



020

THE DIRECTORS  
 WANDOO WANDONG  
 507 GREENBAH CREEK RD  
 OBLEY NSW 2868

**Business Online Saver**

Name: JENNIFER ANNE BJORKSTEN AND  
 IAN NORMAN BJORKSTEN IN TRUST FOR  
 BJORKSTEN FAMILY SUPERANNUATION FUN

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

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| Date   | Transaction  | Debit | Credit     | Balance         |
|--------|--|-------|------------|-----------------|
| 04 Jun | 2021 OPENING BALANCE   |       |            | \$51,820.47 CR  |
| 23 Jun | Transfer from xx9353 NetBank<br>Ex Supercheque                           |       | 12,500.00  | \$64,320.47 CR  |
| 27 Jun | Transfer from xx9353 NetBank<br>Ex Supercheque                           |       | 632,900.00 | \$697,220.47 CR |
| 01 Jul | CREDIT INTEREST EARNED on this account<br>to June 30, 2021 is \$1,395.36 |       |            |                 |
| 01 Jul | Credit Interest  |       | 1.15       | \$697,221.62 CR |
| 03 Jul | 2021 CLOSING BALANCE   |       |            | \$697,221.62 CR |

|                        |   |                     |   |                      |   |                        |
|------------------------|---|---------------------|---|----------------------|---|------------------------|
| <b>Opening balance</b> | - | <b>Total debits</b> | + | <b>Total credits</b> | = | <b>Closing balance</b> |
| \$51,820.47 CR         |   | Nil                 |   | \$645,401.15         |   | \$697,221.62 CR        |

**Your Credit Interest Rate Summary**

| Date   | Balance               | Standard<br>Credit<br>Interest<br>Rate<br>(p.a.)# |
|--------|-----------------------|---|
| 03 Jul | Less than \$10,000.00 | 0.00%   |
|        | \$10,000.00 and over  | 0.01%   |

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements.  
 Note. Interest rates are effective as at the date shown but are subject to change.



\*\* 19155.48312.1.1 ZZ258R3 0303 SL.R3.S961.D186.O.V06.00.03



Account Number 06 2676 10168137

Statement Period 4 Jul 2021 - 3 Aug 2021

Closing Balance \$697,261.92 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

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|--------|------------------------|----------|---------------------|-----------------|----------------------|----------|------------------------|
| 04 Jul | 2021 OPENING BALANCE   |          |                     | \$697,221.62 CR |                      |          |                        |
| 01 Aug | Credit Interest        |          | 40.30               | \$697,261.92 CR |                      |          |                        |
| 03 Aug | 2021 CLOSING BALANCE   |          |                     | \$697,261.92 CR |                      |          |                        |
|        | <b>Opening balance</b> | <b>-</b> | <b>Total debits</b> | <b>+</b>        | <b>Total credits</b> | <b>=</b> | <b>Closing balance</b> |
|        | \$697,221.62 CR        |          | Nil                 |                 | \$40.30              |          | \$697,261.92 CR        |

## Your Credit Interest Rate Summary

| Date   | Balance               | Standard Credit Interest Rate (p.a.)# | Special Interest Rate (p.a.) | Total Interest Rate (p.a.) |
|--------|-----------------------|---------------------------------------|------------------------------|----------------------------|
| 03 Aug | Less than \$10,000.00 | 0.00%                                 | 0.00%                        | 0.00%                      |
|        | \$10,000.00 and over  | 0.01%                                 | 0.10%                        | 0.11%                      |

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.



\*# 8451.21846.1.1 ZZ258R3 0303 SL.R3.S961.D215.O V06.00.33



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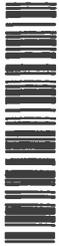
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| Date        | Transaction                                  | Debit      | Credit              | Balance         |                      |          |                        |
|-------------|--|------------|---------------------|-----------------|----------------------|----------|------------------------|
| 04 Aug 2021 | OPENING BALANCE                              |            |                     | \$697,261.92 CR |                      |          |                        |
| 18 Aug      | Transfer to xx9353 NetBank<br>To Supercheque | 102,000.00 |                     | \$595,261.92 CR |                      |          |                        |
| 01 Sep      | Credit Interest                              |            | 60.84               | \$595,322.76 CR |                      |          |                        |
| 03 Sep 2021 | CLOSING BALANCE                              |            |                     | \$595,322.76 CR |                      |          |                        |
|             | <b>Opening balance</b>                       | <b>-</b>   | <b>Total debits</b> | <b>+</b>        | <b>Total credits</b> | <b>=</b> | <b>Closing balance</b> |
|             | \$697,261.92 CR                              |            | \$102,000.00        |                 | \$60.84              |          | \$595,322.76 CR        |

## Your Credit Interest Rate Summary

| Date   | Balance               | Standard<br>Credit<br>Interest<br>Rate<br>(p.a.)# | Special<br>Interest<br>Rate (p.a.) | Total<br>Interest<br>Rate (p.a.) |
|--------|-----------------------|---|------------------------------------|----------------------------------|
| 03 Sep | Less than \$10,000.00 | 0.00%   | 0.00%                              | 0.00%                            |
|        | \$10,000.00 and over  | 0.01%   | 0.10%                              | 0.11%                            |

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\*# 9136.20561.1.1 ZZ256R3 0303 SL.R3.S961.D246.O V06.00.33



Account Number 06 2676 10168137

Statement Period 4 Sep 2021 - 3 Oct 2021

Closing Balance \$590,276.55 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

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| Date        | Transaction                                    | Debit    | Credit              | Balance         |                      |          |                        |
|-------------|--|----------|---------------------|-----------------|----------------------|----------|------------------------|
| 04 Sep 2021 | OPENING BALANCE                                |          |                     | \$595,322.76 CR |                      |          |                        |
| 29 Sep      | Transfer from xx9353 NetBank<br>Ex Supercheque |          | 3,900.00            | \$599,222.76 CR |                      |          |                        |
| 29 Sep      | Transfer to xx9353 NetBank<br>To Supercheque   | 9,000.00 |                     | \$590,222.76 CR |                      |          |                        |
| 01 Oct      | Credit Interest                                |          | 53.79               | \$590,276.55 CR |                      |          |                        |
| 03 Oct 2021 | CLOSING BALANCE                                |          |                     | \$590,276.55 CR |                      |          |                        |
|             | <b>Opening balance</b>                         | <b>-</b> | <b>Total debits</b> | <b>+</b>        | <b>Total credits</b> | <b>=</b> | <b>Closing balance</b> |
|             | \$595,322.76 CR                                |          | \$9,000.00          |                 | \$3,953.79           |          | \$590,276.55 CR        |

**Your Credit Interest Rate Summary**

| Date   | Balance               | Standard Credit Interest Rate (p.a.)# | Special Interest Rate (p.a.) | Total Interest Rate (p.a.) |
|--------|-----------------------|---------------------------------------|------------------------------|----------------------------|
| 03 Oct | Less than \$10,000.00 | 0.00%                                 | 0.00%                        | 0.00%                      |
|        | \$10,000.00 and over  | 0.01%                                 | 0.10%                        | 0.11%                      |

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.



\*# 12930.33390.1.1 ZZ258R3 0303 SL.R3.S962.D277.O.V06.00.33



Statement 144 (Page 1 of 2)

Account Number 06 2676 10168137

Statement Period 4 Oct 2021 - 3 Nov 2021

Closing Balance \$590,304.20 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

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| Date        | Transaction            | Debit    | Credit              | Balance                                  |
|-------------|------------------------|----------|---------------------|--|
| 04 Oct 2021 | OPENING BALANCE        |          |                     | \$590,276.55 CR                          |
| 01 Nov      | Credit Interest        |          | 27.65               | \$590,304.20 CR                          |
| 03 Nov 2021 | CLOSING BALANCE        |          |                     | \$590,304.20 CR                          |
|             | <b>Opening balance</b> | <b>-</b> | <b>Total debits</b> | <b>+ Total credits = Closing balance</b> |
|             | \$590,276.55 CR        |          | Nil                 | \$27.65 \$590,304.20 CR                  |

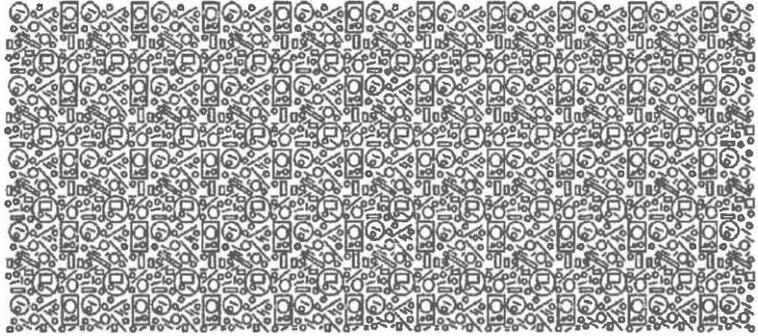
### Your Credit Interest Rate Summary

| Date   | Balance               | Standard Credit Interest Rate (p.a.)# |
|--------|-----------------------|---------------------------------------|
| 03 Nov | Less than \$10,000.00 | 0.00%                                 |
|        | \$10,000.00 and over  | 0.01%                                 |

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Account Number

06 2676 10168137

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Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

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 OBLEY NSW 2868

Account Number 06 2676 10168137

Statement Period 4 Nov 2021 - 3 Dec 2021

Closing Balance \$566,742.40 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

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A Business Online Saver is an online savings account for businesses that provides you with instant access to your funds. Earn a competitive rate of interest on balances of \$10,000 or more. Enjoy easy online access to your cash via a linked business transaction account. No account keeping fee (a fee may apply to your linked transaction account).

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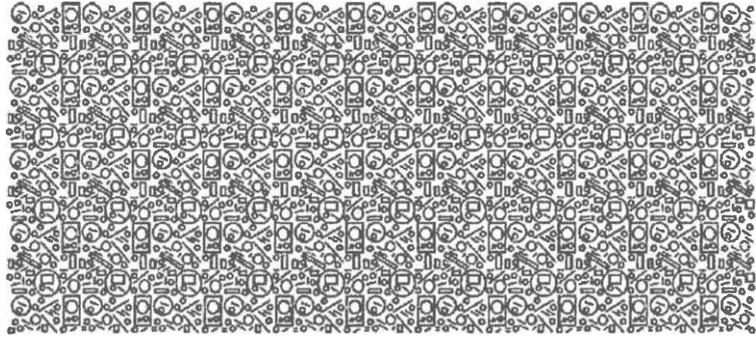
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| Date        | Transaction                                    | Debit     | Credit   | Balance         |
|-------------|--|-----------|----------|-----------------|
| 04 Nov 2021 | OPENING BALANCE                                |           |          | \$590,304.20 CR |
| 21 Nov      | Transfer from xx9353 NetBank<br>Ex Supercheque |           | 2,000.00 | \$592,304.20 CR |
| 21 Nov      | Transfer to xx9353 NetBank<br>To Supercheque   | 1,200.00  |          | \$591,104.20 CR |
| 25 Nov      | Transfer to xx9353 NetBank<br>To Supercheque   | 24,400.00 |          | \$566,704.20 CR |
| 01 Dec      | Credit Interest                                |           | 38.20    | \$566,742.40 CR |
| 03 Dec 2021 | CLOSING BALANCE                                |           |          | \$566,742.40 CR |

|                        |   |                     |   |                      |   |                        |
|------------------------|---|---------------------|---|----------------------|---|------------------------|
| <b>Opening balance</b> | - | <b>Total debits</b> | + | <b>Total credits</b> | = | <b>Closing balance</b> |
| \$590,304.20 CR        |   | \$25,600.00         |   | \$2,038.20           |   | \$566,742.40 CR        |

## Your Credit Interest Rate Summary

| Date   | Balance               | Standard Credit Interest Rate (p.a.)# | Special Interest Rate (p.a.) | Total Interest Rate (p.a.) |
|--------|-----------------------|---------------------------------------|------------------------------|----------------------------|
| 03 Dec | Less than \$10,000.00 | 0.00%                                 | 0.00%                        | 0.00%                      |
|        | \$10,000.00 and over  | 0.01%                                 | 0.15%                        | 0.16%                      |



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Account Number 06 2676 10168137

Statement Period 4 Dec 2021 - 3 Jan 2022

Closing Balance \$566,819.41 CR

Enquiries 13 1998  
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| Date        | Transaction            | Debit | Credit              | Balance                                  |
|-------------|------------------------|-------|---------------------|--|
| 04 Dec 2021 | OPENING BALANCE        |       |                     | \$566,742.40 CR                          |
| 01 Jan      | Credit Interest        |       | 77.01               | \$566,819.41 CR                          |
| 03 Jan 2022 | CLOSING BALANCE        |       |                     | \$566,819.41 CR                          |
|             | <b>Opening balance</b> | -     | <b>Total debits</b> | <b>+ Total credits = Closing balance</b> |
|             | \$566,742.40 CR        |       | Nil                 | \$77.01 \$566,819.41 CR                  |

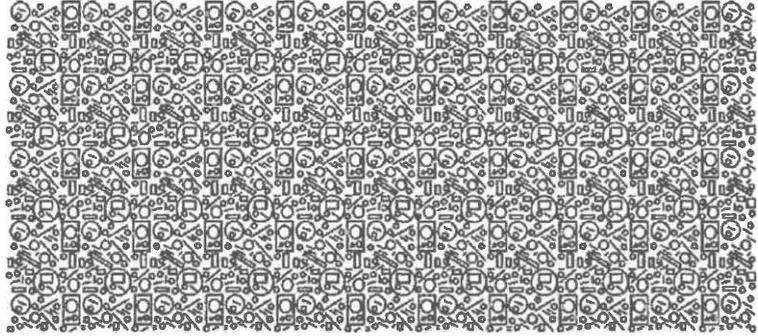
## Your Credit Interest Rate Summary

| Date   | Balance               | Standard Credit Interest Rate (p.a.)# | Special Interest Rate (p.a.) | Total Interest Rate (p.a.) |
|--------|-----------------------|---------------------------------------|------------------------------|----------------------------|
| 03 Jan | Less than \$10,000.00 | 0.00%                                 | 0.00%                        | 0.00%                      |
|        | \$10,000.00 and over  | 0.01%                                 | 0.15%                        | 0.16%                      |

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\*# 11219.32220.1.1.ZZ258R3.0303.SL.R3.S962.D004.O.V06.00.35

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Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Account Number 06 2676 10168137

Statement Period 4 Jan 2022 - 3 Feb 2022

Closing Balance \$565,796.38 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



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| Date                   | Transaction                                  | Debit    | Credit              | Balance         |                      |          |                        |
|------------------------|--|----------|---------------------|-----------------|----------------------|----------|------------------------|
| 04 Jan 2022            | OPENING BALANCE                              |          |                     | \$566,819.41 CR |                      |          |                        |
| 20 Jan                 | Transfer to xx9353 NetBank<br>To Supercheque | 1,100.00 |                     | \$565,719.41 CR |                      |          |                        |
| 01 Feb                 | Credit Interest                              |          | 76.97               | \$565,796.38 CR |                      |          |                        |
| 03 Feb 2022            | CLOSING BALANCE                              |          |                     | \$565,796.38 CR |                      |          |                        |
| <b>Opening balance</b> |  | <b>-</b> | <b>Total debits</b> | <b>+</b>        | <b>Total credits</b> | <b>=</b> | <b>Closing balance</b> |
| \$566,819.41 CR        |  |          | \$1,100.00          |                 | \$76.97              |          | \$565,796.38 CR        |

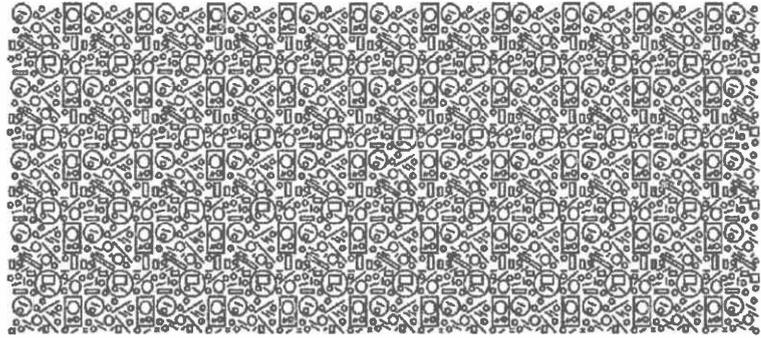
### Your Credit Interest Rate Summary

| Date   | Balance                                       | Standard<br>Credit<br>Interest<br>Rate<br>(p.a.)# | Special<br>Interest<br>Rate (p.a.) | Total<br>Interest<br>Rate (p.a.) |
|--------|---|---|------------------------------------|----------------------------------|
| 03 Feb | Less than \$10,000.00<br>\$10,000.00 and over | 0.00%<br>0.01%                                    | 0.00%<br>0.15%                     | 0.00%<br>0.16%                   |

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\*# 7205.18457.1.1 ZZ256R3 0303 SL.R3.S961.D034.O V06.00.35

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Account Number 06 2676 10168137

Statement Period 4 Feb 2022 - 3 Mar 2022

Closing Balance \$563,365.77 CR

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| Date                   | Transaction                                  | Debit    | Credit              | Balance         |                      |          |                        |
|------------------------|--|----------|---------------------|-----------------|----------------------|----------|------------------------|
| 04 Feb                 | 2022 OPENING BALANCE                         |          |                     | \$565,796.38 CR |                      |          |                        |
| 24 Feb                 | Transfer to xx9353 NetBank<br>To Supercheque | 2,500.00 |                     | \$563,296.38 CR |                      |          |                        |
| 01 Mar                 | Credit Interest                              |          | 69.39               | \$563,365.77 CR |                      |          |                        |
| 03 Mar                 | 2022 CLOSING BALANCE                         |          |                     | \$563,365.77 CR |                      |          |                        |
| <b>Opening balance</b> |  | <b>-</b> | <b>Total debits</b> | <b>+</b>        | <b>Total credits</b> | <b>=</b> | <b>Closing balance</b> |
| \$565,796.38 CR        |  |          | \$2,500.00          |                 | \$69.39              |          | \$563,365.77 CR        |

## Your Credit Interest Rate Summary

| Date   | Balance               | Standard<br>Credit<br>Interest<br>Rate<br>(p.a.)# | Special<br>Interest<br>Rate (p.a.) | Total<br>Interest<br>Rate (p.a.) |
|--------|-----------------------|---|------------------------------------|----------------------------------|
| 03 Mar | Less than \$10,000.00 | 0.00%   | 0.00%                              | 0.00%                            |
|        | \$10,000.00 and over  | 0.01%   | 0.15%                              | 0.16%                            |

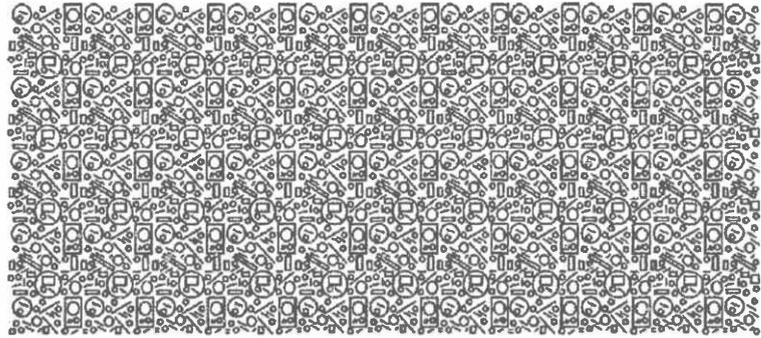
#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements.  
 Note. Interest rates are effective as at the date shown but are subject to change.



\*# 6822.16970.1.1 ZZ258R3 0303 SL.R3.S961.D062.O V06.00.35

Account Number

06 2676 10168137

**Important Information:**

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THE DIRECTORS  
 WANDOO WANDONG  
 507 GREENBAH CREEK RD  
 OBLEY NSW 2868

Account Number 06 2676 10168137

Statement Period 4 Mar 2022 - 3 Apr 2022

Closing Balance \$563,442.32 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

## Business Online Saver

A Business Online Saver is an online savings account for businesses that provides you with instant access to your funds. Earn a competitive rate of interest on balances of \$10,000 or more. Enjoy easy online access to your cash via a linked business transaction account. No account keeping fee (a fee may apply to your linked transaction account).

Name: JENNIFER ANNE BJORKSTEN AND  
 IAN NORMAN BJORKSTEN IN TRUST FOR  
 BJORKSTEN FAMILY SUPERANNUATION FUN

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| Date        | Transaction            | Debit | Credit              | Balance   |
|-------------|------------------------|-------|---------------------|---|
| 04 Mar 2022 | OPENING BALANCE        |       |                     | \$563,365.77 CR                                 |
| 01 Apr      | Credit Interest        |       | 76.55               | \$563,442.32 CR                                 |
| 03 Apr 2022 | CLOSING BALANCE        |       |                     | \$563,442.32 CR                                 |
|             | <b>Opening balance</b> | -     | <b>Total debits</b> | + <b>Total credits</b> = <b>Closing balance</b> |
|             | \$563,365.77 CR        |       | Nil                 | \$76.55 \$563,442.32 CR                         |

## Your Credit Interest Rate Summary

| Date   | Balance               | Standard Credit Interest Rate (p.a.)# | Special Interest Rate (p.a.) | Total Interest Rate (p.a.) |
|--------|-----------------------|---------------------------------------|------------------------------|----------------------------|
| 03 Apr | Less than \$10,000.00 | 0.00%                                 | 0.00%                        | 0.00%                      |
|        | \$10,000.00 and over  | 0.01%                                 | 0.15%                        | 0.16%                      |

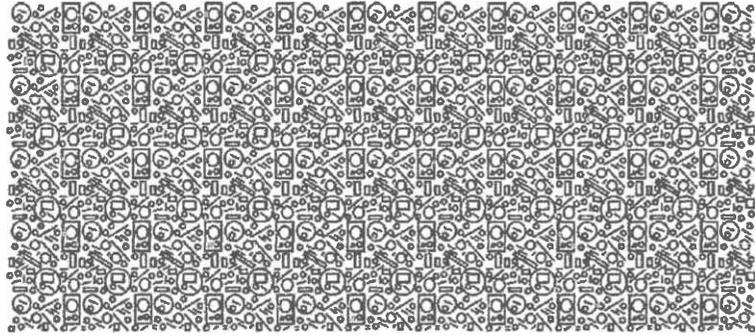
#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.



\*# 7860.28517.1.1 ZZ258R3 0303 SL.R3.S962.D094.O V06.00.35

Account Number

06 2676 10168137

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Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Account Number 06 2676 10168137

Statement Period 4 Apr 2022 - 3 May 2022

Closing Balance \$563,516.42 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



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THE DIRECTORS  
 WANDOO WANDONG  
 507 GREENBAH CREEK RD  
 OBLEY NSW 2868

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| Date        | Transaction            | Debit    | Credit              | Balance                                  |
|-------------|------------------------|----------|---------------------|--|
| 04 Apr 2022 | OPENING BALANCE        |          |                     | \$563,442.32 CR                          |
| 01 May      | Credit Interest        |          | 74.10               | \$563,516.42 CR                          |
| 03 May 2022 | CLOSING BALANCE        |          |                     | \$563,516.42 CR                          |
|             | <b>Opening balance</b> | <b>-</b> | <b>Total debits</b> | <b>+ Total credits = Closing balance</b> |
|             | \$563,442.32 CR        |          | Nil                 | \$74.10 \$563,516.42 CR                  |

## Your Credit Interest Rate Summary

| Date   | Balance               | Standard Credit Interest Rate (p.a.)# | Special Interest Rate (p.a.) | Total Interest Rate (p.a.) |
|--------|-----------------------|---------------------------------------|------------------------------|----------------------------|
| 03 May | Less than \$10,000.00 | 0.00%                                 | 0.00%                        | 0.00%                      |
|        | \$10,000.00 and over  | 0.01%                                 | 0.15%                        | 0.16%                      |

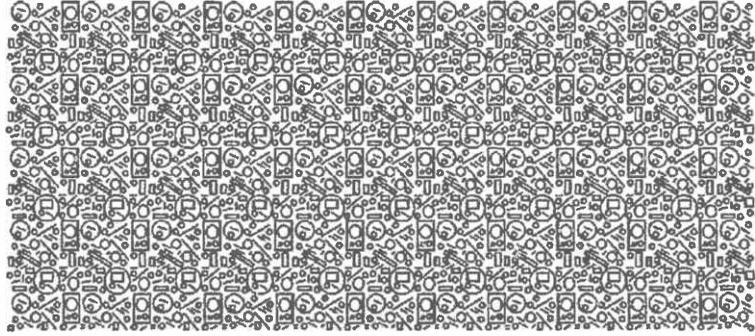
#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.



\*# 7061.20536.1.1 ZZ258R3 0303 SL.R3.S961.D123.O V06.00.35

Account Number

06 2676 10168137

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THE DIRECTORS  
 WANDOO WANDONG  
 507 GREENBAH CREEK RD  
 OBLEY NSW 2868

Account Number 06 2676 10168137

Statement Period 4 May 2022 - 3 Jun 2022

Closing Balance \$563,590.68 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

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| Date        | Transaction            | Debit    | Credit              | Balance         |                      |          |                        |
|-------------|------------------------|----------|---------------------|-----------------|----------------------|----------|------------------------|
| 04 May 2022 | OPENING BALANCE        |          |                     | \$563,516.42 CR |                      |          |                        |
| 01 Jun      | Credit Interest        |          | 74.26               | \$563,590.68 CR |                      |          |                        |
| 03 Jun 2022 | CLOSING BALANCE        |          |                     | \$563,590.68 CR |                      |          |                        |
|             | <b>Opening balance</b> | <b>-</b> | <b>Total debits</b> | <b>+</b>        | <b>Total credits</b> | <b>=</b> | <b>Closing balance</b> |
|             | \$563,516.42 CR        |          | Nil                 |                 | \$74.26              |          | \$563,590.68 CR        |

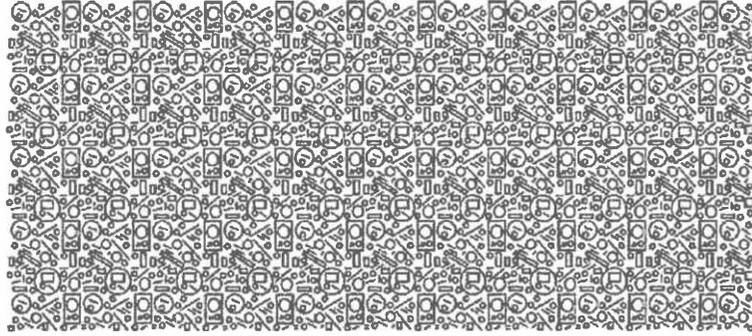
## Your Credit Interest Rate Summary

| Date   | Balance               | Standard Credit Interest Rate (p.a.)# | Special Interest Rate (p.a.) | Total Interest Rate (p.a.) |
|--------|-----------------------|---------------------------------------|------------------------------|----------------------------|
| 03 Jun | Less than \$10,000.00 | 0.00%                                 | 0.00%                        | 0.00%                      |
|        | \$10,000.00 and over  | 0.01%                                 | 0.15%                        | 0.16%                      |

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\*# 6857.18115.1.1 ZZ256R3 0303 SL.R3.S961.D154.O V06.00.35

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THE DIRECTORS  
 WANDOO WANDONG  
 507 GREENBAH CREEK RD  
 OBLEY NSW 2868

Account Number 06 2676 10168137

Statement Period 4 Jun 2022 - 3 Jul 2022

Closing Balance \$530,218.59 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

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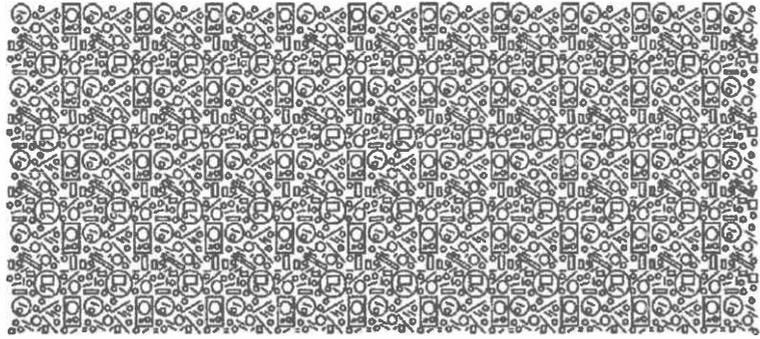
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| Date        | Transaction  | Debit     | Credit   | Balance         |
|-------------|--|-----------|----------|-----------------|
| 04 Jun 2022 | OPENING BALANCE  |           |          | \$563,590.68 CR |
| 09 Jun      | Transfer to xx9353 NetBank<br>To Supercheque                           | 38,000.00 |          | \$525,590.68 CR |
| 01 Jul      | CREDIT INTEREST EARNED on this account<br>to June 30, 2022 is \$670.21 |           |          |                 |
| 01 Jul      | Credit Interest  |           | 127.91   | \$525,718.59 CR |
| 03 Jul      | Transfer from xx9353 NetBank<br>Ex Supercheque                         |           | 4,500.00 | \$530,218.59 CR |
| 03 Jul 2022 | CLOSING BALANCE  |           |          | \$530,218.59 CR |

|                        |   |                     |   |                      |   |                        |
|------------------------|---|---------------------|---|----------------------|---|------------------------|
| <b>Opening balance</b> | - | <b>Total debits</b> | + | <b>Total credits</b> | = | <b>Closing balance</b> |
| \$563,590.68 CR        |   | \$38,000.00         |   | \$4,627.91           |   | \$530,218.59 CR        |

### Your Credit Interest Rate Summary

| Date   | Balance               | Standard Credit Interest Rate (p.a.)# | Special Interest Rate (p.a.) | Total Interest Rate (p.a.) |
|--------|-----------------------|---------------------------------------|------------------------------|----------------------------|
| 03 Jul | Less than \$10,000.00 | 0.00%                                 | 0.00%                        | 0.00%                      |
|        | \$10,000.00 and over  | 0.20%                                 | 0.15%                        | 0.35%                      |



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