



018 - 020552  
 MRS K M VOYTAS & MR M J VOYTAS  
 4 ALKINA STREET  
 SAPPHIRE BEACH NSW 2450

**Statement No. 8**  
 Period 01/10/2021 - 31/12/2021  
 Statement Date 31/12/2021

**Account No. 10682846 Access Account**

BSB 533-000 Member 273976

<b>Credit Interest Paid</b>	\$0.00
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<b>TFN Status</b>	TFN Quoted
<b>Tax Withheld YTD</b>	NIL

Opening Balance	Total Debits	Total Credits	Closing Balance
\$207.24	\$0.00	\$0.00	\$207.24

Date	Description	Debits (\$)	Credits (\$)	Balance
01 Oct 21	Opening Balance			207.24
31 Dec 21	Closing Balance			207.24

**Account No. 10688601 Business Access**

BSB 533-000 Member 273976

<b>Credit Interest Paid</b>	\$0.00
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<b>TFN Status</b>	TFN Quoted
<b>Tax Withheld YTD</b>	NIL

Opening Balance	Total Debits	Total Credits	Closing Balance
\$432.24	\$1,989.73	\$2,000.00	\$442.51

Date	Description	Debits (\$)	Credits (\$)	Balance
01 Oct 21	Opening Balance			432.24
04 Oct 21	Eftpos Purchase Hungry Jacks Coffs HarbourAU xx3201 Ref#357548	24.65		407.59
05 Oct 21	Visa Purchase THE BIG BANANA COFFS HARBOURAU xx3201 Ref#781427	38.00		369.59
05 Oct 21	Visa Purchase SPRINGLOADED TOORMINA AU xx3201 Ref#842744	49.50		320.09
05 Oct 21	Visa Purchase THE BIG BANANA COFFS HARBOURAU xx3201 Ref#956222	15.00		305.09

Date	Description	Debits (\$)	Credits (\$)	Balance
06 Oct 21	Visa Purchase SAPPHIRE FUEL SAPPHIRE BEACAU xx3201 Ref#910057	11.95		293.14
08 Oct 21	Visa Purchase MCDONALDS COFFS NTH COFFS HARBOURAU xx3201 Ref#457429	12.35		280.79
11 Oct 21	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#214429483		500.00	780.79
12 Oct 21	Eftpos Purchase TARGET 5002 COFFS HARBOURAU xx6142 Ref#011394	113.15		667.64
14 Oct 21	Eftpos Purchase Guardian Moonee Beach Moonee Beach AU xx6142 Ref#808788	7.30		660.34
14 Oct 21	Eftpos Purchase Hungry Jacks Coffs HarbourAU xx6142 Ref#364533	6.35		653.99
15 Oct 21	Visa Purchase COLES 5681 MOONEE BEACH AU xx6142 Ref#580478	13.90		640.09
15 Oct 21	Visa Purchase MCDONALDS COFFS NTH COFFS HARBOURAU xx6142 Ref#950933	22.90		617.19
15 Oct 21	Visa Purchase WOOLWORTHS/CNR PACIFIC HWPARK BCH PLZ AU xx3201 Ref#499285	51.38		565.81
15 Oct 21	Eftpos Purchase WOOLGOOLGA GOLDEN CHIN WOOLGOOLGA AU xx6142 Ref#006260	141.50		424.31
17 Oct 21	Eftpos Purchase Hungry Jacks South Coffs HAU xx3201 Ref#338398	24.65		399.66
17 Oct 21	Eftpos Purchase SAPPHIRE FUEL \SAPPHIRE BEACH AU xx6142 Ref#060744	66.70		332.96
23 Oct 21	Eftpos Purchase BP NORTH URUNGA 547\URUNGA AU xx6142 Ref#083351	7.20		325.76
23 Oct 21	Eftpos Purchase Hungry Jacks South Coffs HAU xx6142 Ref#350589	8.90		316.86
24 Oct 21	Eftpos Purchase Hungry Jacks South Coffs HAU xx6142 Ref#367167	6.00		310.86
25 Oct 21	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#214735285		500.00	810.86
25 Oct 21	Eftpos Purchase COLES 5681 MOONEE BEACH AU xx6142 Ref#196692	122.05		688.81
27 Oct 21	Visa Purchase MCDONALDS COFFS NTH COFFS HARBOURAU xx3201 Ref#265900	36.40		652.41
27 Oct 21	Visa Purchase MCDONALDS COFFS NTH COFFS HARBOURAU xx3201 Ref#266179	5.00		647.41
01 Nov 21	Visa Purchase MANDEEP KAUR AND BALJ COFFS HARBOURAU xx6142 Ref#246635	21.00		626.41
02 Nov 21	Visa Purchase THE V-WALL TAVERN NAMBUCCA HEADAU xx6142 Ref#228913	17.70		608.71
03 Nov 21	Visa Purchase COLES 5681 MOONEE BEACH AU xx3201 Ref#106967	22.50		586.21
04 Nov 21	Eftpos Purchase Hungry Jacks Coffs HarbourAU xx6142 Ref#338480	9.85		576.36
06 Nov 21	Visa Purchase A&A34 PTY LTD COFFS HARBOURAU xx3201 Ref#181368	6.98		569.38
06 Nov 21	Eftpos Purchase Hungry Jacks South Coffs HAU xx3201 Ref#351678	7.50		561.88
07 Nov 21	Visa Purchase MCDONALDS COFFS S/C COFFS HARBOURAU xx6142 Ref#494967	7.30		554.58
07 Nov 21	Eftpos Purchase Hungry Jacks South Coffs HAU xx6142 Ref#362628	8.80		545.78
08 Nov 21	Visa Purchase COAST ROAST COFFS HARBOURAU xx3201 Ref#425709	3.00		542.78

Date	Description	Debits (\$)	Credits (\$)	Balance
10 Nov 21	Visa Purchase WOOLWORTHS/CNR PACIFIC HWPARK BCH PLZ AU xx6142 Ref#261343	5.50		537.28
13 Nov 21	Eftpos Purchase Hungry Jacks South Coffs HAU xx3201 Ref#363835	3.00		534.28
14 Nov 21	Eftpos Purchase Hungry Jacks South Coffs HAU xx3201 Ref#344976	6.10		528.18
18 Nov 21	Visa Purchase ALDI STORES - COFFS HA COFFS HARBOURAU xx6142 Ref#326013	13.60		514.58
19 Nov 21	Visa Purchase MCDONALDS COFFS NTH COFFS HARBOURAU xx6142 Ref#407151	5.50		509.08
20 Nov 21	Eftpos Purchase SAPPHIRE FUEL \SAPPHIRE BEACH AU xx6142 Ref#078197	90.28		418.80
22 Nov 21	Visa Purchase PET PORPOISE POOL P/L COFFS HARBOURAU xx6142 Ref#358739	6.00		412.80
22 Nov 21	Visa Purchase PET PORPOISE POOL P/L COFFS HARBOURAU xx6142 Ref#358741	2.50		410.30
22 Nov 21	Visa Purchase PET PORPOISE POOL P/L COFFS HARBOURAU xx6142 Ref#358740	8.40		401.90
23 Nov 21	Visa Purchase BIRCH CARROLL & COYL COFFS HARBOURAU xx6142 Ref#229001	16.98		384.92
23 Nov 21	Visa Purchase ALDI STORES - COFFS HA COFFS HARBOURAU xx6142 Ref#229003	0.95		383.97
23 Nov 21	Visa Purchase BIRCH CARROLL & COYL COFFS HARBOURAU xx6142 Ref#229002	13.80		370.17
25 Nov 21	Visa Purchase COLES 5681 MOONEE BEACH AU xx6142 Ref#303497	22.00		348.17
26 Nov 21	Visa Purchase MCDONALDS COFFS NTH COFFS HARBOURAU xx6142 Ref#517596	11.75		336.42
27 Nov 21	Eftpos Purchase SQ *MYLESTOM GENERAL Mylestom AU xx6142 Ref#367556	2.00		334.42
01 Dec 21	Visa Purchase COFFS HARBOUR FISHER COFFS HARBOURAU xx6142 Ref#059787	17.00		317.42
01 Dec 21	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#215613410		300.00	617.42
02 Dec 21	Visa Purchase COLES 5679 COFFS HARBOURAU xx6142 Ref#337035	116.12		501.30
02 Dec 21	Eftpos Purchase Hungry Jacks South Coffs HAU xx3201 Ref#330437	13.80		487.50
04 Dec 21	Visa Purchase BUNNINGS 426000 COFFS HARBOURAU xx3201 Ref#222061	48.90		438.60
04 Dec 21	Visa Purchase THE COFFS HOTEL COFFS HARBOURAU xx6142 Ref#137594	14.50		424.10
04 Dec 21	Eftpos Purchase Hungry Jacks Coffs HarbourAU xx6142 Ref#340315	20.80		403.30
05 Dec 21	Eftpos Purchase Hungry Jacks Coffs HarbourAU xx6142 Ref#344539	2.00		401.30
05 Dec 21	Eftpos Purchase Hungry Jacks Coffs HarbourAU xx6142 Ref#340921	49.95		351.35
08 Dec 21	Visa Purchase BIRCH CARROLL & COYL COFFS HARBOURAU xx6142 Ref#859162	9.99		341.36
09 Dec 21	Visa Purchase COLES 5681 MOONEE BEACH AU xx6142 Ref#144616	12.69		328.67
09 Dec 21	Visa Purchase COLES 5681 MOONEE BEACH AU xx6142 Ref#363954	15.50		313.17
10 Dec 21	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#215838546		300.00	613.17

Date	Description	Debits (\$)	Credits (\$)	Balance
10 Dec 21	Eftpos Purchase COLES 5681 MOONEE BEACH AU xx6142 Ref#161379	199.17		414.00
11 Dec 21	Visa Purchase COAST ROAST COFFS HARBOURAU xx3201 Ref#862756	8.00		406.00
11 Dec 21	Eftpos Purchase SQ *TANGO JUICE BAR Woolgoolga AU xx6142 Ref#318970	20.00		386.00
13 Dec 21	Visa Purchase MICHAEL JACKSON WOOLGOOLGA AU xx6142 Ref#370643	14.00		372.00
15 Dec 21	Eftpos Purchase SAPPHIRE FUEL \SAPPHIRE BEACH AU xx3201 Ref#091218	76.69		295.31
16 Dec 21	Visa Purchase EMERALD BEACH BOTTLE EMERALD BEACHAU xx3201 Ref#100331	6.20		289.11
18 Dec 21	Visa Purchase EMERALDBCHPIZZA&PASTA EMERALD BEACHAU xx3201 Ref#013632	95.00		194.11
18 Dec 21	Visa Purchase GYG Coffs Harbour Coffs HarbourAU xx6142 Ref#518414	21.80		172.31
19 Dec 21	Payment from KAREN VOYTAS Osko Payment From KAREN VOYTAS Ref#216051903		400.00	572.31
21 Dec 21	Visa Purchase OVH PTY LIMITED URUNGA AU xx6142 Ref#882455	11.30		561.01
21 Dec 21	Visa Purchase OVH PTY LIMITED URUNGA AU xx6142 Ref#882456	47.00		514.01
24 Dec 21	Visa Purchase KFC COFFS HARBOUR PL COFFS HARBOURAU xx6142 Ref#792252	37.85		476.16
25 Dec 21	Visa Purchase MCDONALDS COFFS NTH COFFS HARBOURAU xx6142 Ref#474431	33.65		442.51
31 Dec 21	<b>Closing Balance</b>			442.51

## Account No. 10688695 Business Access

BSB 533-000 Member 273976

<b>Credit Interest Paid</b>	\$0.00	<b>TFN Status</b>	TFN Quoted
		<b>Tax Withheld YTD</b>	NIL

Opening Balance	Total Debits	Total Credits	Closing Balance
\$6,109.22	\$102,976.07	\$116,000.00	\$19,133.15

Date	Description	Debits (\$)	Credits (\$)	Balance
01 Oct 21	<b>Opening Balance</b>			6,109.22
03 Oct 21	Internet BPay Internet Banking BPay to ELGAS LIMITED Rec#3312809331	46.73		6,062.49
07 Oct 21	Direct Credit CBA - Rent for 3 Elouera		2,000.00	8,062.49
12 Oct 21	Payment from MICHAEL VOYTAS Osko Payment From MICHAEL VOYTAS Ref#214455841		50,000.00	58,062.49
13 Oct 21	Payment to 062-622 10517091 Wilk Con Osko Payment To Wilk Construction Co. Pty Ltd Account 10517091 Ref#214467496	41,848.11		16,214.38
14 Oct 21	Direct Credit CBA - Rent for 3 Elouera		2,000.00	18,214.38
18 Oct 21	Direct Debit LOAN REPAYMENT - 125028500041064702	3,805.93		14,408.45
21 Oct 21	Direct Credit CBA - Rent for 3 Elouera		2,000.00	16,408.45
28 Oct 21	Direct Credit CBA - Rent for 3 Elouera		2,000.00	18,408.45

Date	Description	Debits (\$)	Credits (\$)	Balance
31 Oct 21	Business Product Fee	20.00		18,388.45
02 Nov 21	Payment to 082-551 184807836 AW & LM Osko Payment To AW & LM Austin Account 184807836 NAB - Coffs Ha Ref#214934809	4,840.00		13,548.45
04 Nov 21	Direct Credit CBA - Rent for 3 Elouera		2,000.00	15,548.45
08 Nov 21	Internet BPay Internet Banking BPay to CHCC Rates Rec#3312913305	868.33		14,680.12
10 Nov 21	Payment from MICHAEL VOYTAS Transfer From MICHAEL VOYTAS Ref#215119275		40,000.00	54,680.12
10 Nov 21	Payment to 062-622 10517091 Wilk Con Osko Payment To Wilk Construction Co. Pty Ltd Account 10517091 Ref#215120214	43,709.86		10,970.26
11 Nov 21	Direct Credit CBA - Rent for 3 Elouera		2,000.00	12,970.26
17 Nov 21	Internet BPay Internet Banking BPay to CHCC Water Rec#3312942179	185.25		12,785.01
18 Nov 21	Direct Credit CBA - Rent for 3 Elouera		2,000.00	14,785.01
18 Nov 21	Direct Debit LOAN REPAYMENT - 125028500041183044	3,805.93		10,979.08
25 Nov 21	Direct Credit CBA - Rent for 3 Elouera		2,000.00	12,979.08
30 Nov 21	Business Product Fee	20.00		12,959.08
02 Dec 21	Direct Credit CBA - Rent for 3 Elouera		2,000.00	14,959.08
09 Dec 21	Direct Credit CBA - Rent for 3 Elouera		2,000.00	16,959.08
16 Dec 21	Direct Credit CBA - Rent for 3 Elouera		2,000.00	18,959.08
20 Dec 21	Direct Debit LOAN REPAYMENT - 125028500041306680	3,805.93		15,153.15
23 Dec 21	Direct Credit CBA - Rent for 3 Elouera		2,000.00	17,153.15
30 Dec 21	Direct Credit CBA - Rent for 3 Elouera		2,000.00	19,153.15
31 Dec 21	Business Product Fee	20.00		19,133.15
31 Dec 21	<b>Closing Balance</b>			19,133.15

Account No. 10679963 Business Basic Access

BSB 533-000 Member 273976

<b>Credit Interest Paid</b>	\$0.00	<b>TFN Status</b>	TFN Quoted
		<b>Tax Withheld YTD</b>	NIL

<b>Opening Balance</b>		<b>Total Debits</b>		<b>Total Credits</b>		<b>Closing Balance</b>
\$394,397.61	-	\$370.00	+	\$8,249.98	=	\$402,277.59

Date	Description	Debits (\$)	Credits (\$)	Balance
01 Oct 21	<b>Opening Balance</b>			394,397.61
13 Oct 21	Direct Credit ATO - ATO005000015467340 - 276342		3,749.98	398,147.59
13 Oct 21	Direct Credit ATO - ATO005000015467341 - 276342		4,500.00	402,647.59
18 Oct 21	Internet BPay Internet Banking BPay to Audit Shield Rec#3312852073	370.00		402,277.59
31 Dec 21	<b>Closing Balance</b>			402,277.59

### Visa international transaction fee update

We are making changes to the fee that applies when you use your bcu Visa debit or credit card to purchase goods or services internationally.

The below table summarises the current fee name, description and amount, in addition to the new fee name, description and amount.

This change will be effective no earlier than 1 March 2022.

	Current Fee	New Fee
<b>Fee Name</b>	Visa card foreign conversion	International Transaction fee (this will appear as 'Intl Trans Fee' in your statement)
<b>Fee Description</b>	Payable on any transaction using your Visa credit or Visa debit card in a currency other than Australian Dollars	<p>Payable when you make a transaction using your Visa credit or Visa debit card:</p> <ul style="list-style-type: none"> <li>• in a foreign currency using either online or at a merchant point of sale (irrespective of where the transaction occurs); or</li> <li>• in Australian Dollars when either the merchant or its financial institution/payment processor is located overseas</li> </ul> <p><b>Please note:</b> It may also not always be clear that the merchant or its financial institution/ payment processor is located or registered outside Australia.</p>
<b>Fee Amount</b>	3.65% of transaction value	<p>3.00% of transaction value in \$AUD</p> <p>(Collected by Cuscal Limited and distributed as follows:</p> <p>1.00% paid to Us; 1.00% retained by Cuscal; 1.00% paid to Visa International).</p>

We're here to help, so if you have any questions or would like more information, please email us at [mail@bcu.com.au](mailto:mail@bcu.com.au), call us on **1300 228 228**, or message us on our **instant messaging** platform on the bcu website.