



Bank of Melbourne

## Statement of Account

# COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 92 66  
(24 hours, seven days)  
**BSB Number** 193-879  
**Account Number** 440367367  
**Statement Period** 04/01/2020 to 03/07/2020  
**Statement No.** 8(page 1 of 4)

A & S KNISPEL PL ACN 160627154 ATF  
THE KNISPEL FAMILY SUPERANNUATION FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
56,151.09	+	8,947.46	-	9,114.59	=	55,983.96

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
04 JAN	OPENING BALANCE			56,151.09
22 JAN	LOAN REPAYMENT S.411.0671269.00	951.29		55,199.80
30 JAN	TFR WDL BPAY INTERNET30JAN 05:57 TO BCC RATES 500000005408061	406.90		54,792.90
03 FEB	EAST VILLAGE MAN EVPM		1,707.55	56,500.45
11 FEB	TFR WDL BPAY INTERNET11FEB 05:39 TO QLD URBAN UTILITIES.101069958900006	269.28		56,231.17
22 FEB	LOAN REPAYMENT S.411.0671269.00	950.29		55,280.88
02 MAR	EAST VILLAGE MAN EVPM		1,366.04	56,646.92
23 MAR	LOAN REPAYMENT S.411.0671269.00 EFFECTIVE DATE 22MAR	881.98		55,764.94
01 APR	EAST VILLAGE MAN EVPM		1,366.04	57,130.98
22 APR	LOAN REPAYMENT S.411.0671269.00	909.30		56,221.68
28 APR	TFR WDL BPAY INTERNET28APR 05:41 TO BCC RATES 500000005408061	406.90		55,814.78
01 MAY	EAST VILLAGE MAN EVPM		1,783.75	57,598.53
12 MAY	TFR WDL BPAY INTERNET12MAY 05:37 TO QLD URBAN UTILITIES.101069958900006	273.08		57,325.45
22 MAY	LOAN REPAYMENT S.411.0671269.00	878.52		56,446.93
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			56,446.93

<b>Account Number</b>	440367367
<b>Statement Period</b>	04/01/2020 to 03/07/2020
<b>Statement No.</b>	8(page 2 of 4)

#### Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			56,446.93
25 MAY	TFR WDL BPAY INTERNET25MAY 05:38 TO STRATAPAY-LEVY 146267411	2,270.87		54,176.06
01 JUN	EAST VILLAGE MAN EVPM		1,446.04	55,622.10
22 JUN	LOAN REPAYMENT S.411.0671269.00	916.18		54,705.92
01 JUL	EAST VILLAGE MAN EVPM		1,278.04	55,983.96
03 JUL	<i>CLOSING BALANCE</i>			55,983.96

#### Interest Details

	Credit Interest	Debit Interest
<b>Year to Date</b>	\$0.00	\$0.00
<b>Previous Year</b>	\$0.00	\$0.00

#### Information

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Account Number 440367367  
Statement Period 04/01/2020 to 03/07/2020  
Statement No. 8(page 3 of 4)

#### Summary of Transaction Fees 01/01/2020 TO 31/01/2020

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00
TOTALS	1	1	0		0.00

#### Summary of Transaction Fees 01/02/2020 TO 29/02/2020 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/03/2020 TO 31/03/2020 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/04/2020 TO 30/04/2020 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/05/2020 TO 31/05/2020 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

**Account Number** 440367367  
**Statement Period** 04/01/2020 to 03/07/2020  
**Statement No.** 8(page 4 of 4)

**Summary of Transaction Fees 01/06/2020 TO 30/06/2020 - No transactions carried out**

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

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**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL**



Bank of Melbourne

## Statement of Account

# COMPLETE FREEDOM OFFSET

Customer Enquiries 13 92 66  
(24 hours, seven days)  
BSB Number 193-879  
Account Number 440367367  
Statement Period 04/07/2020 to 03/01/2021  
Statement No. 9(page 1 of 4)

A & S KNISPEL PL ACN 160627154 ATF  
THE KNISPEL FAMILY SUPERANNUATION FUND

### Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
55,983.96	+	7,681.87	-	9,285.74	=	54,380.09

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
04 JUL	OPENING BALANCE			55,983.96
06 JUL	TFR WDL BPAY INTERNET06JUL 05:37 TO TERRI SCHEER 706621786	366.00		55,617.96
22 JUL	LOAN REPAYMENT S.411.0671269.00	886.86		54,731.10
03 AUG	TFR WDL BPAY INTERNET03AUG 05:40 TO BCC RATES 500000005408061	407.85		54,323.25
03 AUG	EAST VILLAGE MAN EVPM		1,707.55	56,030.80
10 AUG	TFR WDL BPAY INTERNET10AUG 05:38 TO QLD URBAN UTILITIES.101069958900006	276.89		55,753.91
22 AUG	LOAN REPAYMENT S.411.0671269.00	915.94		54,837.97
01 SEP	EAST VILLAGE MAN EVPM		1,366.04	56,204.01
22 SEP	LOAN REPAYMENT S.411.0671269.00	914.15		55,289.86
01 OCT	EAST VILLAGE MAN EVPM		1,366.04	56,655.90
22 OCT	LOAN REPAYMENT S.411.0671269.00	882.61		55,773.29
28 OCT	TFR WDL BPAY INTERNET28OCT 05:44 TO BCC RATES 500000005408061	407.85		55,365.44
02 NOV	EAST VILLAGE MAN EVPM		1,707.55	57,072.99
09 NOV	TFR WDL BPAY INTERNET09NOV 05:39 TO URBAN UTILITIES 101069958900006	277.40		56,795.59
23 NOV	TFR WDL BPAY INTERNET23NOV 05:39 TO STRATAPAY-LEVY 146267411	2,150.01		54,645.58
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			54,645.58

Account Number	440367367
Statement Period	04/07/2020 to 03/01/2021
Statement No.	9(page 2 of 4)

#### Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			54,645.58
23 NOV	LOAN REPAYMENT S.411.0671269.00 EFFECTIVE DATE 22NOV	910.66		53,734.92
01 DEC	EAST VILLAGE MAN EVPM		1,534.69	55,269.61
22 DEC	LOAN REPAYMENT S.411.0671269.00	889.52		54,380.09
03 JAN	<i>CLOSING BALANCE</i>			54,380.09

#### Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

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Account Number 440367367  
Statement Period 04/07/2020 to 03/01/2021  
Statement No. 9(page 3 of 4)

**Summary of Transaction Fees 01/07/2020 TO 31/07/2020**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00
TOTALS	1	1	0		0.00

**Summary of Transaction Fees 01/08/2020 TO 31/08/2020 - No transactions carried out**

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

**Summary of Transaction Fees 01/09/2020 TO 30/09/2020 - No transactions carried out**

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

**Summary of Transaction Fees 01/10/2020 TO 31/10/2020 - No transactions carried out**

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

**Summary of Transaction Fees 01/11/2020 TO 30/11/2020 - No transactions carried out**

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

Account Number 440367367  
Statement Period 04/07/2020 to 03/01/2021  
Statement No. 9(page 4 of 4)

**Summary of Transaction Fees 01/12/2020 TO 31/12/2020 - No transactions carried out**

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

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**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL**

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**To help you learn how you can protect your card against unauthorised transactions, you can find more information at [bankofmelbourne.com.au/dispute](http://bankofmelbourne.com.au/dispute)**

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Bank of Melbourne

## Statement of Account

# COMPLETE FREEDOM OFFSET

Customer Enquiries 13 92 66  
(24 hours, seven days)  
BSB Number 193-879  
Account Number 440367367  
Statement Period 04/01/2021 to 02/07/2021  
Statement No. 10(page 1 of 4)

A & S KNISPEL PL ACN 160627154 ATF  
THE KNISPEL FAMILY SUPERANNUATION FUND

### Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
54,380.09	+	11,505.21	-	11,615.42	=	54,269.88

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
04 JAN	OPENING BALANCE			54,380.09
04 JAN	EAST VILLAGE MAN EVPM		1,707.55	56,087.64
22 JAN	LOAN REPAYMENT S.411.0671269.00	915.32		55,172.32
25 JAN	TFR WDL BPAY INTERNET24JAN 05:33 TO URBAN UTILITIES 101069958900006	280.30		54,892.02
01 FEB	TFR WDL BPAY INTERNET01FEB 05:46 TO BCC RATES 500000005408061	386.70		54,505.32
01 FEB	EAST VILLAGE MAN EVPM		1,366.04	55,871.36
22 FEB	LOAN REPAYMENT S.411.0671269.00	915.14		54,956.22
01 MAR	EAST VILLAGE MAN EVPM		1,366.04	56,322.26
09 MAR	TFR WDL BPAY INTERNET08MAR 22:18 TO URBAN UTILITIES 101069958900006	74.73		56,247.53
22 MAR	LOAN REPAYMENT S.411.0671269.00	825.99		55,421.54
01 APR	EAST VILLAGE MAN EVPM		1,366.04	56,787.58
19 APR	BT Life Insuranc Y0774397 193-879	129.30		56,658.28
19 APR	BT Life Insuranc Y0889000 193-879	813.45		55,844.83
22 APR	LOAN REPAYMENT S.411.0671269.00	911.57		54,933.26
30 APR	TFR WDL BPAY INTERNET30APR 05:55 TO BCC RATES 500000005408061	415.95		54,517.31
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			54,517.31

Account Number	440367367
Statement Period	04/01/2021 to 02/07/2021
Statement No.	10(page 2 of 4)

#### Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			54,517.31
04 MAY	EAST VILLAGE MAN EVPM		1,850.81	56,368.12
07 MAY	SuperChoice P/L PC030521-114379691		1,108.33	57,476.45
17 MAY	BT Life Insuranc Y0889000 193-879	813.45		56,663.00
18 MAY	BT Life Insuranc Y0774397 193-879	129.30		56,533.70
22 MAY	LOAN REPAYMENT S.411.0671269.00	883.14		55,650.56
24 MAY	TFR WDL BPAY INTERNET24MAY 05:39 TO DEFT PAYMENTS 30533643010000016109	2,150.37		53,500.19
01 JUN	EAST VILLAGE MAN EVPM		1,378.02	54,878.21
03 JUN	WBC Remediation Fee Refund		5.54	54,883.75
15 JUN	TFR WDL BPAY INTERNET15JUN 05:39 TO URBAN UTILITIES 101069958900006	106.70		54,777.05
17 JUN	BT Life Insuranc Y0889000 193-879	813.45		53,963.60
18 JUN	BT Life Insuranc Y0774397 193-879	129.30		53,834.30
22 JUN	LOAN REPAYMENT S.411.0671269.00	921.26		52,913.04
01 JUL	EAST VILLAGE MAN EVPM		1,356.84	54,269.88
02 JUL	<i>CLOSING BALANCE</i>			54,269.88

#### Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Account Number 440367367  
Statement Period 04/01/2021 to 02/07/2021  
Statement No. 10(page 3 of 4)

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#### Summary of Transaction Fees 01/01/2021 TO 31/01/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	4.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00
TOTALS	1	1	0		0.00

#### Summary of Transaction Fees 01/02/2021 TO 28/02/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/03/2021 TO 31/03/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/04/2021 TO 30/04/2021 - No transactions carried out

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

Account Number 440367367  
Statement Period 04/01/2021 to 02/07/2021  
Statement No. 10(page 4 of 4)

**Summary of Transaction Fees 01/05/2021 TO 31/05/2021 - No transactions carried out**

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

**Summary of Transaction Fees 01/06/2021 TO 30/06/2021 - No transactions carried out**

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

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**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL**

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