



036/06564 009462



K N & D H PAYNE  
PO BOX 3  
PETRIE QLD 4502

### Your details at a glance

<b>BSB number</b>	633-000
<b>Account number</b>	131016677
Customer number	20248993/1401
Account title	KEITH NEVILLE PAYNE & DOROTHY HEATHER PAYNE AS TRUSTEE FOR THE PAYNE SUPERANNUATION FUND

### Account summary

Statement period	22 Jun 2019 - 21 Sep 2019
Statement number	49
Opening balance on 22 Jun 2019	\$1,618.35
Deposits & credits	\$9,218.40
Withdrawals & debits	\$7,040.00
<b>Closing Balance on 21 Sep 2019</b>	<b>\$3,796.75</b>

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### Any questions?

Contact Cheryl Turner at Strathpine Plaza, Strathpine 4500 on **07 3205 5309**, or call **1300 BENDIGO** (1300 236 344).

### Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$1,618.35</b>
18 Jul 19	OSKO PAYMENT BRADLEY PAYNE		3,000.00	4,618.35
21 Jul 19	INT/FEES FROM 0020248993-2503		218.40	4,836.75
1 Aug 19	CHEQUE 169	2,440.00		2,396.75
9 Aug 19	OSKO PAYMENT BRADLEY PAYNE		3,000.00	5,396.75
22 Aug 19	TRANSFER 20248993/2501	4,600.00		796.75
1 Sep 19	<b>Monthly Transaction Summary</b>			
	IN BRANCH TRANSFERS (1 @ 1.75)	1.75		
	CHEQUE WITHDRAWALS (1 @ 0.70)	0.70		
	<b>Total Transaction Fees</b>	<b>2.45</b>		
	ACCOUNT REBATE		2.45	
	<b>Total Rebates</b>		<b>2.45</b>	
	<b>Net Transaction Fees for August 19</b>	<b>0.00</b>		796.75
4 Sep 19	OSKO PAYMENT BRADLEY PAYNE		3,000.00	3,796.75
<b>Transaction totals / Closing balance</b>		<b>\$7,040.00</b>	<b>\$9,218.40</b>	<b>\$3,796.75</b>

...continued overleaf &gt;

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).

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/cardsecurity](http://bendigobank.com.au/cardsecurity)

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**To find out more  
Bendigo.**



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### Your details at a glance

<b>BSB number</b>	633-000
<b>Account number</b>	131016677
Customer number	20248993/1401
Account title	KEITH NEVILLE PAYNE & DOROTHY HEATHER PAYNE AS TRUSTEE FOR THE PAYNE SUPERANNUATION FUND

### Account summary

Statement period	22 Sep 2019 - 21 Dec 2019
Statement number	50
Opening balance on 22 Sep 2019	\$3,796.75
Deposits & credits	\$204.24
Withdrawals & debits	\$3,300.00
<b>Closing Balance on 21 Dec 2019</b>	<b>\$700.99</b>

### Any questions?

Contact Cheryl Turner at Strathpine Plaza, Strathpine 4500 on **07 3205 5309**, or call **1300 BENDIGO** (1300 236 344).

## Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$3,796.75</b>
1 Oct 19	INTEREST		0.00	3,796.75
21 Oct 19	INT/FEES FROM 0020248993-2503		204.24	4,000.99
21 Oct 19	TRANSFER 136850963	3,300.00		700.99
1 Nov 19	<b>Monthly Transaction Summary</b>			
	IN BRANCH TRANSFERS (1 @ 1.75)	1.75		
	<b>Total Transaction Fees</b>	<b>1.75</b>		
	ACCOUNT REBATE		1.75	
	<b>Total Rebates</b>		<b>1.75</b>	
	<b>Net Transaction Fees for October 19</b>	<b>0.00</b>		<b>700.99</b>
<b>Transaction totals / Closing balance</b>		<b>\$3,300.00</b>	<b>\$204.24</b>	<b>\$700.99</b>

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### Your details at a glance

**BSB number** 633-000  
**Account number** 131016677  
 Customer number 20248993/1401  
 Account title KEITH NEVILLE PAYNE & DOROTHY  
 HEATHER PAYNE AS TRUSTEE FOR THE PAYNE  
 SUPERANNUATION FUND

### Account summary

Statement period 22 Dec 2019 - 21 Mar 2020  
 Statement number 51  
 Opening balance on 22 Dec 2019 \$700.99  
 Deposits & credits \$8,323.30  
 Withdrawals & debits \$5,722.00  
**Closing Balance on 21 Mar 2020** \$3,302.29



### Any questions?

Contact Cheryl Turner at Strathpine Plaza, Strathpine 4500 on **07 3205 5309**, or call **1300 BENDIGO** (1300 236 344).

### Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$700.99</b>
15 Jan 20	DIRECT CREDIT ATO004000011657476 ATO 0947935808		3,162.66	3,863.65
21 Jan 20	INT/FEES FROM 0020248993-2503		102.38	3,966.03
13 Feb 20	CHEQUE 170	825.00		3,141.03
18 Feb 20	DIRECT CREDIT ATO008000011944311 ATO 0954734548		5,058.26	8,199.29
19 Feb 20	CHEQUE 171	330.00		7,869.29
19 Feb 20	CHEQUE 172	330.00		7,539.29
21 Feb 20	CHEQUE 173	737.00		6,802.29
22 Feb 20	TRANSFER 20248993/2501	3,500.00		3,302.29

**Bendigo Ultimate Account** *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Mar 20	<b>Monthly Transaction Summary</b>			
	IN BRANCH TRANSFERS (1 @ 1.75)	1.75		
	CHEQUE WITHDRAWALS (4 @ 0.70)	2.80		
	<b>Total Transaction Fees</b>	<b>4.55</b>		
	ACCOUNT REBATE		4.55	
	<b>Total Rebates</b>		<b>4.55</b>	
	<b>Net Transaction Fees for February 20</b>	<b>0.00</b>		<b>3,302.29</b>
	<b>Transaction totals / Closing balance</b>	<b>\$5,722.00</b>	<b>\$8,323.30</b>	<b>\$3,302.29</b>

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Your details at a glance

**BSB number** 633-000  
**Account number** 131016677  
Customer number 20248993/1401  
Account title KEITH NEVILLE PAYNE & DOROTHY  
HEATHER PAYNE AS TRUSTEE FOR THE PAYNE  
SUPERANNUATION FUND

Account summary

Statement period 22 Mar 2020 - 21 Jun 2020  
Statement number 52  
Opening balance on 22 Mar 2020 \$3,302.29  
Deposits & credits \$8,897.57  
Withdrawals & debits \$3,487.00  
**Closing Balance on 21 Jun 2020 \$8,712.86**

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Any questions?

Contact Cheryl Turner at Strathpine Plaza, Strathpine 4500  
on **07 3205 5309**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$3,302.29</b>
1 Apr 20	INTEREST		0.00	3,302.29
21 Apr 20	INT/FEES FROM 0020248993-2503		54.87	3,357.16
21 Apr 20	TRANSFER 20248993/2503	3,157.00		200.16
1 May 20	<b>Monthly Transaction Summary</b>			
	IN BRANCH TRANSFERS (1 @ 1.75)	1.75		
	<b>Total Transaction Fees</b>	<b>1.75</b>		
	ACCOUNT REBATE		1.75	
	<b>Total Rebates</b>		<b>1.75</b>	
	<b>Net Transaction Fees for April 20</b>	<b>0.00</b>		200.16
14 May 20	OSKO PAYMENT BRADLEY PAYNE		3,000.00	3,200.16
18 May 20	DIRECT CREDIT ATO004000011999674 ATO 0973317640		5,842.70	9,042.86
22 May 20	CHEQUE 174	330.00		8,712.86

### Bendigo Ultimate Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Jun 20	<b>Monthly Transaction Summary</b>			
	CHEQUE WITHDRAWALS (1 @ 0.70)	0.70		
	<b>Total Transaction Fees</b>	<b>0.70</b>		
	ACCOUNT REBATE		0.70	
	<b>Total Rebates</b>		<b>0.70</b>	
	<b>Net Transaction Fees for May 20</b>	<b>0.00</b>		8,712.86
	<b>Transaction totals / Closing balance</b>	<b>\$3,487.00</b>	<b>\$8,897.57</b>	<b>\$8,712.86</b>

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Find out more about our new look at  
[bendigobank.com.au](https://bendigobank.com.au)





036/05122 009462


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<b>Account number</b>	<b>131016677</b>
Customer number	20248993/1401
Account title	KEITH NEVILLE PAYNE & DOROTHY HEATHER PAYNE AS TRUSTEE FOR THE PAYNE SUPERANNUATION FUND

**Account summary**

Statement period	22 Jun 2020 - 21 Sep 2020
Statement number	53
Opening balance on 22 Jun 2020	\$8,712.86
Deposits & credits	\$13,300.00
Withdrawals & debits	\$18,834.00
<b>Closing Balance on 21 Sep 2020</b>	<b>\$3,178.86</b>

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**Any questions?**

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**Bendigo Ultimate Account**

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$8,712.86</b>
8 Jul 20	OSKO PAYMENT BRADLEY PAYNE		3,000.00	11,712.86
21 Jul 20	EFT CREDIT TFR 734-135 000552630	11,000.00		712.86
22 Jul 20	OSKO PAYMENT BRADLEY PAYNE		4,300.00	5,012.86
23 Jul 20	CHEQUE 175	4,834.00		178.86
1 Aug 20	<b>Monthly Transaction Summary</b>			
	CHEQUE WITHDRAWALS (1 @ 0.70)	0.70		
	EFT CREDIT TRANSFERS (1 @ 4.00)	4.00		
	<b>Total Transaction Fees</b>	<b>4.70</b>		
	ACCOUNT REBATE		4.70	
	<b>Total Rebates</b>		<b>4.70</b>	
	<b>Net Transaction Fees for July 20</b>	<b>0.00</b>		178.86
20 Aug 20	OSKO PAYMENT BRADLEY PAYNE		3,000.00	3,178.86
24 Aug 20	TRANSFER 131016628	3,000.00		178.86

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### Bendigo Ultimate Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Sep 20	<b>Monthly Transaction Summary</b>			
	IN BRANCH TRANSFERS (1 @ 1.75)	1.75		
	<b>Total Transaction Fees</b>	<b>1.75</b>		
	ACCOUNT REBATE		1.75	
	<b>Total Rebates</b>		<b>1.75</b>	
	<b>Net Transaction Fees for August 20</b>	<b>0.00</b>		178.86
3 Sep 20	OSKO PAYMENT BRADLEY PAYNE		3,000.00	3,178.86
<b>Transaction totals / Closing balance</b>		<b>\$18,834.00</b>	<b>\$13,300.00</b>	<b>\$3,178.86</b>

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](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

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[bendigobank.com.au](http://bendigobank.com.au)