

Statement period

Statement number

156221210

02/06/2020 to 01/07/2020

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216.15 429.16 495.49 163.63 46.70 835.65		88,135.52 87,706.36 87,210.87 87,047.24 87,000.54 86,164.89
495.49 163.63 46.70 835.65		87,210.87 87,047.24 87,000.54 86,164.88
163.63 46.70 835.65		87,047.24 87,000.54 86,164.89
46.70 835.65		87,000.54 86,164.89
835.65		86,164.8
840.00		85,324.8
1,284.17		84,040.7
	800.00	84,840.7
	17.96	84,858.6
4.80 4.80	4.00	
0.80	4.00	84,857.8
	0.80	4.80 4.80 4.00 4.00



156221210

Statement period

02/07/2020 to 01/08/2020

Statement number

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Date	Transaction	Withdrawals	Deposits	Balance
1 Aug 20	Monthly Transaction Summary			
	IN BRANCH WITHDRAWALS (2 @ 1.75)	3.50		
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	Total Transaction Fees	4.30		
	ACCOUNT REBATE		4.00	
	Total Rebates		4.00	
	Net Transaction Fees for July 20	0.30		67,635.69
	n totals / Closing balance	\$20,000.30	\$2,778.11	\$67,6

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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C CALLENDER SUPERANNUATION PTY LTD PO BOX 52 TRINITY BEACH QLD 4879

Your details at a glance

BSB number Account number

633-000 156221210 30495147/CN01

Customer number Account title

C CALLENDER ATF C CALLENDER

SUPERANNUATION FUND

Account summary

Statement period	2 Jul 2020 - 1 Aug 2020
Statement number	57
Opening balance on 2 Jul 2020	\$84,857.88
Deposits & credits	\$2,778.11
Withdrawals & debits	\$20,000.30
Closing Balance on 1 Aug 2020	\$67,635.69

Any questions?

Date	Transaction	. Withdrawals	Deposits	Balance
Opening ba	alance			\$84,857.88
4 Jul 20	PAY ANYONE 0170718569Ete BBL114054216C. Callender	5,000.00		79,857.88
5 Jul 20	PAY ANYONE 0170724247Ete BBL114054216C. Callender	5,000.00		74,857.88
6 Jul 20	WITHDRAWAL - CASH	5,000.00		69,857.88
6 Jul 20	OSKO PAYMENT Colm Anthony Colman Car Sale BMW		100.00	69,957.88
7 Jul 20	WITHDRAWAL - CASH	5,000.00		64,957.88
13 Jul 20	E-BANKING TFR 00099522501402 0213674014 Rent No 9		800.00	65,757.88
27 Jul 20	E-BANKING TFR 00099522501402 0215149450 G&J rent 27th July		800.00	66,557.88
28 Jul 20	DIRECT CREDIT TRANSFER 81652 Par CASTRAN GILBERT 0988197741		1,063.58	67,621.46
1 Aug 20	INTEREST		14.53	67,635.99



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C CALLENDER SUPERANNUATION PTY LTD PO BOX 52 TRINITY BEACH QLD 4879

Your details at a glance

BSB number Account number 633-000 156221210

Customer number

30495147/CN01

Account title

C CALLENDER ATF C CALLENDER SUPERANNUATION FUND

Account summary

 Statement period
 2 Aug 2020 - 1 Sep 2020

 Statement number
 58

 Opening balance on 2 Aug 2020
 \$67,635.69

 Deposits & credits
 \$3,063.13

 Withdrawals & debits
 \$0.00

 Closing Balance on 1 Sep 2020
 \$70,698.82

Any questions?

Date	Transaction	Withdrawals	Deposits	Balance
Opening ba	lance			\$67,635.69
11 Aug 20	E-BANKING TFR 00099522501402 0216675404 Rent		800.00	68,435.69
24 Aug 20	E-BANKING TFR 00099522501402 0218012874 Rent 24th Aug		800.00	69,235.69
25 Aug 20	DIRECT CREDIT TRANSFER 81652 Par CASTRAN GILBERT 0994164603		1,448.58	70,684.27
1 Sep 20	INTEREST		14.55	70,698.82
Transaction	totals / Closing balance	\$0.00	\$3,063.13	\$70,698.82



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C CALLENDER SUPERANNUATION PTY LTD PO BOX 52 TRINITY BEACH QLD 4879

Your details at a glance

BSB number Account number 633-000 156221210

Customer number

30495147/CN01

Account title

C CALLENDER ATF C CALLENDER SUPERANNUATION FUND

SUPERANNUATION FU

Account summary

Statement period	2 Sep 2020 - 1 Oct 2020
Statement number	59
Opening balance on 2 Sep 2020	\$70,698.82
Deposits & credits	\$4,477.44
Withdrawals & debits	\$0.00
Closing Balance on 1 Oct 2020	\$75,176.26

Any questions?

Social Investment Deposit Account				
Date	Transaction	Withdrawals	Deposits	Balance
Opening ba	lance			\$70,698.82
8 Sep 20	E-BANKING TFR 00099522501402 0219478932 Rent no		800.00	71,498.82
17 Sep 20	DIRECT CREDIT TRANSFER 81652 Par CASTRAN GILBERT 0999275613		2,862.50	74,361.32
22 Sep 20	E-BANKING TFR 00099522501402 0221003582 RENT NO 9		800.00	75,161.32
1 Oct 20	INTEREST		14.94	75,176.26
Transaction	totals / Closing balance	\$0.00	\$4,477.44	\$75,176.26



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C CALLENDER SUPERANNUATION PTY LTD PO BOX 52 TRINITY BEACH QLD 4879

Your details at a glance

 BSB number
 633-000

 Account number
 156221210

 Customer number
 30495147/CN01

Account title C CALLENDER ATF C CALLENDER SUPERANNUATION FUND

Account summary

Statement period	2 Oct 2020 - 1 Nov 2020
Statement number	60
Opening balance on 2 Oct 2020	\$75,176.26
Deposits & credits	\$1,615.70
Withdrawals & debits	\$2,420.00
Closing Balance on 1 Nov 202	\$74,371.96

Any questions?

Date	Transaction	Withdrawals	Deposits	Balance
Opening ba	lance			\$75,176.26
5 Oct 20	E-BANKING TFR 00099522501402 0222354894 Rent no 9		800.00	75,976.26
6 Oct 20	PAY ANYONE 0171729003NQ Super S STG421045821Inv 0584/2021	2,420.00		73,556.26
21 Oct 20	E-BANKING TFR 00099522501402 0223986379 Rent no.9		800.00	74,356.26
1 Nov 20	INTEREST		15.70	74,371.96
1 Nov 20	Monthly Transaction Summary PAY ANYONE TRANSFERS (1 @ 0.40) Total Transaction Fees ACCOUNT REBATE Total Rebates Net Transaction Fees for October 20	0.40 0.40	0.40 0.40	74,371.96
	n totals / Closing balance	\$2,420.00	\$1,615.70	\$74,371.96



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C CALLENDER SUPERANNUATION PTY LTD PO BOX 52 TRINITY BEACH QLD 4879

Your details at a glance

 BSB number
 633-000

 Account number
 156221210

 Customer number
 30495147/CN01

Account title C CALLENDER ATF C CALLENDER SUPERANNUATION FUND

Account summary

Statement period	2 Nov 2020 - 1 Dec 2020
Statement number	61
Opening balance on 2 Nov	2020 \$74,371.96
Deposits & credits	\$3,014.80
Withdrawals & debits	\$3,000.00
Closing Balance on 1 Dec	2020 \$74,386.76

Any questions?

Date	Transaction	Withdrawals	Deposits	Balance
Opening ba	lance			\$74,371.96
3 Nov 20	E-BANKING TFR 00099522501402 0225341913 Rent no 9		800.00	75,171.96
17 Nov 20	E-BANKING TFR 00099522501402 0226973965 Rent no. 9		800.00	75,971.96
25 Nov 20	DIRECT CREDIT TRANSFER 81652 Par CASTRAN GILBERT 0014139726		1,405.56	77,377.52
25 Nov 20	PAY ANYONE 0172283740Stuart Cal HBA065665412As requested	3,000.00		74,377.52
1 Dec 20	INTEREST		9.24	74,386.76
1 Dec 20	Monthly Transaction Summary PAY ANYONE TRANSFERS (1 @ 0.40) Total Transaction Fees ACCOUNT REBATE Total Rebates Net Transaction Fees for November 20	0.40 0.40	0.40 0.40	74,386.76
	totals / Closing balance	\$3,000.00	\$3,014.80	\$74,386.76



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C CALLENDER SUPERANNUATION PTY LTD PO BOX 52 TRINITY BEACH QLD 4879

Your details at a glance

BSB number Account number 633-000 156221210

Customer number

30495147/CN01

Account title

C CALLENDER ATF C CALLENDER

SUPERANNUATION FUND

Account summary

Statement period	2 Dec 2020 - 1 Jan 2021
Statement number	62
Opening balance on 2 Dec 2020	\$74,386.76
Deposits & credits	\$3,459.58
Withdrawals & debits	\$240.00
Closing Balance on 1 Jan 2021	\$77,606.34

Any questions?

240.00	800.00 400.00	\$74,386.76 75,186.76 75,586.76 75,346.76
240.00		75,586.76
240.00	400.00	. Ten Salana
240.00		75,346.76
	2,250.00	77,596.76
	9.58	77,606.34
0.40 0.40 0.00	0.40 0.40	77,606.34
		0.40 0.40 0.00



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C CALLENDER SUPERANNUATION PTY LTD PO BOX 52 TRINITY BEACH QLD 4879

Your details at a glance

BSB number Account number 633-000 156221210

Customer number

30495147/CN01

Account title C CA

C CALLENDER ATF C CALLENDER SUPERANNUATION FUND

Account summary

Statement period	2 Jan 2021 - 1 Feb 2021
Statement number	63
Opening balance on 2 Jan 2021	\$77,606.34
Deposits & credits	\$884.88
Withdrawals & debits	\$231.00
Closing Balance on 1 Feb 2021	\$78,260.22

Any questions?

Date	Transaction	Withdrawals	Deposits	Balance
Opening ba	lance			\$77,606.34
21 Jan 21	OSKO PAYMENT Murray Walker Inv 0477	231.00		77,375.34
1 Feb 21	INTEREST		9.88	77,385.22
1 Feb 21	Monthly Transaction Summary PAY ANYONE TRANSFERS (1 @ 0.40) Total Transaction Fees ACCOUNT REBATE Total Rebates Net Transaction Fees for January 21	0.40 0.40	0.40 0.40	77,385.22
1 Feb 21	OSKO PAYMENT LINDSEY HOAD LHOAD 18 MOORE STREET BOOKING		875.00	78,260.22
Transaction	n totals / Closing balance	\$231.00	\$884.88	\$78,260.22



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C CALLENDER SUPERANNUATION PTY LTD PO BOX 52 TRINITY BEACH QLD 4879

Your details at a glance

BSB number Account number 633-000 156221210

Customer number

30495147/CN01

Account title

C CALLENDER ATF C CALLENDER SUPERANNUATION FUND

301 EXAMINATION

Account summary

Statement period	2 Feb 2021 - 1 Mar 2021
Statement number	64
Opening balance on 2 Feb 2021	\$78,260.22
Deposits & credits	\$3,684.35
Withdrawals & debits	\$0.00
Closing Balance on 1 Mar 2021	\$81,944.57

Any questions?

Social Investment Deposit Account				
Date	Transaction	Withdrawals	Deposits	Balance
Opening ba	alance			\$78,260.22
5-Feb 21	E-BANKING TFR 00099522501402 0235919974 Eaton		2,800.00	81,060.22
9 Feb 21	OSKO PAYMENT David Hoad Hoad rent fee		875.00	81,935.22
1 Mar 21	INTEREST		9.35	81,944.57
Transactio	n totals / Closing balance	\$0.00	\$3,684.35	\$81,944.57



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C CALLENDER SUPERANNUATION PTY LTD PO BOX 52 TRINITY BEACH QLD 4879

Your details at a glance

BSB number

633-000 156221210

Account number Customer number

30495147/CN01

Account title

C CALLENDER ATF C CALLENDER

SUPERANNUATION FUND

Account summary

2 Mar 2021 - 1 Apr 2021 Statement period 65 Statement number \$81,944.57 Opening balance on 2 Mar 2021 Deposits & credits \$484.27 \$0.00 Withdrawals & debits \$82,428.84 Closing Balance on 1 Apr 2021

Any questions?

Contact Not-For-Profit-Specialist at Po Box 585, Corrimal 2518 on 1300 272 265, or call 1300 BENDIGO (1300 236 344).

Social Investment Deposit Account				
Date	Transaction	Withdrawals	Deposits	Balance
Opening ba	lance			\$81,944.57
30 Mar 21	E-BANKING TFR 0009952250V501 0241971067		473.83	82,418.40
1 Apr 21	INTEREST		10.44	82,428.84
Transaction	totals / Closing balance	\$0.00	\$484.27	\$82,428.84

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C CALLENDER SUPERANNUATION PTY LTD PO BOX 52 TRINITY BEACH QLD 4879

Your details at a glance

 BSB number
 633-000

 Account number
 156221210

 Customer number
 30495147/CN01

Account title C CALLENDER ATF C CALLENDER SUPERANNUATION FUND

Account summary

Statement period	2 Apr 2021 - 1 May 2021
Statement number	66
Opening balance on 2 Apr 2021	\$82,428.84
Deposits & credits	\$4,935.89
Withdrawals & debits	\$3,537.56
Closing Balance on 1 May 2021	\$83,827.17

Any questions?

Date	Transaction	Withdrawals	Deposits	Balance
Opening b	alance			\$82,428.84
5 Apr 21	E-BANKING TFR 00099522501402 0242655670 Dodo July to Aug	300.00		82,128.84
5 Apr 21	E-BANKING TFR 00099522501402 0242655741 Active July	98.61		82,030.23
5 Apr 21	E-BANKING TFR 00099522501402 0242655829 S/E water Aug	237.45		81,792.78
5 Apr 21	E-BANKING TFR 00099522501402 0242655900 Active Aug	183.06		81,609.72
5 Apr 21	E-BANKING TFR 00099522501402 0242655951 Archers Body Corp	812.98		80,796.74
5 Apr 21	E-BANKING TFR 00099522501402 0242656013 Ergon	178.40		80,618.34
5 Apr 21	E-BANKING TFR 00099522501402 0242656113 Active Sept	166.44		80,451.90
5 Apr 21	E-BANKING TFR 00099522501402 0242656191 Active Oct	100.98		80,350.92



Statement period

Statement number

156221210

02/04/2021 to 01/05/2021

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SAPI 21	Apr 21		Withdrawals	Deposits	Balance
242856319 S/E Water Nov 5 Apr 21			76.26		80,274.66
1	Apr 21		172.25		80,102.41
SAPIT 21	Apr 21		95.71		80,006.70
0242656618 Ergon 7 Apr 21	5 Apr 21		840.94		79,165.76
TABLE	5 Apr 21		273.28		78,892.48
7 Apr 21	7 Apr 21			400.73	79,293.2
19 Apr 21 OSKO PAYMENT I & G GOMIZELJ Gomizelj - Sundance No 9 19 Apr 21 E-BANKING TFR 0009952250V501 0244385571 816 27 Apr 21 E-BANKING TFR 0009952250V501 0245216125 1 May 21 INTEREST 10.14 83,828. 1 May 21 Monthly Transaction Summary E-BANKING TRANSFERS (13 @ 0.40) Total Transaction Fees ACCOUNT REBATE Total Rebates 1 Monthly Transaction Summary 4.00 4.00 4.00 4.00 4.00 4.00 4.00 4.0	7 Apr 21	그리트 가능하는 사람들은 아이들은 아이들이 되었다면 하는데 얼마를 하는데 되었다면 하는데 되었다면 하는데 얼마를 하는데 하는데 얼마를 하는데 하는데 얼마를 하는데 하는데 얼마를 하는데 하는데 없다면 하는데 얼마를 하는데 하는데 얼마를 하는데 하는데 없다면 하는데 얼마를 하는데 하는데 없다면 하는데		918.65	80,211.86
Gomizelj - Sundance No 9 19 Apr 21	7 Apr 21	그 그 그 그 그 그 그 그 그 그 그 그 그 그 그 그 그 그 그		1,154.45	81,366.3
19 Apr 21 E-BANKING TFR 0009952250V501	19 Apr 21			1,600.00	82,966.3
27 Apr 21 E-BANKING TPK 0009932230V301 0245216125 1 May 21 INTEREST 10.14 83,828. 1 May 21 Monthly Transaction Summary E-BANKING TRANSFERS (13 @ 0.40) Total Transaction Fees ACCOUNT REBATE Total Rebates 4.00	19 Apr 21			514.44	83,480.7
1 May 21	27 Apr 21			337.48	83,818.2
E-BANKING TRANSFERS (13 @ 0.40) 5.20 Total Transaction Fees 5.20 ACCOUNT REBATE 4.00 Total Rebates 4.00	1 May 21	INTEREST		10.14	83,828.3
Total Repaires	1 May 21	E-BANKING TRANSFERS (13 @ 0.40) Total Transaction Fees ACCOUNT REBATE			
		Total Rebates Net Transaction Fees for April 21	1.20	4.00	83,827.1



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C CALLENDER SUPERANNUATION PTY LTD PO BOX 52 TRINITY BEACH QLD 4879

Your details at a glance

BSB number Account number 633-000 156221210

Customer number

30495147/CN01

Account title

C CALLENDER ATF C CALLENDER

SUPERANNUATION FUND

Account summary

Statement period	2 May 2021 - 1 Jun 2021
Statementnumber	67
Opening balance on 2 May 2021	\$83,827.17
Deposits & credits	\$1,329.06
Withdrawals & debits	\$0.00
Closing Balance on 1 Jun 2021	\$85,156.23

Any questions?

Date	Transaction	Withdrawals	Deposits	Balance
Opening ba	lance			\$83,827.17
3 May 21	E-BANKING TFR 0009952250V501 0245977145 816 28/04		527.03	84,354.20
4 May 21	OSKO PAYMENT MR JORDAN SPEERING AirBnB		95.00	84,449.20
17 May 21	E-BANKING TFR 0009952250V501 0247696514 816 May13th		351.99	84,801.19
24 May 21	E-BANKING TFR 0009952250V501 0248549079 816		344.25	85,145.4
1 Jun 21	INTEREST		10.79	85,156.23
Transaction	n totals / Closing balance	\$0.00	\$1,329.06	\$85,156.2



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C CALLENDER SUPERANNUATION PTY LTD PO BOX 52 TRINITY BEACH QLD 4879

Your details at a glance

Account number

Customer number

633-000 156221210

Customer number Account title 30495147/CN01

C CALLENDER ATF C CALLENDER SUPERANNUATION FUND

Account summary

Statement period	2 Jun 2021 - 1 Jul 2021
Statement number	68
Opening balance on 2 Jun 2021	\$85,156.23
Deposits & credits	\$5,803.43
Withdrawals & debits	\$9,221.58
Closing Balance on 1 Jul 2021	\$81,738.08

Any questions?

Date	Transaction	Withdrawals	Deposits	Balance
Opening ba	lance			\$85,156.23
7 Jun 21	E-BANKING TFR 0009952250V501 0250170953 816 June 4th		343.28	85,499.51
8 Jun 21	E-BANKING TFR 00304951471201 0250277834 Transfer from Merc		6.72	85,506.23
15 Jun 21	OSKO PAYMENT I & G GOMIZELJ Rent for 9 Sundance - Gomizel		1,600.00	87,106.23
21 Jun 21	E-BANKING TFR 0009952250V501 0251804218 816 June 20th		1,873.08	88,979.31
26 Jun 21	E-BANKING TFR 00099522501402 0252464523 No 9 water Aug 20	37.98		88,941.33
26 Jun 21	E-BANKING TFR 00099522501402 0252464627 No9 Rates Aug 20	1,307.18		87,634.15
26 Jun 21	E-BANKING TFR 00099522501402 0252464701 No9 Power Dec 20	438.22		87,195.9
26 Jun 21	E-BANKING TFR 00099522501402 0252464792 No9 water Feb	59.51		87,136.4

B Bendigo Bank

Account number

Statement period

Statement number

156221210

02/06/2021 to 01/07/2021

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ate	Transaction	Withdrawals	Deposits	Balance
6 Jun 21	E-BANKING TFR 00099522501402 0252464857 No9 Rates Feb	1,307.18		85,829.24
6 Jun 21	E-BANKING TFR 00099522501402 0252464950 No9 Insurance Feb	364.86		85,464.3
6 Jun 21	E-BANKING TFR 00099522501402 0252465043 No9 body corp Marc	976.60		84,487.7
6 Jun 21	E-BANKING TFR 00099522501402 0252465124 No9 power March	590.56		83,897.2
% Jun 21	E-BANKING TFR 00099522501402 0252465198 No9 water June	42.96		83,854.2
% Jun 21	E-BANKING TFR 00099522501402 0252465258 No9 Body corporate	1,004.51		82,849.7
26 Jun 21	E-BANKING TFR 00099522501402 0252465336 No9 Power June	453.59		82,396.1
26 Jun 21	E-BANKING TFR 00099522501402 0252465396 Cabinet new furnit	299.00		82,097.1
27 Jun 21	E-BANKING TFR 00099522501402 0252524532 816 Power Jan	137.10		81,960.0
27 Jun 21	E-BANKING TFR 00099522501402 0252524673 816 Rates Feb	473.23		81,486.8
27 Jun 21	E-BANKING TFR 00099522501402 0252524771 816 Internet Jan	60.90		81,425.9
27 Jun 21	E-BANKING TFR 00099522501402 0252524980 816 internet Feb	35.00		81,390.
27 Jun 21	E-BANKING TFR 00099522501402 0252525139 816 SE water Feb	161.90		81,229.
27 Jun 21	E-BANKING TFR 00099522501402 0252525373 816 Power March	43.25		81,185.
27 Jun 21	E-BANKING TFR 00099522501402 0252525447 816 internet	50.00		81,135.
27 Jun 21	E-BANKING TFR 00099522501402 0252525578 816 Hot water Apri	37.97		81,097.
27 Jun 21	E-BANKING TFR 00099522501402	65.00		81,032.



Statement period

156221210

Statement number

02/06/2021 to 01/07/2021

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501402 srate 501402 501402 y 501402 June	925.10 49.72 65.00		80,107.71 80,057.99 79,992.99
501402 y 501402	65.00		
y 501402			79,992.99
une	73.86		79,919.13
501402 une	155.00		79,764.13
MIZELJ		1,085.00	80,849.13
50V501		884.80	81,733.93
		10.55	81,744.48
nary 6 @ 0.40)	10.40 10.40	4.00	
ine 21	6.40	4.00	81,738.08
5	ary 5 @ 0.40)	ary 5 @ 0.40) 10.40 10.40	0V501 884.80 10.55 ary 5 @ 0.40) 10.40 10.40 4.00 4.00 4.00

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

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.