

Bendigo and Adelaide Bank Limited
 ABN 11 068 049 178 AFSL/ACL 237879
 80 Grenfell Street, Adelaide GPO Box 1048, Adelaide SA 5001
 Telephone: 1800 224 124 Website: www.adelaidebank.com.au

Account Title J GILES PTY LTD ATF
 WFW PENSION ACCOUNT

010000 CT



FIONA MICHELE NAIRN
 14B BLACKBURN AVENUE
 GLENELG NORTH SA 5045

Adelaide CMA Statement

Statement Details

Statement Period	from	01 Jul 2021
	to	31 Jul 2021
Statement Number		152
Customer Number		0033175423
Account ID		QT04
BSB		610-101
Account Number		070710670



Bill Code: 3517
Ref: 0707106704

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.

Page 1 of 2



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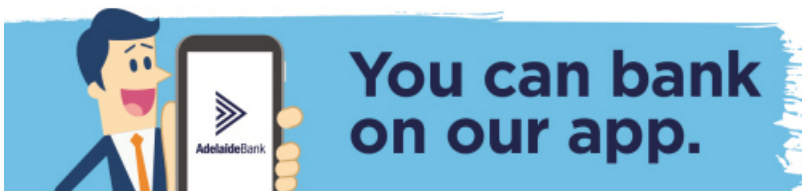


Account Summary

Opening Balance	\$650.74
Total Credits	\$3,000.07
Total Debits	\$3,000.00
Closing Balance	\$650.81

Date	Description	Debits	Credits	Balance
	Opening Balance			\$650.74
05JUL21	DIRECT CREDIT From BSK Shares CBA		3,000.00	3,650.74
07JUL21	ANYPAY 3XP82JY65WFW Pension	3,000.00		650.74
31JUL21	CREDIT INTEREST		0.07	650.81
Closing Totals		\$3,000.00	\$3,000.07	\$650.81

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.10% P.A.

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Important Information

Lost or Stolen Cards



For lost or stolen cards please call 1800 224 124 as soon as the card has been identified missing.

All other enquiries

Should you have any questions regarding your account or statement please call us on 1800 224 124.

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Subject to correction of any errors or omissions.

Retain this statement for your records.

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Adelaide CMA Statement

Statement Details

Statement Period	from	01 Aug 2021
	to	31 Aug 2021
Statement Number		153
Customer Number		0033175423
Account ID		QT04
BSB		610-101
Account Number		070710670



Bill Code: 3517
Ref: 0707106704

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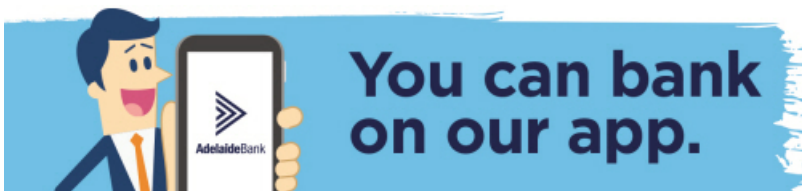


Account Summary

Opening Balance	\$650.81
Total Credits	\$5,531.28
Total Debits	\$3,000.00
Closing Balance	\$3,182.09

Date	Description	Debits	Credits	Balance
	Opening Balance			\$650.81
01 AUG 21	INTERNET TRANSFER CREDIT 0033175423QT03 1428257088 FrankingCreditReimb		2,531.00	3,181.81
04 AUG 21	DIRECT CREDIT From BSK Shares CBA		3,000.00	6,181.81
06 AUG 21	ANYPAY 3XYK8RC4QWFW Pension	3,000.00		3,181.81
31 AUG 21	CREDIT INTEREST		0.28	3,182.09
Closing Totals		\$3,000.00	\$5,531.28	\$3,182.09

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Adelaide CMA Statement

Statement Details

Statement Period	from	01 Sep 2021
	to	30 Sep 2021
Statement Number		154
Customer Number		0033175423
Account ID		QT04
BSB		610-101
Account Number		070710670



Bill Code: 3517
Ref: 0707106704

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Account Summary

Opening Balance	\$3,182.09
Total Credits	\$3,000.27
Total Debits	\$3,000.00
Closing Balance	\$3,182.36

Date	Description	Debits	Credits	Balance
	Opening Balance			\$3,182.09
06SEP21	DIRECT CREDIT From BSK Shares CBA		3,000.00	6,182.09
07SEP21	ANYPAY 3X3XNSF3K.WFW Pension	3,000.00		3,182.09
30SEP21	CREDIT INTEREST		0.27	3,182.36

Resolving Complaints

If you have a complaint, please contact us on 1300 652 220 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

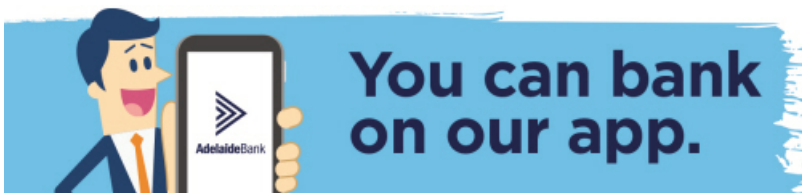
Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

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

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.10% P.A.

Closing Totals	\$3,000.00	\$3,000.27	\$3,182.36
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FIONA MICHELE NAIRN
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Adelaide CMA Statement

Statement Details

Statement Period	from	01 Oct 2021
	to	31 Oct 2021
Statement Number		155
Customer Number		0033175423
Account ID		QT04
BSB		610-101
Account Number		070710670



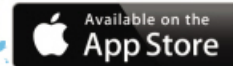
Bill Code: 3517
Ref: 0707106704

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Account Summary

Opening Balance	\$3,182.36
Total Credits	\$3,000.30
Total Debits	\$3,000.00
Closing Balance	\$3,182.66

Date	Description	Debits	Credits	Balance
	Opening Balance			\$3,182.36
04OCT21	DIRECT CREDIT From BSK Shares CBA		3,000.00	6,182.36
07OCT21	ANYPAY 3XGMDXDPDWWF Pension	3,000.00		3,182.36
31OCT21	CREDIT INTEREST		0.30	3,182.66

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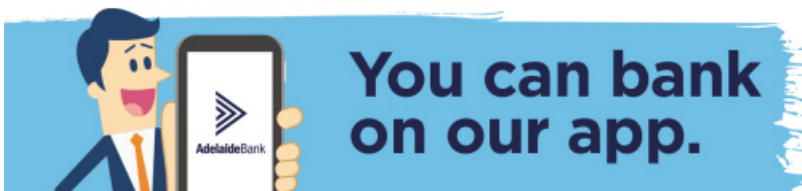
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Closing Totals	\$3,000.00	\$3,000.30	\$3,182.66
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Adelaide CMA Statement

Statement Details

Statement Period	from	01 Nov 2021
	to	30 Nov 2021
Statement Number		156
Customer Number		0033175423
Account ID		QT04
BSB		610-101
Account Number		070710670



Bill Code: 3517
Ref: 0707106704

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.

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Account Summary

Opening Balance	\$3,182.66
Total Credits	\$3,000.27
Total Debits	\$3,000.00
Closing Balance	\$3,182.93

Date	Description	Debits	Credits	Balance
	Opening Balance			\$3,182.66
04NOV21	DIRECT CREDIT From BSK Shares CBA		3,000.00	6,182.66
05NOV21	ANYPAY 3X7KQQMNQWFW Pension	3,000.00		3,182.66
30NOV21	CREDIT INTEREST		0.27	3,182.93

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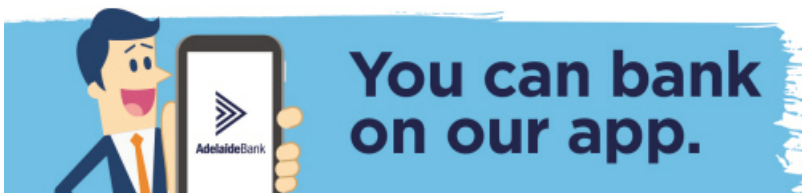
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Closing Totals	\$3,000.00	\$3,000.27	\$3,182.93
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 GLENELG NORTH SA 5045

Adelaide CMA Statement

Statement Details

Statement Period	from	01 Dec 2021
	to	31 Dec 2021
Statement Number		157
Customer Number		0033175423
Account ID		QT04
BSB		610-101
Account Number		070710670

BPAY Biller Code: 3517
 Ref: 0707106704

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ANDROID APP ON Google play
 Available on the App Store

Account Summary

Opening Balance	\$3,182.93
Total Credits	\$3,000.28
Total Debits	\$3,000.00
Closing Balance	\$3,183.21

Date	Description	Debits	Credits	Balance
	Opening Balance			\$3,182.93
06DEC21	DIRECT CREDIT From BSK Shares CBA		3,000.00	6,182.93
07DEC21	ANYPAY 3XCGS8LFDWFW Pension	3,000.00		3,182.93
31DEC21	CREDIT INTEREST		0.28	3,183.21

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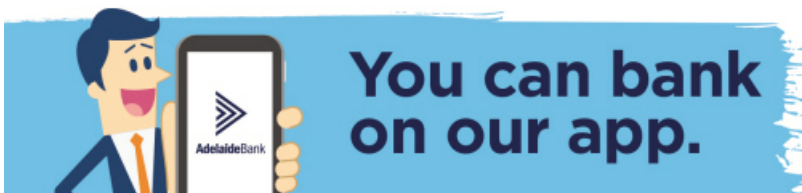
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Closing Totals	\$3,000.00	\$3,000.28	\$3,183.21
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IMPORTANT NOTICE

Important information about your account

This notice contains important information about:

- Making your electronic transactions more secure.
- What to do if any of your payment instruments are lost or stolen.
- Reducing the instance of fraud or forgery if you have a personal cheque book.

This notice summarises the specific guidelines detailed in your Product Guide. Information contained in this notice does not change the terms and conditions which apply to your account. Please refer to your Product Guide for more information.

Security advice regarding electronic transactions

Electronic access to your account provides you with the convenience to access, transact or make an enquiry when it suits you best. This can be done in a number of ways:

- via your card using your Personal Identification Number (PIN) or
- via Home Banking Services - Online Banking by using your Online Banking Password (OBP) and Express Line by using your Personal Access Code (PAC).

Keeping your card, PIN and OBP/PAC secure is very important. You will need to make every effort to ensure that your card or record of your PIN or OBP/PAC is not misused, disclosed, lost or stolen.

It is important that you are aware of the specific guidelines that address security because your liability may increase for any unauthorised electronic transactions on your account if you do not take proper care.

Security guidelines generally

- Sign your card as soon as you receive it.
- Do not record your PIN on your card or on anything normally carried with your card.
- Do not record your PIN or OBP/PAC on a telephone, computer, or on anything that may be lost or stolen.
- Use care to prevent anyone else seeing you use your PIN or OBP/PAC.
- Do not let any other person use your card.
- Do not disclose your PIN or OBP/PAC to any other person (including a family member or friend).
- Do not select a PIN or OBP/PAC that can be easily associated with you such as your date of birth, telephone number or postcode.

Using an electronic banking device securely

- Be ready to make your transaction when you approach an electronic banking device (such as an ATM).
- Protect yourself while using the ATM and make sure no one can see you pressing the keys.
- Be aware of the people around you and the security of the location of the ATM.
- When you have completed your transaction do not leave anything behind including your cash, card or receipt. If you do not want to take your receipt with you, you should place it into the secure bin provided at the ATM.

Using Online Banking and Express Line securely

- Be aware of the people around you and the security of the location when using these services.
- Completely log the computer off before leaving it unattended.
- Take reasonable steps to maintain the security of your computer.

Memory aid for your codes

If you require a memory aid to recall your PIN or OBP/PAC, you must make sure that it is reasonably disguised. Please refer to your Product Guide for further information regarding memory aids to recall your PIN or OBP/PAC and for information on any liability you may incur if your account receives an unauthorised transaction.

Security advice regarding cheque books

If you have an account with a cheque book facility, you should take care when you write out a cheque, to reduce the potential of forgery and fraud. It is your obligation to write cheques so they are not misleading to us and so they cannot be easily altered.

You should follow these guidelines when writing out cheques:

- Do not leave gaps between the word or figures.
- Begin the amount in words as close as possible to the left hand side.

Advice for lost or stolen cards and cheque books

You should safeguard payment instruments such as your card, personal cheques and bank cheques. Any delay or failure to notify us will significantly increase the risk that fraudulent cheques could be written and/or unauthorised transactions performed on your account, for which you may be personally liable.

To report a lost/stolen *card*, cheque or unauthorised use or lost/stolen/disclosed *PIN/OBP/PAC/other code*, telephone:

- 1800 224 124 within Australia
- +618 8300 6000 outside Australia.

Reporting a disputed transaction – important information

Our ability to dispute a transaction on your behalf may be lost if you fail to notify us within the required time frames.

For this reason, it is in your interest to report any disputed transaction to us immediately as failure to do so may result in your claim being declined.

ePayments code of conduct

Your rights may differ if the disputed transaction is regulated by the ePayments Code of Conduct but you should report all disputed transactions in the way we have outlined above.

Do you have a question?

If you have any questions about this notice, or if you would like a copy of the Product Guide, you can contact us by telephoning 1800 224 124.

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Adelaide CMA Statement

Statement Details

Statement Period	from	01 Jan 2022
	to	31 Jan 2022
Statement Number		158
Customer Number		0033175423
Account ID		QT04
BSB		610-101
Account Number		070710670



Bill Code: 3517
Ref: 0707106704

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Page 1 of 2



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Account Summary

Opening Balance	\$3,183.21
Total Credits	\$3,000.29
Total Debits	\$3,000.00
Closing Balance	\$3,183.50

Date	Description	Debits	Credits	Balance
	Opening Balance			\$3,183.21
04JAN22	DIRECT CREDIT From BSK Shares CBA		3,000.00	6,183.21
07JAN22	ANYPAY 3X56PL988WFW Pension	3,000.00		3,183.21
31JAN22	CREDIT INTEREST		0.29	3,183.50

Resolving Complaints

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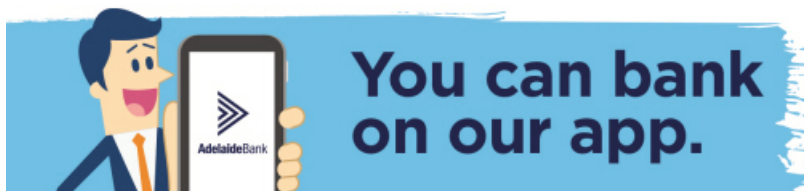
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Email: info@afca.org.au

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

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Closing Totals	\$3,000.00	\$3,000.29	\$3,183.50
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 GLENELG NORTH SA 5045

Adelaide CMA Statement

Statement Details

Statement Period	from	01 Feb 2022
	to	28 Feb 2022
Statement Number		159
Customer Number		0033175423
Account ID		QT04
BSB		610-101
Account Number		070710670



Bill Code: 3517
Ref: 0707106704

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Account Summary

Opening Balance	\$3,183.50
Total Credits	\$3,000.27
Total Debits	\$3,000.00
Closing Balance	\$3,183.77

Date	Description	Debits	Credits	Balance
	Opening Balance			\$3,183.50
04FEB22	DIRECT CREDIT From BSK Shares CBA		3,000.00	6,183.50
07FEB22	ANYPAY 3X8K2J9JVWFW Pension	3,000.00		3,183.50
28FEB22	CREDIT INTEREST		0.27	3,183.77

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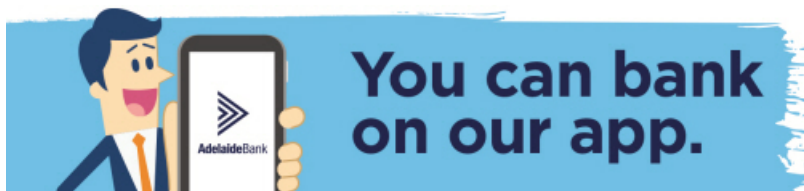
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Closing Totals	\$3,000.00	\$3,000.27	\$3,183.77
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Adelaide CMA Statement

Statement Details

Statement Period	from	01 Mar 2022
	to	31 Mar 2022
Statement Number		160
Customer Number		0033175423
Account ID		QT04
BSB		610-101
Account Number		070710670



Bill Code: 3517
Ref: 0707106704

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Account Summary

Opening Balance	\$3,183.77
Total Credits	\$3,000.23
Total Debits	\$6,000.00
Closing Balance	\$184.00

Date	Description	Debits	Credits	Balance
	Opening Balance			\$3,183.77
04MAR22	DIRECT CREDIT From BSK Shares CBA		3,000.00	6,183.77
07MAR22	ANYPAY 3XQZL3ZLNWFW Pension	3,000.00		3,183.77
24MAR22	ANYPAY 3X9KKSBCGWFV Pension	3,000.00		183.77
31MAR22	CREDIT INTEREST		0.23	184.00

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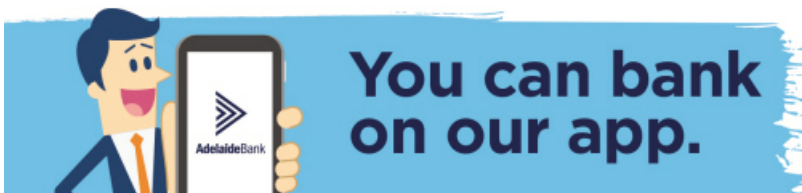
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In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.10% P.A.

Closing Totals	\$6,000.00	\$3,000.23	\$184.00
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**Download now.**

Important Information

Lost or Stolen Cards



For lost or stolen cards please call 1800 224 124 as soon as the card has been identified missing.

All other enquiries

Should you have any questions regarding your account or statement please call us on 1800 224 124.

Please verify entries and notify us promptly of any errors, omissions or possible unauthorised transactions.

Subject to correction of any errors or omissions.

Retain this statement for your records.

Bendigo and Adelaide Bank Limited
 ABN 11 068 049 178 AFSL/ACL 237879
 80 Grenfell Street, Adelaide GPO Box 1048, Adelaide SA 5001
 Telephone: 1800 224 124 Website: www.adelaidebank.com.au

Account Title J GILES PTY LTD ATF
 WFW PENSION ACCOUNT
 010000 CT



FIONA MICHELE NAIRN
 14B BLACKBURN AVENUE
 GLENELG NORTH SA 5045

Adelaide CMA Statement

Statement Details

Statement Period	from	01 Apr 2022
	to	30 Apr 2022
Statement Number		161
Customer Number		0033175423
Account ID		QT04
BSB		610-101
Account Number		070710670



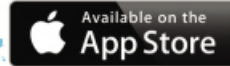
Bill Code: 3517
Ref: 0707106704

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.



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Account Summary

Opening Balance	\$184.00
Total Credits	\$3,000.03
Total Debits	\$3,165.00
Closing Balance	\$19.03

Date	Description	Debits	Credits	Balance
	Opening Balance			\$184.00
04APR22	DIRECT CREDIT From BSK Shares CBA		3,000.00	3,184.00
07APR22	ANYPAY 3X728DV95WFW Pension	3,000.00		184.00
16APR22	ANYPAY 3X555VWZHMinute Fee	165.00		19.00
30APR22	CREDIT INTEREST		0.03	19.03

Resolving Complaints

If you have a complaint, please contact us on 1300 652 220 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

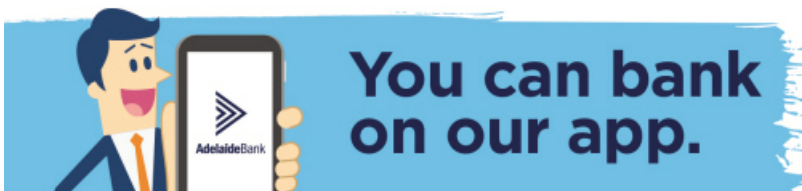
Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

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

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.10% P.A.

Closing Totals	\$3,165.00	\$3,000.03	\$19.03
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Account Title J GILES PTY LTD ATF
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010000 CT



FIONA MICHELE NAIRN
 14B BLACKBURN AVENUE
 GLENELG NORTH SA 5045

Adelaide CMA Statement

Statement Details

Statement Period	from	01 May 2022
	to	31 May 2022
Statement Number		162
Customer Number		0033175423
Account ID		QT04
BSB		610-101
Account Number		070710670



Bill Code: 3517
Ref: 0707106704

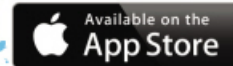
BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.

Page 1 of 2



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Account Summary

Opening Balance	\$19.03
Total Credits	\$3,000.02
Total Debits	\$3,000.00
Closing Balance	\$19.05

Date	Description	Debits	Credits	Balance
	Opening Balance			\$19.03
04MAY22	DIRECT CREDIT From BSK Shares CBA		3,000.00	3,019.03
06MAY22	ANYPAY 3XJGD5QXVFW Pension	3,000.00		19.03
31MAY22	CREDIT INTEREST		0.02	19.05

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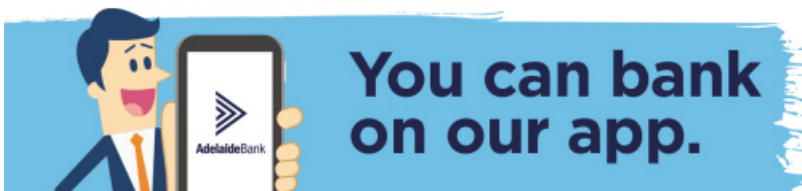
Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

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

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.25% P.A.

Closing Totals	\$3,000.00	\$3,000.02	\$19.05
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**Download now.**

Important Information

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Account Title J GILES PTY LTD ATF
 WFW PENSION ACCOUNT

010000 CT



FIONA MICHELE NAIRN
 14B BLACKBURN AVENUE
 GLENELG NORTH SA 5045

Adelaide CMA Statement

Statement Details

Statement Period	from	01 Jun 2022
	to	30 Jun 2022
Statement Number		163
Customer Number		0033175423
Account ID		QT04
BSB		610-101
Account Number		070710670



Bill Code: 3517
Ref: 0707106704

BPAY payments via telephone or Internet Banking are accepted from participating Financial Institutions from your cheque or savings account.

Page 1 of 4



You can bank on our app.

Download now.



Account Summary

Opening Balance	\$19.05
Total Credits	\$5,482.51
Total Debits	\$3,000.00
Closing Balance	\$2,501.56

Date	Description	Debits	Credits	Balance
	Opening Balance			\$19.05
06JUN22	DIRECT CREDIT From BSK Shares CBA		3,000.00	3,019.05
07JUN22	ANYPAY 3X3FX4J3WFW Pension	3,000.00		19.05
24JUN22	INTERNET TRANSFER CREDIT 0033175423QT03 1136337088 Franking Credits Re		2,482.37	2,501.42
30JUN22	CREDIT INTEREST		0.14	2,501.56

Resolving Complaints

If you have a complaint, please contact us on 1300 652 220 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

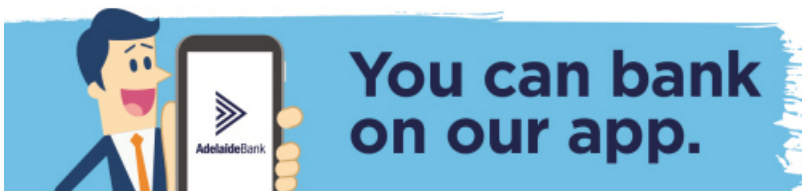
Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

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

THE CURRENT INTEREST RATE ON YOUR ACCOUNT IS 0.25% P.A.

Closing Totals	\$3,000.00	\$5,482.51	\$2,501.56
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**Download now.**

Important Information

Lost or Stolen Cards



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Should you have any questions regarding your account or statement please call us on 1800 224 124.

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Retain this statement for your records.

IMPORTANT NOTICE

Regular Payments Advice Notice

This notice contains important information about:

- Regular Payments
- The benefits of making regular payments
- *Your* responsibilities and obligations
- *Your* right to dispute

This notice summarises the specific guidelines detailed in *your* Terms and Conditions booklet provided with *your* *account*. Information contained in this notice does not change the terms and conditions which apply to *your* *account*. Words that are printed *like this* have the same meaning as appears in *your* Terms and Conditions booklet. Please refer to *your* Terms and Conditions booklet for further detail.

What is a 'Regular' Payment?

Regular payments can be either a recurring payment or an instalment payment. A Regular Payment represents an agreement between *you* (the cardholder) and a merchant in which *you* authorise the merchant to debit your *card* at predetermined intervals (e.g. monthly or quarterly) or at intervals as agreed by *you*.

The amount may differ or be the same for each transaction.

For example: *You* may ask *your* local gymnasium to charge *your* monthly gym membership fee to *your* credit *card* each month. Or, *you* may have purchased a new television from *your* local appliance store and are being billed by the merchant in subsequent multiple periods.

What are the benefits of regular payments?

There are many benefits for cardholders who set up regular payments including:

- Ensures timely payments to the merchant
- Saves *you* time as the payment is processed automatically
- Saves *you* money as *you* do not have to pay for cheques, money transfers or postage, nor will *you* be liable for late fees.

Your responsibilities & obligations

Regular payment arrangements are an agreement between *you* (the cardholder) and the merchant. *You* should keep a record of all regular payment arrangements *you* have established with the merchant and store in a safe place. A template for recording *your* regular payment arrangements is available on our website under the "Support" section.

You are responsible for notifying the merchant when *your* *card* details change, including a change in credit *card* number and/or change of credit *card* expiry date. Until *you* notify the merchant, *your* bank is required to process transactions from the merchant. A template is available on our website under the "Support" section for *you* to utilise which will advise the merchant of any changes in *account* details.

We recommend *you* keep a copy of any change in *account* details letter sent to the merchant and *your* earlier regular payment agreements. This correspondence will be required if the merchant does not comply to *your* request in a timely manner and *you* decide to dispute any incorrectly charged regular payments.

If you ask *us* to, we will give you a list of direct debits and recurring payments on your *accounts* for up to the previous 13 months. The list will include only those direct debits and recurring payments that are known to *us* from the information *we* receive about *your* transactions.

The regular payments from *your*:

- a) *account* are called 'direct debits'. This is where you have given your deposit account details (BSB and account number) to allow a merchant or service provider to debit your account regularly to pay for the services they provide you.
- b) credit or debit card are called 'recurring payments'. This is where you have given your credit or debit card details (card number, expiry date and security code) to allow a merchant or service provider to charge your credit or debit card regularly to pay for the services they provide you.

Your rights to dispute

Any issues with *your* regular payments, including the failure of the merchant to act on a change in *account* details advice, should be taken up directly with the merchant. Should further assistance be required to resolve an issue between *yourself* and a merchant, please lodge a dispute with us for us to investigate.

Do you have a question?

If *you* have any questions about this notice, or if *you* would like a copy of the Terms and Conditions, *you* can contact us by telephoning the number on *your* statement.

