



**NAB Business Everyday Account**  
For further information call the  
Business Servicing Team on 13 10 12

022/003111



BDRF PTY LTD ATF BRUCE DAVEY RETIREMENT  
UNIT 1202  
225 ELIZABETH ST  
MELBOURNE VIC 3000

### Account Balance Summary

Opening balance	\$57,992.95 Cr
Total credits	\$114,586.40
Total debits	\$30,000.00
<b>Closing balance</b>	<b>\$142,579.35 Cr</b>

**Statement starts 30 July 2022**  
**Statement ends 31 October 2022**

### Outlet Details

535 Bourke Street  
535 Bourke St, Melbourne VIC 3000

### Account Details

BDRF PTY LTD ATF BRUCE DAVEY RETIREMENT FUND  
BUSINESS EVERYDAY AC

BSB number 083-054  
Account number 22-804-6603

### For Your Information

*Changes to your Terms and Conditions*  
As of 3 March 2023, the NAB Business Products Terms and Conditions are being updated and can be viewed at [nab.com.au/business](http://nab.com.au/business).  
Cheque usage has declined significantly over the years, with customers moving to more convenient, secure and digital payment methods. As a result, cheque books will no longer be available for newly opened NAB business transaction accounts after 3 March 2023. Additionally, if you already have an account and a cheque book wasn't requested, going forward cheque books will not be available. There is no change if you have an existing cheque book with your account, as you will still receive cheque books when required.

### Transaction Details

Date	Particulars	Debits	Credits	Balance
30 Jul 2022	Brought forward			57,992.95 Cr
12 Aug 2022	Please Note From Today Your Dr Interest Rate Is 8.220%			57,992.95 Cr
16 Sep 2022	Please Note From Today Your Dr Interest Rate Is 8.720%			57,992.95 Cr
5 Oct 2022	PC290922-173319571 Superchoice P/L			
	481471.....		4,586.40	62,579.35 Cr
14 Oct 2022	Please Note From Today Your Dr Interest Rate Is 8.970%			62,579.35 Cr
19 Oct 2022	Online E4514031930 bdi bdrf ln inst			
	Bruce Invest.....		10,000.00	
	Online Z0534534630 Bdi Bdrf Ln Princ			
	Bruce Invest.....		100,000.00	172,579.35 Cr
21 Oct 2022	Internet Transfer Nab2Macq.....	15,000.00		157,579.35 Cr
25 Oct 2022	Internet Transfer CHQ2MACQ.....	15,000.00		142,579.35 Cr

304/72/01/M003111/S006473/012945

## Summary of Government Charges

	From 1 July to date	Last year to 30 June
<b>Government</b>		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

## Explanatory Notes

*Please check all entries and report any apparent error or possible unauthorised transaction immediately.*

*We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.*

*For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.*