



018 - 020216

MRS K M VOYTAS & MR M J VOYTAS  
4 ALKINA STREET  
SAPPHIRE BEACH NSW 2450

Member 273976

**Statement No. 10**

Period 01/04/2022 - 30/06/2022

Statement Date 30/06/2022

## Account No. 10682846 Access Account

Account Name: K M Voytas & M J Voytas

BSB 533-000

Credit Interest Paid	\$0.00	TFN Status	TFN Quoted
		Tax Withheld YTD	NIL

Opening Balance	Total Debits	Total Credits	Closing Balance
\$106.30	\$108,821.01	\$110,783.68	\$2,068.97

Date	Description	Debits (\$)	Credits (\$)	Balance
01 Apr 22	<b>Opening Balance</b>			106.30
22 Apr 22	Direct Credit FinClear Service - 2532774		58,783.68	58,889.98
22 Apr 22	Payment to 182-182 001653591 Michael Transfer To Michael & Karen Voytas Account 001653591 MBL - Ref#268923271	58,880.00		9.98
23 Jun 22	Payment from Voytas M J & Voytas K M Transfer From Voytas M J & Voytas K M Ref#270390471		50,000.00	50,009.98
23 Jun 22	Direct Credit Voytas K M and V - Funds transfer		2,000.00	52,009.98
27 Jun 22	Direct Debit FinClear Service - 2597531	49,941.01		2,068.97
30 Jun 22	<b>Closing Balance</b>			2,068.97

Since 1 July 2021 Interest Earned	NIL	General Withholding Tax	NIL
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## Account No. 10688601 Business Access

Account Name: Sapphire Beach Homestay Pty Ltd

BSB 533-000

Credit Interest Paid	\$0.00	TFN Status	TFN Quoted
		Tax Withheld YTD	NIL

Opening Balance	Total Debits	Total Credits	Closing Balance
\$265.03	- \$3,289.11	+ \$3,500.00	= \$475.92

Date	Description	Debits (\$)	Credits (\$)	Balance
01 Apr 22	<b>Opening Balance</b>			265.03
02 Apr 22	Visa Purchase WOOLWORTHS/CNR PACIFIC HWPARK BCH PLZ AU xx5803 Ref#457796	41.90		223.13
02 Apr 22	Eftpos Purchase SQ *TANGO JUICE BAR Woolgoolga AU xx5803 Ref#887444	26.00		197.13
03 Apr 22	Eftpos Purchase SQ *HARBOURSIDE Coffs Harbour AU xx5803 Ref#299189	24.00		173.13
03 Apr 22	Eftpos Purchase Hungry Jacks Coffs HarbourAU xx5910 Ref#330737	9.60		163.53
04 Apr 22	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#268495581		300.00	463.53
05 Apr 22	Visa Purchase THE BIG BANANA COFFS HARBOURAU xx5910 Ref#285848	1.00		462.53
05 Apr 22	Visa Purchase BIRCH CARROLL & COYL COFFS HARBOURAU xx5910 Ref#552638	16.75		445.78
05 Apr 22	Visa Purchase THE BIG BANANA COFFS HARBOURAU xx5910 Ref#591600	47.00		398.78
05 Apr 22	Eftpos Purchase THE REJECT SHOP 244 COFFS HARBOU AU xx5803 Ref#085670	8.50		390.28
06 Apr 22	Visa Purchase BIG W/PACIFIC HWY & PARK COFFS HARBOURAU xx5910 Ref#028753	13.00		377.28
06 Apr 22	Visa Purchase WOOLWORTHS/CNR PACIFIC HWPARK BCH PLZ AU xx5803 Ref#178948	212.60		164.68
06 Apr 22	Visa Purchase TARGET 5002 COFFS HARBOURAU xx5910 Ref#252675	10.00		154.68
06 Apr 22	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#268544134		200.00	354.68
07 Apr 22	Visa Purchase CHOICE DISCOUNTS COFFS COFFS HARBOURAU xx5803 Ref#626455	12.44		342.24
09 Apr 22	Visa Purchase THE COFFS HOTEL COFFS HARBOURAU xx5910 Ref#508926	6.80		335.44
09 Apr 22	Visa Purchase THE COFFS HOTEL COFFS HARBOURAU xx5910 Ref#508925	36.50		298.94
09 Apr 22	Eftpos Purchase Seaview Tavern Woolgoolga AU xx5803 Ref#229329	45.00		253.94
09 Apr 22	Eftpos Purchase Seaview Tavern Woolgoolga AU xx5803 Ref#227381	16.10		237.84
09 Apr 22	Eftpos Purchase Seaview Tavern Woolgoolga AU xx5803 Ref#538122	5.50		232.34
11 Apr 22	Visa Purchase V-WALL KIOSK NAMBUCCA HEADAU xx5803 Ref#699935	36.00		196.34

Date	Description	Debits (\$)	Credits (\$)	Balance
14 Apr 22	Visa Purchase CLUB 300 BOWLG & BAR COFFS HARBOURAU xx5803 Ref#918144	7.00		189.34
14 Apr 22	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#268736817		200.00	389.34
15 Apr 22	Visa Purchase COLES 5681 MOONEE BEACH AU xx5803 Ref#314846	158.72		230.62
17 Apr 22	Visa Purchase KFC GRAFTON GRAFTON AU xx5803 Ref#194281	12.45		218.17
17 Apr 22	Visa Purchase CHEMIST WAREHOUSE GRAFTON AU xx5803 Ref#224356	17.99		200.18
17 Apr 22	Visa Purchase ALDI STORES - MOONEE B MOONEE BEACH AU xx5803 Ref#445388	18.22		181.96
18 Apr 22	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#268809515		500.00	681.96
20 Apr 22	Visa Purchase THE BIG BANANA COFFS HARBOURAU xx5910 Ref#326128	128.00		553.96
21 Apr 22	Visa Purchase MCDONALDS COFFS NTH COFFS HARBOURAU xx5910 Ref#393924	18.10		535.86
21 Apr 22	Eftpos Purchase SQ *THE PLAYHOUSE Coffs Harbour AU xx5910 Ref#970548	20.00		515.86
25 Apr 22	Visa Purchase BIRCH CARROLL & COYL COFFS HARBOURAU xx5803 Ref#380522	36.30		479.56
26 Apr 22	Visa Purchase CHCC SWIMMING POOLS COFFS HARBOURAU xx5803 Ref#847282	4.50		475.06
27 Apr 22	Visa Purchase THE BIG BANANA PTY L COFFS HARBOURAU xx5803 Ref#365806	38.00		437.06
28 Apr 22	Visa Purchase MCDONALDS COFFS NTH COFFS HARBOURAU xx5803 Ref#081455	23.85		413.21
28 Apr 22	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#269045131		300.00	713.21
28 Apr 22	Visa Purchase CLUB 300 BOWLING & B COFFS HARBOURAU xx5803 Ref#655205	18.00		695.21
29 Apr 22	Visa Purchase WOOLWORTHS/7 PARK AVE COFFS HARBOURAU xx5803 Ref#175720	188.09		507.12
03 May 22	Visa Purchase CHCC SWIMMING POOLS COFFS HARBOURAU xx5910 Ref#750962	4.50		502.62
06 May 22	Visa Purchase TARGET 5002 COFFS HARBOURAU xx5803 Ref#225678	18.00		484.62
06 May 22	Visa Purchase WOOLWORTHS/CNR PACIFIC HWPARK BCH PLZ AU xx5803 Ref#404233	131.39		353.23
07 May 22	Eftpos Purchase Village Roadshow Leisu South YarrVICAU xx5803 Ref#680237	2.25		350.98
07 May 22	Eftpos Purchase SQ *THE PLAYHOUSE Coffs Harbour AU xx5803 Ref#228598	10.00		340.98
08 May 22	Visa Purchase CHOICE DISCOUNTS COFFS COFFS HARBOURAU xx5803 Ref#557235	7.96		333.02
10 May 22	Visa Purchase BIRCH CARROLL & COYL COFFS HARBOURAU xx5803 Ref#549947	70.25		262.77
10 May 22	Eftpos Purchase Guardian Moonee Beach Moonee Beach AU xx5910 Ref#286890	16.95		245.82
11 May 22	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#269357988		500.00	745.82
14 May 22	Eftpos Purchase KATH MOBILE CATERIN\WINDANG AU xx5910 Ref#001737	12.20		733.62
14 May 22	Eftpos Purchase SQ *COASTAL SOUL FOOD Coffs Harbour AU xx5910 Ref#101061	14.00		719.62

Date	Description	Debits (\$)	Credits (\$)	Balance
14 May 22	Eftpos Purchase SQ *ROBS CANTEEN Coffs Harbour AU xx5803 Ref#998879	5.00		714.62
14 May 22	Eftpos Purchase AMUSEMENT SERVICES A COWES AU xx5803 Ref#008557	25.00		689.62
14 May 22	Eftpos Purchase SQ *SLUSHY QUEEN Coffs Harbour AU xx5803 Ref#868178	10.17		679.45
14 May 22	Eftpos Purchase KATH MOBILE CATERIN\WINDANG AU xx5803 Ref#001759	12.20		667.25
14 May 22	Eftpos Purchase SQ *HANDS OF WAX VICTO Coffs Harbour AU xx5803 Ref#878305	6.00		661.25
15 May 22	Visa Purchase Coffs Harbour Show So Coffs HarbourAU xx5910 Ref#444578	7.00		654.25
15 May 22	Visa Purchase Coffs Harbour Show So Coffs HarbourAU xx5803 Ref#466299	19.00		635.25
16 May 22	Visa Purchase CHOICE DISCOUNTS COFFS COFFS HARBOURAU xx5910 Ref#551504	4.99		630.26
16 May 22	Visa Purchase SMP*Absolute Megatainm Lambton AU xx5803 Ref#363576	15.15		615.11
16 May 22	Visa Purchase AUBREY E AND TINA K RI HEATHCOTE AU xx5803 Ref#392707	14.00		601.11
16 May 22	Visa Purchase ZLR*myzeller Heathcote AU xx5803 Ref#401112	10.00		591.11
16 May 22	Visa Purchase ZLR*shows Argyle AU xx5803 Ref#403611	10.00		581.11
17 May 22	Visa Purchase SHOWBAG WAREHOUSE AUST PORT MACQUARIAU xx5803 Ref#552881	32.18		548.93
17 May 22	Visa Purchase THE COFFS HOTEL COFFS HARBOURAU xx5803 Ref#610199	35.00		513.93
17 May 22	Visa Purchase THE COFFS HOTEL COFFS HARBOURAU xx5803 Ref#610200	1.00		512.93
20 May 22	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#269584167		300.00	812.93
21 May 22	Visa Purchase COLES 5681 MOONEE BEACH AU xx5803 Ref#268349	298.67		514.26
23 May 22	Visa Purchase KFC COFFS HARBOUR PL COFFS HARBOURAU xx5910 Ref#258361	20.90		493.36
24 May 22	Visa Purchase HOGS COFF PTY LTD COFFS HARBOURAU xx5803 Ref#528391	9.90		483.46
25 May 22	Eftpos Purchase SQ *STEVE MCEWAN'S REP Coffs Harbour AU xx5803 Ref#311518	25.00		458.46
26 May 22	Visa Purchase THE BIG BANANA PTY L COFFS HARBOURAU xx5803 Ref#519757	4.50		453.96
26 May 22	Visa Purchase THE BIG BANANA COFFS HARBOURAU xx5803 Ref#528715	12.00		441.96
30 May 22	Visa Purchase Sea Salt Fish and Chip Woolgoolga AU xx5803 Ref#656975	7.11		434.85
30 May 22	Visa Purchase SQ *WOOLGOOLGA UNITED Woolgoolga AU xx5910 Ref#453653	20.38		414.47
30 May 22	Visa Purchase SQ *WOOLGOOLGA UNITED Woolgoolga AU xx5910 Ref#484623	5.10		409.37
31 May 22	Visa Purchase COLES 5681 MOONEE BEACH AU xx5803 Ref#324862	19.50		389.87
02 Jun 22	Visa Purchase ALDI STORES - MOONEE B MOONEE BEACH AU xx5803 Ref#339317	100.77		289.10
02 Jun 22	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#269885650		300.00	589.10

Date	Description	Debits (\$)	Credits (\$)	Balance
03 Jun 22	Visa Purchase COLES 5681 MOONEE BEACH AU xx5803 Ref#962404	73.23		515.87
05 Jun 22	Visa Purchase EAST COAST PIZZA PTY L TOORMINA AU xx5803 Ref#375555	8.75		507.12
07 Jun 22	Eftpos Purchase COFFS HARBOUR BABY \COFFS HARBOUR AU xx5910 Ref#022306	122.32		384.80
07 Jun 22	Eftpos Purchase Hungry Jacks Coffs HarbourAU xx5803 Ref#365102	4.00		380.80
08 Jun 22	Visa Purchase WOOLWORTHS/CNR PACIFIC HWPARK BCH PLZ AU xx5910 Ref#390637	7.65		373.15
09 Jun 22	Visa Purchase EAST COAST PIZZA PTY L COFFS HARBOURAU xx5910 Ref#343251	22.05		351.10
09 Jun 22	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#270063399		300.00	651.10
10 Jun 22	Visa Purchase COLES 5681 MOONEE BEACH AU xx5910 Ref#107642	162.06		489.04
12 Jun 22	Visa Purchase COFFS HARBOUR AIRPORT COFFS HARBOURAU xx5910 Ref#664607	13.00		476.04
18 Jun 22	Visa Purchase COLES 5681 MOONEE BEACH AU xx5803 Ref#423344	209.53		266.51
21 Jun 22	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#270325120		600.00	866.51
21 Jun 22	Eftpos Purchase Hungry Jacks South Coffs HAU xx5803 Ref#355834	14.65		851.86
22 Jun 22	Eftpos Purchase Hungry Jacks South Coffs HAU xx5910 Ref#343478	12.65		839.21
23 Jun 22	Visa Purchase The Plaza News Coffs HarbourAU xx5803 Ref#184016	6.05		833.16
23 Jun 22	Visa Purchase WOOLWORTHS/CNR PACIFIC HWPARK BCH PLZ AU xx5803 Ref#246237	26.15		807.01
24 Jun 22	Visa Purchase MISTER MINIT PARK BEAC COFFS HARBOURAU xx5803 Ref#353893	49.95		757.06
24 Jun 22	Visa Purchase CHOICE DISCOUNTS COFFS COFFS HARBOURAU xx5803 Ref#697888	29.06		728.00
25 Jun 22	Visa Purchase COLES 5681 MOONEE BEACH AU xx5803 Ref#759920	233.48		494.52
25 Jun 22	Eftpos Purchase SQ *THE PLAYHOUSE Coffs Harbour AU xx5910 Ref#208392	6.50		488.02
26 Jun 22	Visa Purchase MOONEE BEACH ROAD BAKE MOONEE BEACH AU xx5803 Ref#502899	12.10		475.92
30 Jun 22	<b>Closing Balance</b>			475.92

Since 1 July 2021 Interest Earned	NIL	General Withholding Tax	NIL
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## Account No. 10688695 Business Access

Account Name: Km Voytas Pty Ltd Atf Sapphire House Uni

BSB 533-000

Credit Interest Paid	\$0.00	TFN Status	TFN Quoted
		Tax Withheld YTD	NIL

Opening Balance	Total Debits	Total Credits	Closing Balance
\$40,270.72	- \$58,286.75	+ \$18,000.00	= -\$16.03

Date	Description	Debits (\$)	Credits (\$)	Balance
01 Apr 22	<b>Opening Balance</b>			40,270.72
07 Apr 22	Direct Credit CBA - Rent for 3 Elouera		2,000.00	42,270.72
14 Apr 22	Direct Credit CBA - Rent for 3 Elouera		2,000.00	44,270.72
21 Apr 22	Direct Credit CBA - Rent for 3 Elouera		2,000.00	46,270.72
28 Apr 22	Direct Credit CBA - Rent for 3 Elouera		2,000.00	48,270.72
30 Apr 22	Business Product Fee	20.00		48,250.72
05 May 22	Direct Credit CBA - Rent for 3 Elouera		2,000.00	50,250.72
12 May 22	Direct Credit CBA - Rent for 3 Elouera		2,000.00	52,250.72
12 May 22	Payment to 062-667 10318265 Corporat Osko Payment To Corporation 1 Account 10318265 CBA - Park Beach Ref#269386695	2,200.00		50,050.72
13 May 22	Payment to 114-879 496683983 K M Voy Osko Payment To K M Voytas Account 496683983 STG - Brisbane Ref#269416717	5,000.00		45,050.72
16 May 22	Payment to 114-879 496683983 K M Voy Osko Payment To K M Voytas Account 496683983 STG - Brisbane Ref#269487327	5,000.00		40,050.72
19 May 22	Direct Credit CBA - Rent for 3 Elouera		2,000.00	42,050.72
26 May 22	Direct Credit CBA - Rent for 3 Elouera		2,000.00	44,050.72
31 May 22	Business Product Fee	20.00		44,030.72
02 Jun 22	Internet BPay Internet Banking BPay to CHCC Water Rec#3363504231	191.75		43,838.97
02 Jun 22	Direct Credit CBA - Rent for 3 Elouera		2,000.00	45,838.97
04 Jun 22	Payment to 114-879 496683983 KM Voyt Osko Payment To KM Voytas Pty Ltd Account 496683983 STG - Brisb Ref#269935730	40,000.00		5,838.97
04 Jun 22	Internet BPay Internet Banking BPay to CHCC Rates Rec#3363510458	860.00		4,978.97
06 Jun 22	Payment to 114-879 496683983 KM Voyt Osko Payment To KM Voytas Pty Ltd Account 496683983 STG - Brisb Ref#269965533	4,975.00		3.97
30 Jun 22	Business Product Fee	20.00		16.03DR
30 Jun 22	<b>Closing Balance</b>			16.03DR

Since 1 July 2021 Interest Earned	NIL	General Withholding Tax	NIL
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## Account No. 10679963 Business Basic Access

Account Name: Mk Voytas Super Pty Ltd Atf Mk Voytas Su

BSB 533-000

Credit Interest Paid	\$0.00	TFN Status	TFN Quoted
		Tax Withheld YTD	NIL

Opening Balance		Total Debits		Total Credits		Closing Balance
\$305,579.72	-	\$891.00	+	\$186,355.52	=	\$491,044.24

Date	Description	Debits (\$)	Credits (\$)	Balance
01 Apr 22	<b>Opening Balance</b>			305,579.72
13 Apr 22	Direct Credit ATO - ATO007000015882753 - 276342		3,365.40	308,945.12
13 Apr 22	Direct Credit ATO - ATO007000015882752 - 276342		3,750.00	312,695.12
20 Apr 22	Internet BPay Internet Banking BPay to TAX OFFICE PAYMENTS Rec#3363378281	891.00		311,804.12
22 Apr 22	Direct Credit FinClear Service - 2532780		146,990.12	458,794.24
24 Jun 22	Direct Credit ATO - ATO001100015909841 - 276342		15,750.00	474,544.24
24 Jun 22	Direct Credit ATO - ATO001100015909842 - 276342		16,500.00	491,044.24
30 Jun 22	<b>Closing Balance</b>			491,044.24

Since 1 July 2021 Interest Earned	NIL	General Withholding Tax	NIL
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## Important points to protect your banking

To protect yourself against unauthorised electronic transactions, either when using a physical or digital card (e.g. a Visa card or a card loaded in a digital wallet and a PIN), or through Telephone Banking, bcu iBank or the bcu Connect App where an access code is used, we recommend these security guidelines.

- Sign your access card as soon as you receive it.
- Keep your cards and mobile phone (if you have the bcu Connect App on your phone or a card loaded to your digital wallet) in your possession or a safe place, with secure access codes to both the App and your device.
- If you change your PIN or access code, you must not select a PIN or code that represents your date of birth or a recognisable part of your name.
- Never write your PIN on your card or place an access code on a telephone, mobile device or computer terminal (or write your PIN or access code on anything that is kept nearby).
- Never lend your physical card or share your PIN or access code with another person.
- Never lend your device on which your digital card can be viewed by any person.
- Always cover your PIN as you enter it and do not use the same PIN for your mobile device and Mobile App.
- Immediately report a loss, theft or unauthorised use of your card, access code or mobile device to us through Manage Cards on bcu iBank or the bcu Connect App, or call 1300 228 228, or +61 2 5646 5900 (from overseas).
- After accessing bcu iBank or the bcu Connect App, always log out and close your internet browser or Mobile App.
- Never leave your computer or mobile device unattended while logged into your banking facilities.
- Keep all receipts and examine your statements immediately upon receiving them to identify and report any unauthorised transactions.
- Immediately notify us when your address, phone number or email address changes.
- Change your internet banking password regularly.



## Be Scam Aware

- Never provide your card PIN or internet banking details over the phone and do not download any unknown programs or apps to your device. Never let anyone you don't know take control of your computer or device remotely.
- Be wary of unsolicited phone calls seeking your assistance with a financial matter or advising you of funds owing. Any genuine credit from a merchant or service provider would be automatically paid into your account.
- We will never contact you requesting your assistance in transferring funds as part of a fraud investigation.
- Be wary of persons claiming to represent telephone companies, government departments and online service providers who contact you and require you to log into your computer or device, or Internet Banking. If you receive such a call, contact the bank or call the entity back on their public phone number.
- Always read the details of a One Time Pass Code sent to your device to ensure it is appropriate to the transaction you are performing, and never provide an Access Code to someone else.
- Scammers will often impersonate well-known companies and government agencies. If you're not sure if a caller is legitimate, hang up and call back on a number you know to be genuine.
- Be wary of unsolicited investment opportunities and ensure that you perform your own independent research before investing.

For more information on staying safe from fraud visit [bcu.com.au/security/scams](http://bcu.com.au/security/scams), [scamwatch.com.au](http://scamwatch.com.au) and [staysmartonline.gov.au](http://staysmartonline.gov.au).

Tel: 1300 228 228 Web: [bcu.com.au](http://bcu.com.au)

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