. Make sure you regularly update your devices and anti-virus software. Learn how to spot and protect your business from ransomware at [nab.com.au/ransomware](http://nab.com.au/ransomware)

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Apr 2023	Brought forward			116,868.31 Cr
11 Apr 2023	QUICKSPR3450500004 Quicksuper 361578		8,99.90	117,698.21 Cr
13 Apr 2023	11173611913273752 Neos Life 523294	3,718.48		113,979.73 Cr
24 Apr 2023	Internet Payw Tax Office Payments 532966100811960	2,275.00		111,704.73 Cr
28 Apr 2023	TRANSACTION SUMMARY QUANTITY U/COST FEE Electronic Deposit 1 \$0.00 \$0.00 Electronic Withdrawal 2 \$0.00 \$0.00 <b>Transaction Fees \$0.00</b> <b>Flat Monthly Fee \$10.00</b> <b>Less Free Eligible Trans(max 30) \$0.00</b> <b>Total Fees Charged \$10.00</b>			
4 May 2023	Account Fees..... 10.00 QUICKSPR3468671090 Quicksuper 361578			111,694.73 Cr
12 May 2023	Please Note From Today Your Dr Interest Rate Is 10.220% Online R3370568785 Fwv			112,358.65 Cr
22 May 2023	Fwv..... 35,000.00 Carried forward			77,358.65 Cr

**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			77,358.65 Cr
31 May 2023	TRANSACCTION SUMMARY	QUANTITY	U/COST	FEE
	Electronic Deposit	1	\$0.00	\$0.00
	<b>Transaction Fees</b>			<b>\$0.00</b>
	<b>Flat Monthly Fee</b>			<b>\$10.00</b>
	<b>Less Free Eligible Trans(max 30)</b>			<b>\$0.00</b>
	<b>Total Fees Charged</b>			<b>\$10.00</b>
	Account Fees		10.00	77,348.65 Cr
7 Jun 2023	YI605564 082-343 BT Life Insurance			75,493.71 Cr
	002631		1,854.94	
8 Jun 2023	QUITCKSPR3495229101 Quicksuper			76,323.61 Cr
	361578		829.90	76,323.61 Cr
16 Jun 2023	Please Note From Today Your Dr Interest Rate Is		10.470%	
20 Jun 2023	Online H2645772765 Inv 2023-358 Bwr			76,323.61 Cr
	Inv 2023-358 Bwr		2,961.20	
	Online T0319125165 Inv 2023-357 Bwr			70,258.21 Cr
23 Jun 2023	Inv 2023-357 Bwr		3,104.20	
	Internet Bpay			70,258.21 Cr
	Tax Office Payments			67,223.71 Cr
	551008123062199421		3,034.50	
30 Jun 2023	TRANSACCTION SUMMARY	QUANTITY	U/COST	FEE
	Electronic Deposit	1	\$0.00	\$0.00
	Electronic Withdrawal	2	\$0.00	\$0.00
	<b>Transaction Fees</b>			<b>\$0.00</b>
	<b>Flat Monthly Fee</b>			<b>\$10.00</b>
	<b>Less Free Eligible Trans(max 30)</b>			<b>\$0.00</b>
	<b>Total Fees Charged</b>			<b>\$10.00</b>
	Account Fees		10.00	67,213.71 Cr

**Summary of Government Charges**

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

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