



044/04470 009498


 H.D.R. ENTERPRISES PTY. LTD.  
 PO BOX 1446  
 BOWEN QLD 4805

**Your details at a glance**

<b>BSB number</b>	<b>633-000</b>
<b>Account number</b>	<b>121687081</b>
Customer number	14919526/1201
Account title	H.D.R. ENTERPRISES PTY. LTD. ATF FOR H D RICHARDS ON SUPERANNUATION FUND TRUST FOR HD RICHARDSON SUPER FUND

**Account summary**

Statement period	23 May 2021 - 22 Aug 2021
Statement number	70
Opening balance on 23 May 2021	\$236,726.50
Deposits & credits	\$82,451.50
Withdrawals & debits	\$58,623.61
<b>Closing Balance on 22 Aug 2021</b>	<b>\$260,554.39</b>

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**Any questions?**

 Contact Karen Delaney at 34-38 Herbert St, Bowen 4805  
 on **07 4786 3399**, or call **1300 BENDIGO** (1300 236 344).

**Bendigo Business Account**

Date	Transaction	Withdrawals	Deposits	Balance
	<b>Opening balance</b>			<b>\$236,726.50</b>
31 May 21	DIRECT DEBIT FT21151CL1SQ RaboDirect 0055275611	200.00		236,526.50
1 Jun 21	INTEREST		0.00	236,526.50
1 Jun 21	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	<b>Total Transaction Fees</b>	<b>0.40</b>		
	<b>Net Transaction Fees for May 21</b>	<b>0.40</b>		236,526.10
1 Jun 21	PAY ANYONE 0173459543HDR ENTERP WBC440482 ACHMEA 14 HERBERT	251.90		236,274.20
1 Jun 21	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0055702849		2,000.00	238,274.20
1 Jun 21	OSKO PAYMENT GD and HD Richardson		22,880.00	261,154.20
1 Jun 21	OSKO PAYMENT GD & HD Richardson P Super. Pension for 2020/2021	30,000.00		231,154.20
3 Jun 21	OSKO PAYMENT HDR Investments cheq Pension - Julie	24,000.00		207,154.20

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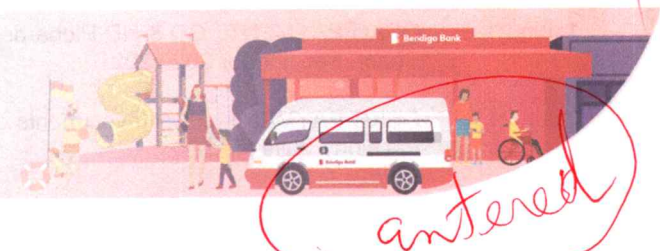
SUPERANNUATION FUND

**Bendigo Business Account** *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
7 Jun 21	DIRECT CREDIT Contribution Julie HDRINVESPT 0056795729		23,921.50	231,075.70
7 Jun 21	OSKO PAYMENT GD & HD Richardson P		20,250.00	251,325.70
8 Jun 21	OSKO PAYMENT GD & HD Richardson P Super Guarantee H.D. Richards>		1,900.00	253,225.70
9 Jun 21	DIRECT DEBIT FD1CP810515775 AMP 0057498886	112.76		253,112.94
30 Jun 21	DIRECT DEBIT FT21181RVJCJ RaboDirect 0061985263	200.00		252,912.94
1 Jul 21	INTEREST		0.00	252,912.94
1 Jul 21	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (3 @ 0.40)	1.20		
	<b>Total Transaction Fees</b>	1.20		
	<b>Net Transaction Fees for June 21</b>	1.20		252,911.74
1 Jul 21	PAY ANYONE 0173459543HDR ENTERP WBC440482 ACHMEA 14 HERBERT	251.90		252,659.84
1 Jul 21	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0062529138		2,000.00	254,659.84
8 Jul 21	DIRECT CREDIT BARTEC-DIR DIV BARTEC RURAL SER 0064119084		7,500.00	262,159.84
9 Jul 21	DIRECT DEBIT FD1CP810515775 AMP 0064357001	112.76		262,047.08
19 Jul 21	BILL PAYMENT 0128720433 BPAY TO: TAL LIFE LTD	2,745.88		259,301.20
25 Jul 21	OSKO PAYMENT HDR Enterprises Pty Achmea short paid	181.17		259,120.03
30 Jul 21	DIRECT DEBIT FT212116KVC1 RaboDirect 0068886341	200.00		258,920.03
1 Aug 21	INTEREST		0.00	258,920.03
1 Aug 21	<b>Monthly Transaction Summary</b>			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	<b>Total Transaction Fees</b>	1.20		
	<b>Net Transaction Fees for July 21</b>	1.20		258,918.83

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Entered

**Bendigo Business Account** *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Aug 21	PAY ANYONE 0174844433HDR ENTERP WBC440482 ACHMEA -14 HERBERT	251.68		258,667.15
		358-3		
2 Aug 21	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0069219054		2,000.00	260,667.15
			229-19	
9 Aug 21	DIRECT DEBIT FD1CP810515775 AMP 0070996538	112.76		260,554.39
		358-2		
<b>Transaction totals / Closing balance</b>		<b>\$58,623.61</b>	<b>\$82,451.50</b>	<b>\$260,554.39</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).

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**

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**Update to daily card limits**

Effective 31 July 2021, clause 4.9 in the Bendigo Personal Accounts and Facilities Terms and Conditions will be updated.

**Current clause**

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal. Our current default for maximum daily withdrawal limit for transactions conducted using a PIN in conjunction with a card is \$1000 (for CHQ/SAV purchases). This amount may be varied for customers upon application and approval. We may vary the default amount of this limit or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

**Updated clause**

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal.

**Cash out limit** - Our current maximum daily cash out default limit for transactions conducted at an ATM or EFTPOS terminal and using a PIN is \$1000. This amount may be varied for customers upon application and approval.

**Purchase limit** - Our current maximum daily purchase limit for transactions conducted at an EFTPOS terminal and using a PIN is the available balance of your account.

We may vary the default amount of these limits or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

**NB: Business customers please refer to updated Clause 4.10 in the Bendigo Business Accounts and Facilities Terms & Conditions**

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2-828

## Bendigo Business Account

044/04598 009498



H.D.R. ENTERPRISES PTY. LTD.  
PO BOX 1446  
BOWEN QLD 4805

### Your details at a glance

**BSB number** 633-000  
**Account number** 121687081  
**Customer number** 14919526/1201  
**Account title** H.D.R. ENTERPRISES PTY. LTD.  
ATF FOR H D RICHARDS ON SUPERANNUATION  
FUND TRUST FOR HD RICHARDSON SUPER FUND

### Account summary

**Statement period** 23 Aug 2021 - 22 Nov 2021  
**Statement number** 71  
**Opening balance on 23 Aug 2021** \$260,554.39  
**Deposits & credits** \$6,027.12  
**Withdrawals & debits** \$6,835.69  
**Closing Balance on 22 Nov 2021** \$259,745.82

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### Any questions?

Contact Kareen Delaney at 34-38 Herbert St, Bowen 4805  
on **07 4786 3399**, or call **1300 BENDIGO** (1300 236 344).

## Bendigo Business Account

Date	Transaction	Withdrawals	Deposits	Balance
	<b>Opening balance</b>			<b>\$260,554.39</b>
27 Aug 21	BILL PAYMENT 0129803759 BPAY TO: TAX OFFICE PAYMENTS	955 1,839.00		258,715.39
27 Aug 21	BILL PAYMENT 0129803938 BPAY TO: COMMONWEALTH CARDS	311 132.00		258,583.39
30 Aug 21	DIRECT DEBIT FT21242G9X7F RaboDirect 0075386629	998 200.00		258,383.39
30 Aug 21	DIRECT CREDIT 0304512 AMP LIFE 0075552447		27.12	258,410.51
31 Aug 21	BILL PAYMENT 0129911017 BPAY TO: WRC WATER	420 21.00		258,389.51
1 Sep 21	INTEREST		0.00	258,389.51
1 Sep 21	<b>Monthly Transaction Summary</b>			
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)		0.80	
	PAY ANYONE TRANSFERS (1 @ 0.40)		0.40	
	<b>Total Transaction Fees</b>		<b>1.20</b>	
	<b>Net Transaction Fees for August 21</b>	295 1.20		258,388.31

ACTUARIAL  
CERTIFICATE

847BH101 / E-4598 / S-9059 / I-18117 / 0014919526004525

## Bendigo Business Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Sep 21	PAY ANYONE 0174844433HDR ENTERP WBC440482 ACHMEA -14 HERBERT	358-3 251.68		258,136.63
1 Sep 21	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0076093176		229-19 2,000.00	260,136.63
9 Sep 21	DIRECT DEBIT FD1CP810515775 AMP 0078077327	358-2 112.76		260,023.87
28 Sep 21	BILL PAYMENT 0130661163 BPAY TO: WRC RATES	420 2,001.17		258,022.70
30 Sep 21	DIRECT DEBIT FT21273BX8R5 RaboDirect 0082616853	998 200.00		257,822.70
1 Oct 21	INTEREST		0.00	257,822.70
1 Oct 21	<b>Monthly Transaction Summary</b>			
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)		0.80	
	PAY ANYONE TRANSFERS (1 @ 0.40)		0.40	
	<b>Total Transaction Fees</b>		1.20	
	<b>Net Transaction Fees for September 21</b>	295	1.20	257,821.50
1 Oct 21	PAY ANYONE 0174844433HDR ENTERP WBC440482 ACHMEA -14 HERBERT	358-3 251.68		257,569.82
1 Oct 21	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0083163408		229-19 2,000.00	259,569.82
11 Oct 21	DIRECT DEBIT FD1CP810515775 AMP 0085044338	358-2 112.76		259,457.06
28 Oct 21	OSKO PAYMENT Shadeview Richardson Taxation Services	424-7 1,146.00	Repairs	258,311.06
1 Nov 21	INTEREST		0.00	258,311.06
1 Nov 21	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (2 @ 0.40)		0.80	
	<b>Total Transaction Fees</b>		0.80	
	<b>Net Transaction Fees for October 21</b>	295	0.80	258,310.26
1 Nov 21	PAY ANYONE 0174844433HDR ENTERP WBC440482 ACHMEA -14 HERBERT	358-3 251.68		258,058.58
1 Nov 21	DIRECT DEBIT FT21305QT5XF RaboDirect 0089701257	998 200.00		257,858.58

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**Bendigo Business Account** *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Nov 21	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0089699429	2,291.19	2,000.00	259,858.58
9 Nov 21	DIRECT DEBIT FD1CP810515775 AMP 0091635907	358.20		259,745.82
<b>Transaction totals / Closing balance</b>		<b>\$6,835.69</b>	<b>\$6,027.12</b>	<b>\$259,745.82</b>

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- 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.

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**Resolving Complaints**

If you have a complaint, please contact us on 1300 361 911 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](http://www.afca.org.au)

Telephone: 1800 931 678 (free call)

Email: [info@afca.org.au](mailto:info@afca.org.au)

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

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847BH101 / E-4598 / S-9060 / I-18119 / 0014919526004525

1-100

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## Bendigo Business Account



044/04651 009498



H.D.R. ENTERPRISES PTY. LTD.  
PO BOX 1446  
BOWEN QLD 4805

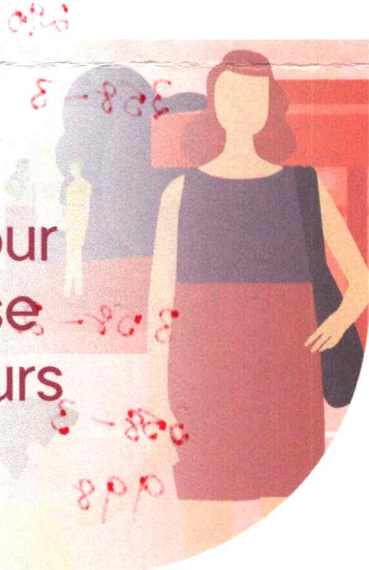
### Your details at a glance

**BSB number** 633-000  
**Account number** 121687081  
**Customer number** 14919526/1201  
**Account title** H.D.R. ENTERPRISES PTY. LTD.  
ATF FOR H D RICHARDS ON SUPERANNUATION  
FUND TRUST FOR HD RICHARDSON SUPER FUND

### Account summary

**Statement period** 23 Nov 2021 - 22 Feb 2022  
**Statement number** 72  
**Opening balance on 23 Nov 2021** \$259,745.82  
**Deposits & credits** \$9,330.57  
**Withdrawals & debits** \$5,008.85  
**Closing Balance on 22 Feb 2022** **\$264,067.54**

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### Any questions?

Contact Karen Delaney at 34-38 Herbert St, Bowen 4805  
on **07 4786 3399**, or call **1300 BENDIGO** (1300 236 344).

## Bendigo Business Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$259,745.82</b>
30 Nov 21	DIRECT DEBIT FT21334BY790 RaboDirect 0096269794	998 200.00		259,545.82
1 Dec 21	INTEREST		0.00	259,545.82
1 Dec 21	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (1 @ 0.40)		0.40	
	<b>Total Transaction Fees</b>		0.40	
	<b>Net Transaction Fees for November 21</b>	295 0.40		259,545.42
1 Dec 21	PAY ANYONE 0174844433HDR ENTERP WBC440482 ACHMEA -14 HERBERT	358-3 251.68		259,293.74
1 Dec 21	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0096795979		229-19 2,000.00	261,293.74
9 Dec 21	DIRECT DEBIT FD1CP810515775 AMP 0098800688	358-2 112.76		261,180.98
13 Dec 21	DIRECT CREDIT ATO001000016283317 ATO 0099517247		955 3,078.89	264,259.87
22 Dec 21	OSKO PAYMENT Super Audits H D Richardson Super Fund	281 330.00		263,929.87

145BH101 / E-4651 / S-9085 / I-18169 / 0014919526003478

## Bendigo Business Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
30 Dec 21	DIRECT DEBIT FT21364LD5YF RaboDirect 0103313428	998 200.00		263,729.87
1 Jan 22	INTEREST		0.00	263,729.87
1 Jan 22	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	<b>Total Transaction Fees</b>	0.80		
	<b>Net Transaction Fees for December 21</b>	296 0.80		263,729.07
1 Jan 22	PAY ANYONE 0174844433HDR ENTERP WBC440482 ACHMEA -14 HERBERT	999 <del>358-3</del> 251.68		263,477.39
4 Jan 22	OSKO PAYMENT H.D.R. ENTERPRISES P		999 251.68	263,729.07
4 Jan 22	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0104175685		229-19 2,000.00	265,729.07
10 Jan 22	DIRECT DEBIT FD1CP810515775 AMP 0105462193	358-2 116.77		265,612.30
20 Jan 22	BILL PAYMENT 0133531923 BPAY TO: ACHMEA	358-3 3,207.39		262,404.91
31 Jan 22	DIRECT DEBIT FT22031GV6JH RaboDirect 0109792935	998 200.00		262,204.91
1 Feb 22	INTEREST		0.00	262,204.91
1 Feb 22	<b>Monthly Transaction Summary</b>			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	<b>Total Transaction Fees</b>	0.80		
	<b>Net Transaction Fees for January 22</b>	296 0.80		262,204.11
2 Feb 22	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0110744463		229-19 2,000.00	264,204.11
3 Feb 22	BILL PAYMENT 0133883041 BPAY TO: WRC WATER	420 19.80		264,184.31
9 Feb 22	DIRECT DEBIT FD1CP810515775 AMP 0112184192	358-2 116.77		264,067.54
<b>Transaction totals / Closing balance</b>		\$5,008.85	\$9,330.57	\$264,067.54

Entered  
14/5/2022

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044/04905 009498


 H.D.R. ENTERPRISES PTY. LTD.  
 PO BOX 1446  
 BOWEN QLD 4805

**Your details at a glance**

<b>BSB number</b>	<b>633-000</b>
<b>Account number</b>	<b>121687081</b>
Customer number	14919526/1201
Account title	H.D.R. ENTERPRISES PTY. LTD. ATF FOR H D RICHARDS ON SUPERANNUATION FUND TRUST FOR HD RICHARDSON SUPER FUND

**Account summary**

Statement period	23 Feb 2022 - 22 May 2022
Statement number	73
Opening balance on 23 Feb 2022	\$264,067.54
Deposits & credits	\$6,000.00
Withdrawals & debits	\$3,046.18
<b>Closing Balance on 22 May 2022</b>	<b>\$267,021.36</b>

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**Any questions?**

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 on **07 4786 3399**, or call **1300 BENDIGO** (1300 236 344).

**Bendigo Business Account**

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$264,067.54</b>
28 Feb 22	DIRECT DEBIT FT22059ZRS23 RaboDirect 0116175240	200.00		263,867.54
1 Mar 22	INTEREST		0.00	263,867.54
1 Mar 22	<b>Monthly Transaction Summary</b>			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	<b>Total Transaction Fees</b>	<b>0.40</b>		
	<b>Net Transaction Fees for February 22</b>	<b>0.40</b>		263,867.14
2 Mar 22	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0117159869		2,000.00	265,867.14
3 Mar 22	OSKO PAYMENT John's Plumbing Serv Inv 34743	93.50		265,773.64
3 Mar 22	BILL PAYMENT 0134687438 BPAY TO: WRC RATES	2,001.17		263,772.47
9 Mar 22	DIRECT DEBIT FD1CP810515775 AMP 0118679264	116.77		263,655.70
30 Mar 22	DIRECT DEBIT FT22089GL97J RaboDirect 0123402302	200.00		263,455.70

### Bendigo Business Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Apr 22	INTEREST		0.00	263,455.70
1 Apr 22	<b>Monthly Transaction Summary</b>			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	<b>Total Transaction Fees</b>	<b>0.80</b>		
	<b>Net Transaction Fees for March 22</b>	<b>0.80</b>		263,454.90
1 Apr 22	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0124319212		2,000.00	265,454.90
11 Apr 22	DIRECT DEBIT FD1CP810515775 AMP 0126298969	116.77		265,338.13
1 May 22	INTEREST		0.00	265,338.13
2 May 22	DIRECT DEBIT FT22122SVK7L RaboDirect 0131086287	200.00		265,138.13
2 May 22	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0131290472		2,000.00	267,138.13
9 May 22	DIRECT DEBIT FD1CP810515775 AMP 0132930556	116.77		267,021.36
<b>Transaction totals / Closing balance</b>		<b>\$3,046.18</b>	<b>\$6,000.00</b>	<b>\$267,021.36</b>

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

#### Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 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](https://www.afca.org.au)  
 Telephone: 1800 931 678 (free call)  
 Email: [info@afca.org.au](mailto:info@afca.org.au)  
 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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