

RICH0013 HD RICHARDSON SUPERANNUATION FUND  
**BANK RECONCILIATION REPORT - SUMMARISED**

For the period from 01/06/21 to 30/06/21

<u>Details</u>	<u>Effective Date</u>	<u>Reference</u>	<u>Amount</u>	<u>BS Date</u>
<u>63300149195261201 H D RICHARDSON SUPER</u>				
Opening Balance	01/06/21		\$236,526.50 IF	
 <u>Plus: Deposits</u>				
Total of all deposits from 01/06/21 to 30/06/21			70,951.50	
 <u>Less: Withdrawals Incl Cheques</u>				
Total of all withdrawals from 01/06/21 to 30/06/21			54,565.06	
Closing Balance			\$252,912.94 IF	
 <u>Plus: Unpresented Cheques</u>				
			\$0.00	
 <u>Plus: Unpresented Withdrawals</u>				
			\$0.00	
 <u>Less: Unpresented Deposits</u>				
			\$0.00	
Bank Statement Balance	30/06/21		\$252,912.94 IF	





044/04573 009498



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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 2020 - 22 Aug 2020
Statement number	66
Opening balance on 23 May 2020	\$66,250.85
Deposits & credits	\$263,747.22
Withdrawals & debits	\$96,792.35
<b>Closing Balance on 22 Aug 2020</b>	<b>\$233,205.72</b>

Any questions?

Contact Jodie Masunu 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>\$66,250.85</b>
29 May 20	PRINCIPAL PYMT 00149195262507		200,710.30	266,961.15
1 Jun 20	INTEREST		0.00	266,961.15
1 Jun 20	<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 20</b>	<b>0.40</b>		266,960.75
1 Jun 20	DIRECT DEBIT FT201537D0SB RaboDirect 0975959064	200.00		266,760.75
1 Jun 20	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0976049656		2,000.00	268,760.75
9 Jun 20	DIRECT DEBIT FD1CP810515775 AMP 0977610753	115.90		268,644.85
16 Jun 20	OSKO PAYMENT H.D.R. ENTERPRISES P		88.70	268,733.55
16 Jun 20	OSKO PAYMENT H.D.R. ENTERPRISES P		88.70	268,822.25
17 Jun 20	OSKO PAYMENT Rekenen Pty Ltd Invoice 42889 - Audit Fees	603.90		268,218.35

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### Bendigo Business Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
17 Jun 20	OSKO PAYMENT GD & HD Richardson P		603.90	268,822.25
19 Jun 20	OSKO PAYMENT Richardson Canefarmi Guarantee		142.50	268,964.75
19 Jun 20	OSKO PAYMENT Richardson Canefarmi J. P. Richardson		71.25	269,036.00
21 Jun 20	OSKO PAYMENT GD & HD Richardson P H. D. Richardson		23,788.75	292,824.75
22 Jun 20	OSKO PAYMENT GD & HD Richardson P Rent		22,880.00	315,704.75
25 Jun 20	OSKO PAYMENT GD & HD Richardson P Balance of Pension 2019/2020 >	12,500.00		303,204.75
30 Jun 20	DIRECT DEBIT FT20182DPB68 RaboDirect 0981880906	200.00		303,004.75
1 Jul 20	INTEREST		0.00	303,004.75
1 Jul 20	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	<b>Total Transaction Fees</b>	<b>0.80</b>		
	<b>Net Transaction Fees for June 20</b>	<b>0.80</b>		303,003.95
1 Jul 20	PAY ANYONE 0170168972HDR ENTERP WBC440482 ACHMEA GST \$16.30	179.10		302,824.85
1 Jul 20	DIRECT CREDIT BARTEC DIR DIV BARTEC RURAL SER 0982360376		9,000.00	311,824.85
2 Jul 20	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0982689799		2,000.00	313,824.85
7 Jul 20	OSKO PAYMENT Richardson Canefarmi		373.12	314,197.97
9 Jul 20	DIRECT DEBIT FD1CP810515775 AMP 0984150510	115.90		314,082.07
13 Jul 20	BILL PAYMENT 0119130969 BPAY TO: TAL LIFE LTD	2,370.55		311,711.52
30 Jul 20	DIRECT DEBIT FT202128CTWC RaboDirect 0988762424	200.00		311,511.52
1 Aug 20	INTEREST		0.00	311,511.52

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### Bendigo Business Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Aug 20	<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 July 20</b>	<b>0.80</b>		311,510.72
1 Aug 20	PAY ANYONE 0170168972HDR ENTERP WBC440482 ACHMEA GST \$16.30	179.10		311,331.62
10 Aug 20	DIRECT DEBIT FD1CP810515775 AMP 0991050257	115.90		311,215.72
11 Aug 20	PAY ANYONE 0171131713H D Richar CUS64159606 Transfer to Qld Co	10.00		311,205.72
12 Aug 20	PAY ANYONE 0171153521H D Richar CUS64159606 ex Bendigo Account	40,000.00		271,205.72
13 Aug 20	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0991892073		2,000.00	273,205.72
14 Aug 20	PAY ANYONE 0171178059H D Richar CUS64159606 ex Bendigo Account	20,000.00		253,205.72
15 Aug 20	PAY ANYONE 0171184153H D Richar CUS64159606 ex Bendigo Bank Ac	20,000.00		233,205.72
<b>Transaction totals / Closing balance</b>		<b>\$96,792.35</b>	<b>\$263,747.22</b>	<b>\$233,205.72</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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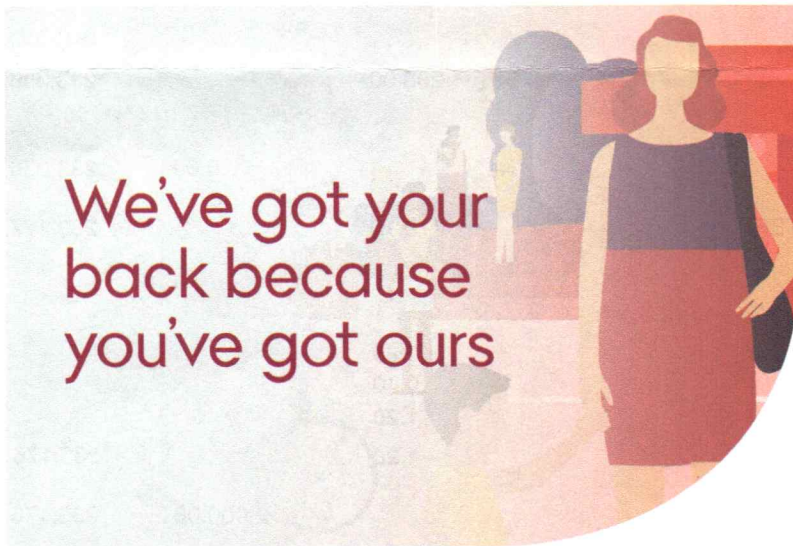

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**Your details at a glance**

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 2020 - 22 Nov 2020
Statement number	67
Opening balance on 23 Aug 2020	\$233,205.72
Deposits & credits	\$7,102.48
Withdrawals & debits	\$15,361.40
<b>Closing Balance on 22 Nov 2020</b>	<b>\$224,946.80</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>\$233,205.72</b>
27 Aug 20	OSKO PAYMENT Richardson Canefarmi Superannuation Contribution J>		40.38	233,246.10
31 Aug 20	DIRECT DEBIT FT20244JCFMH RaboDirect 0995383265	200.00		233,046.10
1 Sep 20	INTEREST		0.00	233,046.10
1 Sep 20	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (5 @ 0.40)	2.00		
	<b>Total Transaction Fees</b>	<b>2.00</b>		
	<b>Net Transaction Fees for August 20</b>	<b>2.00</b>		233,044.10
1 Sep 20	PAY ANYONE 0170168972HDR ENTERP WBC440482 ACHMEA GST \$16.30	179.10		232,865.00
2 Sep 20	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0996149171		2,000.00	234,865.00
6 Sep 20	BILL PAYMENT 0120568340 BPAY TO: WRC WATER	17.82		234,847.18
6 Sep 20	BILL PAYMENT 0120568367 BPAY TO: WRC RATES	1,919.10		232,928.08



### Bendigo Business Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
9 Sep 20	DIRECT DEBIT FD1CP810515775 AMP 0997520892	115.90		232,812.18
10 Sep 20	OSKO PAYMENT GD & HD Richardson P H D Richardson July Superanna>		285.00	233,097.18
10 Sep 20	OSKO PAYMENT GD&HD Richardson Pty H D Richardson August Superan>		427.50	233,524.68
24 Sep 20	OSKO PAYMENT Richardson Canefarmi JR Contribution August20		32.30	233,556.98
30 Sep 20	DIRECT DEBIT FT202749V2KH RaboDirect 0001950362	200.00		233,356.98
1 Oct 20	INTEREST		0.00	233,356.98
1 Oct 20	PAY ANYONE 0170168972HDR ENTERP WBC440482 ACHMEA GST \$16.30	179.10		233,177.88
1 Oct 20	<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 September 20</b>	<b>1.20</b>		233,176.68
1 Oct 20	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0002531478		2,000.00	235,176.68
1 Oct 20	OSKO PAYMENT GD & HD Richardson P Hugh Richardson Superannuatio>		285.00	235,461.68
7 Oct 20	BILL PAYMENT 0121386573 BPAY TO: TAX OFFICE PAYMENTS	1,275.00		234,186.68
7 Oct 20	OSKO PAYMENT Steve Williams Plumb invoice 4941 Richardson	92.50		234,094.18
7 Oct 20	OSKO PAYMENT Richardson Canefarmi J R Superannuation Contributi>		32.30	234,126.48
9 Oct 20	DIRECT DEBIT FD1CP810515775 AMP 0004305130	115.90		234,010.58
22 Oct 20	BILL PAYMENT 0121799708 BPAY TO: COMMONWEALTH CARDS	132.00		233,878.58
26 Oct 20	CHEQUE 195	10,000.00		223,878.58

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## Bendigo Business Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
29 Oct 20	OSKO PAYMENT Brent Stocker Electr Inv 23635 Richardson	247.08		223,631.50
30 Oct 20	DIRECT DEBIT FT2030469MN9 RaboDirect 0008681312	200.00		223,431.50
1 Nov 20	PAY ANYONE 0170168972HDR ENTERP WBC440482 ACHMEA GST \$16.30	179.10		223,252.40
1 Nov 20	INTEREST		0.00	223,252.40
1 Nov 20	<b>Monthly Transaction Summary</b>			
	CHEQUE WITHDRAWALS (1 @ 0.70)	0.70		
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)	0.80		
	PAY ANYONE TRANSFERS (3 @ 0.40)	1.20		
	<b>Total Transaction Fees</b>	<b>2.70</b>		
	<b>Net Transaction Fees for October 20</b>	<b>2.70</b>		223,249.70
2 Nov 20	OSKO PAYMENT Brent Stocker Electr invoice 23636	187.00		223,062.70
2 Nov 20	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0009073721		2,000.00	225,062.70
9 Nov 20	DIRECT DEBIT FD1CP810515775 AMP 0010662491	115.90		224,946.80
<b>Transaction totals / Closing balance</b>		<b>\$15,361.40</b>	<b>\$7,102.48</b>	<b>\$224,946.80</b>

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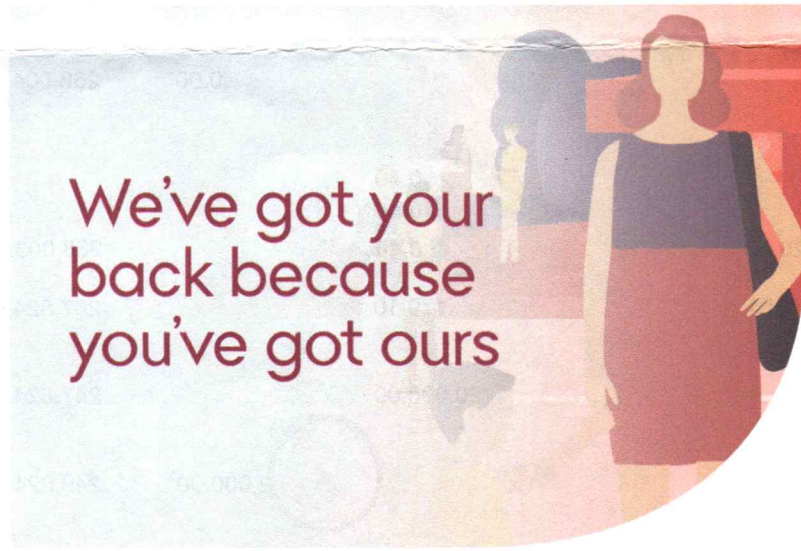
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**Your details at a glance**

<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 Nov 2020 - 22 Feb 2021
Statement number	68
Opening balance on 23 Nov 2020	\$224,946.80
Deposits & credits	\$48,720.96
Withdrawals & debits	\$24,082.98
<b>Closing Balance on 22 Feb 2021</b>	<b>\$249,584.78</b>

**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>\$224,946.80</b>
26 Nov 20	OSKO PAYMENT Brent Stocker Electr invoice 23655	352.00		224,594.80
29 Nov 20	OSKO PAYMENT Super Audits H D Richardson Superannuation>	330.00		224,264.80
30 Nov 20	DIRECT DEBIT FT203352DX25 RaboDirect 0015129973	200.00		224,064.80
1 Dec 20	INTEREST		0.00	224,064.80
1 Dec 20	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (4 @ 0.40)	1.60		
	<b>Total Transaction Fees</b>	<b>1.60</b>		
	<b>Net Transaction Fees for November 20</b>	<b>1.60</b>		224,063.20
1 Dec 20	PAY ANYONE 0170168972HDR ENTERP WBC440482 ACHMEA GST \$16.30	179.10		223,884.10
1 Dec 20	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0015600532		2,000.00	225,884.10
3 Dec 20	DIRECT CREDIT ATO005000013911050 ATO 0016471873		20,072.06	245,956.16

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### Bendigo Business Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
4 Dec 20	OSKO PAYMENT Richardson Canefarmi JR Superannuation Contribution		229.90	246,186.06
9 Dec 20	DIRECT DEBIT FD1CP810515775 AMP 0017642228	115.90		246,070.16
18 Dec 20	DIRECT CREDIT AMP 0019829688		22,134.00	268,204.16
30 Dec 20	DIRECT DEBIT FT20365TDWFM RaboDirect 0021949142	200.00		268,004.16
1 Jan 21	INTEREST		0.00	268,004.16
1 Jan 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 December 20</b>	<b>0.40</b>		268,003.76
1 Jan 21	PAY ANYONE 0170168972HDR ENTERP WBC440482 ACHMEA GST \$16.30	179.10		267,824.66
3 Jan 21	PAY ANYONE 0172702559H D Richar CUS64159606 tfr Bendigo Bank	20,000.00		247,824.66
4 Jan 21	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0022868066		2,000.00	249,824.66
11 Jan 21	DIRECT DEBIT FD1CP810515775 AMP 0024187306	112.94		249,711.72
1 Feb 21	INTEREST		0.00	249,711.72
1 Feb 21	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	<b>Total Transaction Fees</b>	<b>0.80</b>		
	<b>Net Transaction Fees for January 21</b>	<b>0.80</b>		249,710.92
1 Feb 21	PAY ANYONE 0170168972HDR ENTERP WBC440482 ACHMEA GST \$16.30	179.10		249,531.82
1 Feb 21	DIRECT DEBIT FT21032DY9SZ RaboDirect 0028633503	200.00		249,331.82
1 Feb 21	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0028802735		2,000.00	251,331.82
9 Feb 21	DIRECT DEBIT FD1CP810515775 AMP 0030486137	112.94		251,218.88

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

Date	Transaction	Withdrawals	Deposits	Balance
11 Feb 21	OSKO PAYMENT G.D. & H.D. RICHARDS Super Contribution - Hugh R.		285.00	251,503.88
18 Feb 21	BILL PAYMENT 0124757910 BPAY TO: WRC RATES	1,919.10		249,584.78
<b>Transaction totals / Closing balance</b>		<b>\$24,082.98</b>	<b>\$48,720.96</b>	<b>\$249,584.78</b>

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- Don't tell anyone your PIN, not even friends, family or a bank representative.
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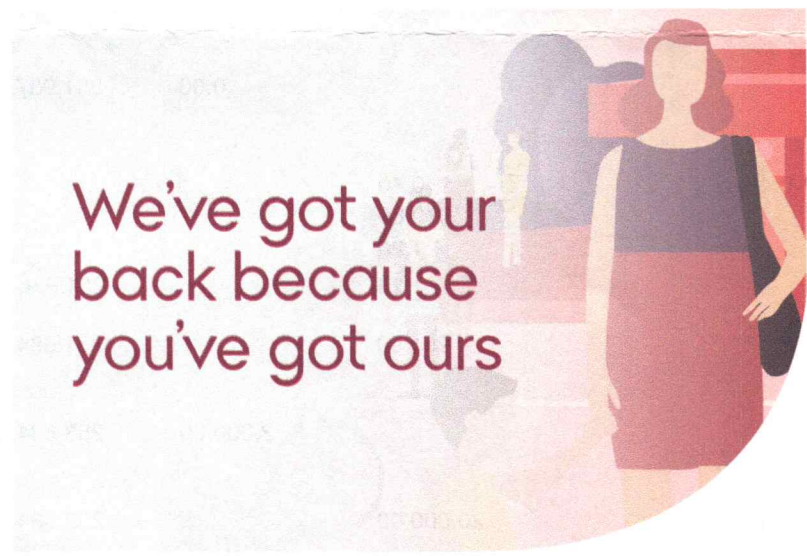




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<b>Account number</b>	<b>121687081</b>
Customer number	14919526/1201
Account title	H.D.R. ENTERPRISES PTY. LTD. ATF FOR H D RICHARDS ON SUPERANNUATION FUND TRUST FOR HD RICHARDSON SUPER FUND

**Account summary**

Statement period	23 Feb 2021 - 22 May 2021
Statement number	69
Opening balance on 23 Feb 2021	\$249,584.78
Deposits & credits	\$9,003.00
Withdrawals & debits	\$21,861.28
<b>Closing Balance on 22 May 2021</b>	<b>\$236,726.50</b>

**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>\$249,584.78</b>
1 Mar 21	INTEREST		0.00	249,584.78
1 Mar 21	<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 February 21</b>	<b>0.80</b>		249,583.98
1 Mar 21	PAY ANYONE 0170168972HDR ENTERP WBC440482 ACHMEA GST \$16.30	179.10		249,404.88
1 Mar 21	DIRECT DEBIT FT210600K6HP RaboDirect 0034766452	200.00		249,204.88
1 Mar 21	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0034860550		2,000.00	251,204.88
4 Mar 21	BILL PAYMENT 0125157269 BPAY TO: WRC WATER	18.90		251,185.98
9 Mar 21	DIRECT DEBIT FD1CP810515775 AMP 0036914746	112.76		251,073.22

247BH101 / E-4392 / S-9374 / I-18747 / 0014919526004656



### Bendigo Business Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
15 Mar 21	OSKO PAYMENT HDR Enterprises Pty Achmea Insurance back payments	218.40		250,854.82
25 Mar 21	E-BANKING TFR 0010668200V501 0241465265		997.50	251,852.32
25 Mar 21	E-BANKING TFR 0010668200V501 0241465349		285.00	252,137.32
30 Mar 21	DIRECT DEBIT FT21089NGOYW RaboDirect 0041636250	200.00		251,937.32
1 Apr 21	INTEREST		0.00	251,937.32
1 Apr 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>	<b>1.20</b>		
	<b>Net Transaction Fees for March 21</b>	<b>1.20</b>		251,936.12
1 Apr 21	PAY ANYONE 0173459543HDR ENTERP WBC440482 ACHMEA 14 HERBERT	251.90		251,684.22
1 Apr 21	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0042540831		2,000.00	253,684.22
7 Apr 21	OSKO PAYMENT Bowen Pipeline Compa H D Richardson Super Fund uni>	20,000.00		233,684.22
9 Apr 21	DIRECT DEBIT FD1CP810515775 AMP 0044113927	112.76		233,571.46
10 Apr 21	OSKO PAYMENT Richardson Taxation		285.00	233,856.46
15 Apr 21	OSKO PAYMENT Richardson		370.50	234,226.96
28 Apr 21	DIRECT CREDIT BARTEC SHARES BARTEC RURAL SER 0047981537		1,065.00	235,291.96
30 Apr 21	DIRECT DEBIT FT21120NN846 RaboDirect 0048699256	200.00		235,091.96
1 May 21	INTEREST		0.00	235,091.96
1 May 21	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	<b>Total Transaction Fees</b>	<b>0.80</b>		
	<b>Net Transaction Fees for April 21</b>	<b>0.80</b>		235,091.16

Making great things  
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## Bendigo Business Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 May 21	PAY ANYONE 0173459543HDR ENTERP WBC440482 ACHMEA 14 HERBERT	251.90		234,839.26
3 May 21	DIRECT CREDIT AABCDE Pty Ltd AABCDE PTY LTD 0049209495		2,000.00	236,839.26
10 May 21	DIRECT DEBIT FD1CP810515775 AMP 0050733883	112.76		236,726.50
<b>Transaction totals / Closing balance</b>		<b>\$21,861.28</b>	<b>\$9,003.00</b>	<b>\$236,726.50</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

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

### 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**



**SUPERANNUATION Cheque  
Account**  
633000 / 121687081

**\$260,023.87**  
Available balance

**\$260,023.87**  
Current balance

**Activity**

		Debit	Credit	Running balance
June 30, 2021	<b>RaboDirect</b> Rabodirect 0061985263 / Ft21181rvjcj	<b>\$200.00</b>		<b>\$252,912.94</b>
June 9, 2021	<b>AMP</b> Amp 0057498886 / Fd1cp810515775	<b>\$112.76</b>		<b>\$253,112.94</b>
June 8, 2021	<b>GD &amp; HD Richardson P</b> Super Guarantee H.D. Richards>		<b>\$1,900.00</b>	<b>\$253,225.70</b>
June 7, 2021	<b>GD &amp; HD Richardson P</b>		<b>\$20,250.00</b>	<b>\$251,325.70</b>
	<b>Direct Credit</b> Hdrinvespt 0056795729 / Contribution Julie		<b>\$23,921.50</b>	<b>\$231,075.70</b>
June 3, 2021	<b>HDR Investments cheq</b> Pension - Julie	<b>\$24,000.00</b>		<b>\$207,154.20</b>
June 1, 2021	<b>GD &amp; HD Richardson P</b> Super. Pension for 2020/2021	<b>\$30,000.00</b>		<b>\$231,154.20</b>
	<b>GD and HD Richardson</b>		<b>\$22,880.00</b>	<b>\$261,154.20</b>
	<b>Direct Credit</b> Aabcde PTY LTD 0055702849 / Aabcde PTY LTD		<b>\$2,000.00</b>	<b>\$238,274.20</b>
	<b>HDR Enterprises Pty Ltd</b> Achmea 14 Herbert	<b>\$251.90</b>		<b>\$236,274.20</b>
	<b>Transaction Fees Charged</b> Transaction Fees Charged 05/21	<b>\$0.40</b>		<b>\$236,526.10</b>
	<b>Interest</b>		<b>\$0.00</b>	<b>\$236,526.50</b>
May 31, 2021	<b>RaboDirect</b> Rabodirect 0055275611 / Ft21151cl1sq	<b>\$200.00</b>		<b>\$236,526.50</b>

More activity items may exist