

The Payne Family Superannuation Fund

Bank Transactions

Year Ended 30th June 2019

Bendigo Bank Ultimate Chq A/c #131016677

Receipts					Payments								
Date	Total	Interest From Term Deposit	Interest Term Deposit	Contributions Transfer From Term Deposit 134057363	Date	Chq No	Total	Pension	ATO	Bank Fees	Transfer		
12.7.18	\$ 3,000.00			\$ 3,000.00	23.7.18	Transfer	\$ 5,400.00				5,400.00		
21.7.18	\$ 346.69			\$ 346.69	23.7.18		\$ 2,394.00		\$ 2,394.00				
21.10.18	\$ 248.28			\$ 248.28	1.11.18		\$ 2,440.00		\$ 2,440.00				
25.10.18	\$ 3,000.00			\$ 3,000.00	7.12.18		\$ 5,000.00	\$ 5,000.00					
7.12.18	\$ 5,000.00			\$ 5,000.00	21.1.19		\$ 10,000.00				\$10,000.00		
10.1.19	\$ 3,000.00			\$ 3,000.00	29.1.19		\$ 2,440.00		\$ 2,440.00				
18.1.19	\$ 3,000.00			\$ 3,000.00	1.5.19		\$ 2,440.00		\$ 2,440.00				
18.1.19	\$ 3,000.00			\$ 3,000.00									
18.1.19	\$ 3,000.00			\$ 3,000.00									
21.1.19	\$ 246.02			\$ 246.02									
17.4.19	\$ 3,000.00			\$ 3,000.00									
21.4.19	\$ 216.00			\$ 216.00									
				\$ 27,056.99					\$ 30,114.00	\$ 5,000.00	\$ 9,714.00	\$ -	\$15,400.00

Opening Balance 1/7/18	\$ 4,675.36
Receipts	\$ 27,056.99
Payments	\$ 30,114.00
Closing Balance 30/6/18	\$ 1,618.35

Transactions Term Deposit No. 136850963

Date	Total	Interest	Transfer from A/c 131016677	Date	Total	Pension	Transfer to Bank A/c	Bank Fees		
21.7.18	\$ 346.69	\$ 346.69		21.7.18	Transfer	\$ 346.69	\$ 346.69			
23.7.18	\$ 5,400.00		\$ 5,400.00	23.7.18	Transfer	\$26,000.00	\$26,000.00			
21.10.18	\$248.28	\$ 248.28			B/Fee	\$ 4.00		\$ 4.00		
21.1.19	\$ 246.02	\$ 246.02		21.10.18	Transfer	\$ 248.28	\$ 248.28			
	\$ 10,000.00		\$ 10,000.00	21.1.19	Transfer	\$ 246.02	\$ 246.02			
21.4.19	\$ 216.00	\$ 216.00			Transfer	\$15,000.00	\$15,000.00			
					B/Fee	\$ 4.00		\$ 4.00		
				21.4.19	Transfer	\$ 216.00	\$ 216.00			
				\$ 16,456.99	\$ 1,056.99	\$ 15,400.00	\$ 42,064.99	\$41,000.00	\$ 1,056.99	\$ 8.00

Opening Balance 1/7/18	\$ 69,407.13
Receipts	\$ 16,456.99
Payments	\$ 42,064.99
Closing Balance 30/6/18	\$ 43,799.13

Transactions Bendigo Gold Term Deposit No. 131016628

Date	Total	Interest	Date	Total	Pension	Transfer to Bank A/c	Bank Fees		
22.8.18	\$ 1,129.92	\$ 1,129.92	22.5.19	\$15,000.00	\$15,000.00				
22.11.18	\$ 1,135.61	\$ 1,135.61		\$ 4.00			\$ 4.00		
22.2.19	\$ 1,141.34	\$ 1,141.34							
22.5.19	\$ 1,109.69	\$ 1,109.69							
				\$ 4,516.56	\$ 4,516.56	\$ 15,004.00	\$15,000.00	\$ -	\$ 4.00

Opening Balance 1/7/18	\$224,141.42
Receipts	\$ 4,516.56
Payments	\$ 15,004.00
Closing Balance 30/6/18	\$213,653.98

036/00032 009462



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

Your details at a glance

BSB number 633-000
Account number 136850963
Customer number 20248993/2503
Account title KEITH NEVILLE PAYNE & DOROTHY
HEATHER PAYNE AS TRUSTEE FOR THE PAYNE
SUPERANNUATION FUND

Account summary

Statement period 1 Jul 2018 - 30 Jun 2019
Statement number 2
Opening balance on 1 Jul 2018 \$69,407.13
Deposits & credits \$15,400.00
Withdrawals & debits \$41,008.00
Closing Balance on 30 Jun 2019 \$43,799.13

Account details

Review date 21 Jul 2019
Interest rate 2.000%PA
Payment frequency At Review
Payment method Transfer

SUPER

Any questions?

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



Bendigo Term Deposit

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$69,407.13
21 Jul 18	MEMO-INTEREST		346.69	
21 Jul 18	MEMO-INTEREST 0020248993-1401	346.69		
23 Jul 18	TRANSFER 131016677		5,400.00	74,807.13
23 Jul 18	EFT CREDIT TFR BENDIGO TDA 734-135 000552630	26,000.00		48,807.13
23 Jul 18	EFT CREDIT TRANSFER FEE	4.00		48,803.13
21 Oct 18	MEMO-INTEREST		248.28	
21 Oct 18	MEMO-INTEREST 0020248993-1401	248.28		
21 Jan 19	MEMO-INTEREST		246.02	
21 Jan 19	MEMO-INTEREST 0020248993-1401	246.02		
21 Jan 19	EFT CREDIT TFR TDA FUNDS 734-135 000552630	15,000.00		33,803.13

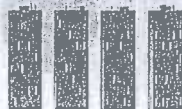
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Bendigo Term Deposit

Date	Transaction	Withdrawals	Deposits	Balance
21 Jan 19	TRANSFER TDA FUNDS		10,000.00	43,799.13
21 Apr 19	MEMO-INTEREST		216.00	
21 Apr 19	MEMO-INTEREST 0020248993-1401	216.00		
Transaction totals / Closing balance		\$41,008.00	\$15,400.00	\$43,799.13

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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Bendigo.



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Your details at a glance	
BSB number	633-000
Account number	131016628
Customer number	20248993/2501
Account title	KEITH NEVILLE PAYNE & DOROTHY HEATHER PAYNE AS TRUSTEE FOR THE PAYNE SUPERANNUATION FUND

Account summary	
Statement period	1 Jul 2018 - 30 Jun 2019
Statement number	2
Opening balance on 1 Jul 2018	\$224,141.42
Deposits & credits	\$4,516.56
Withdrawals & debits	\$15,004.00
Closing Balance on 30 Jun 2019	\$213,653.98

Account details	
Review date	22 Aug 2019
Interest rate	2.000%PA
Payment frequency	At Review
Payment method	Reinvest

SUPER

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

Bendigo Term Deposit

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$224,141.42
22 Aug 18	INTEREST		1,129.92	225,271.34
22 Nov 18	INTEREST		1,135.61	226,406.95
22 Feb 19	INTEREST		1,141.34	227,548.29
22 May 19	INTEREST		1,109.69	228,657.98
22 May 19	EFT CREDIT TFR BENDIGO 734-135 000552630	15,000.00		213,657.98
22 May 19	EFT CREDIT TRANSFER FEE	4.00		213,653.98
Transaction totals / Closing balance		\$15,004.00	\$4,516.56	\$213,653.98

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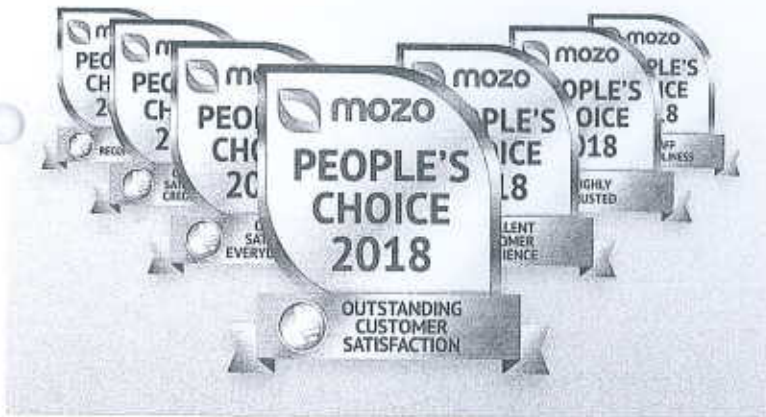
Your details at a glance

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 Jun 2018 - 21 Sep 2018
Statement number	45
Opening balance on 22 Jun 2018	\$4,675.36
Deposits & credits	\$3,346.69
Withdrawals & debits	\$7,794.00
Closing Balance on 21 Sep 2018	\$228.05

The people have spoken



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
Opening balance				
				\$4,675.36
12 Jul 18	DEPOSIT - CHEQUE(S) #Chq:1		3,000.00	7,675.36
21 Jul 18	INT/FEES FROM 0020248993-2503		346.69	8,022.05
23 Jul 18	TRANSFER 20248993/2503	5,400.00		2,622.05
23 Jul 18	CHEQUE 165	2,394.00		228.05
1 Aug 18	Monthly Transaction Summary			
	IN BRANCH TRANSFERS (1 @ 1.75)	1.75		
	CHEQUE WITHDRAWALS (1 @ 0.70)	0.70		
	Total Transaction Fees	2.45		
	ACCOUNT REBATE		2.45	
	Total Rebates		2.45	
	Net Transaction Fees for July 18	0.00		228.05
Transaction totals / Closing balance		\$7,794.00	\$3,346.69	\$228.05

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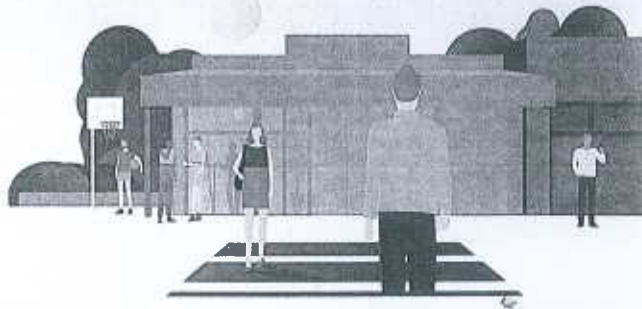
Your details at a glance

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 Sep 2018 - 21 Dec 2018
Statement number 46
Opening balance on 22 Sep 2018 \$228.05
Deposits & credits \$8,248.28
Withdrawals & debits \$7,440.00
Closing Balance on 21 Dec 2018 \$1,036.33

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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
	Opening balance			\$228.05
1 Oct 18	INTEREST		0.00	228.05
21 Oct 18	INT/FEES FROM 0020248993-2503		248.28	476.33
25 Oct 18	DIRECT CREDIT BRADLEY PAYNE 0854714633		3,000.00	3,476.33
1 Nov 18	CHEQUE 166	2,440.00		1,036.33
1 Dec 18	Monthly Transaction Summary			
	CHEQUE WITHDRAWALS (1 @ 0.70)	0.70		
	Total Transaction Fees	0.70		
	ACCOUNT REBATE		0.70	
	Total Rebates		0.70	
	Net Transaction Fees for November 18	0.00		1,036.33
7 Dec 18	TRANSFER 20316188/2501		5,000.00	6,036.33
7 Dec 18	WITHDRAWAL - CASH	5,000.00		1,036.33
	Transaction totals / Closing balance	\$7,440.00	\$8,248.28	\$1,036.33

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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 2018 - 21 Mar 2019
Statement number 47
Opening balance on 22 Dec 2018 \$1,036.33
Deposits & credits \$12,246.02
Withdrawals & debits \$12,440.00
Closing Balance on 21 Mar 2019 \$842.35

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Any questions?

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on **07 3205 5309**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$1,036.33
1 Jan 19	Monthly Transaction Summary			
	IN BRANCH WITHDRAWALS (1 @ 1.75)	1.75		
	Total Transaction Fees	1.75		
	ACCOUNT REBATE		1.75	
	Total Rebates		1.75	
	Net Transaction Fees for December 18	0.00		1,036.33
10 Jan 19	OSKO PAYMENT KN & DH payne		3,000.00	4,036.33
18 Jan 19	OSKO PAYMENT Payne		3,000.00	7,036.33
18 Jan 19	OSKO PAYMENT BRADLEY PAYNE		3,000.00	10,036.33
18 Jan 19	OSKO PAYMENT BRADLEY PAYNE		3,000.00	13,036.33
21 Jan 19	INT/FEES FROM 0020248993-2503		246.02	13,282.35
21 Jan 19	TRANSFER 136850963	10,000.00		3,282.35
29 Jan 19	CHEQUE 167	2,440.00		842.35

Bendigo Ultimate Account (Cardholder)

Date	Transaction	Withdrawals	Deposits	Balance
1 Feb 19	Monthly Transaction Summary			
	IN BRANCH TRANSFERS (1 @ 1.75)	1.75		
	CHEQUE WITHDRAWALS (1 @ 0.70)	0.70		
	Total Transaction Fees	2.45		
	ACCOUNT REBATE		2.45	
	Total Rebates		2.45	
	Net Transaction Fees for January 19	0.00		842.35
Transaction totals / Closing balance		\$12,440.00	\$12,246.02	\$842.35

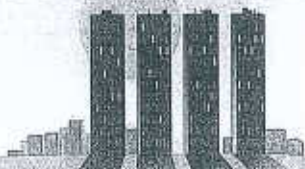
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All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/cardsecurity

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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 2019 - 21 Jun 2019
Statement number 48
Opening balance on 22 Mar 2019 \$842.35
Deposits & credits \$3,216.00
Withdrawals & debits \$2,440.00
Closing Balance on 21 Jun 2019 \$1,618.35

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Any questions?

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(1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$842.35
1 Apr 19	INTEREST		0.00	842.35
17 Apr 19	OSKO PAYMENT Kn & DH Payne		3,000.00	3,842.35
21 Apr 19	INT/FEES FROM 0020248993-2503		216.00	4,058.35
1 May 19	CHEQUE 168	2,440.00		1,618.35
1 Jun 19	Monthly Transaction Summary			
	CHEQUE WITHDRAWALS (1 @ 0.70)	0.70		
	Total Transaction Fees	0.70		
	ACCOUNT REBATE		0.70	
	Total Rebates		0.70	
	Net Transaction Fees for May 19	0.00		1,618.35
Transaction totals / Closing balance		\$2,440.00	\$3,216.00	\$1,618.35

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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 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
Closing Balance on 21 Sep 2019 \$3,796.75

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more with us.

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Any questions?

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(1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$1,618.35
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	Monthly Transaction Summary			
	IN BRANCH TRANSFERS (1 @ 1.75)	1.75		
	CHEQUE WITHDRAWALS (1 @ 0.70)	0.70		
	Total Transaction Fees	2.45		
	ACCOUNT REBATE		2.45	
	Total Rebates		2.45	
	Net Transaction Fees for August 19	0.00		796.75
4 Sep 19	OSKO PAYMENT BRADLEY PAYNE		3,000.00	3,796.75
	Transaction totals / Closing balance	\$7,040.00	\$9,218.40	\$3,796.75

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