

Shire of Kulin

EFT & Chq Listing for period ended 30 September 2026

CHQ / EFT No.	DATE	DESCRIPTION	AMOUNT
TRUST			
EFT24902	16/09/2026	FLORENCE SCHNEIDER	\$1,000.00
MUNICIPAL			
EFT24855	03/09/2026	SERVICES AUSTRALIA CHILD SUPPORT	\$714.72
EFT24856	03/09/2026	AFGRI EQUIPMENT AUSTRALIA	\$883.47
EFT24857	03/09/2026	BOC LIMITED - A MEMBER OF THE LINDE GROUP	\$7.44
EFT24858	03/09/2026	TEAM GLOBAL EXPRESS	\$551.55
EFT24859	03/09/2026	FUEL DISTRIBUTORS OF WA PTY LTD	\$67,607.41
EFT24860	03/09/2026	GANGELLS AGSOLUTIONS	\$1,479.00
EFT24861	03/09/2026	KULIN HARDWARE & RURAL	\$4,443.22
EFT24862	03/09/2026	KULIN SOCIAL CLUB	\$300.00
EFT24863	03/09/2026	KULIN MUSEUM SOCIETY INC	\$2,258.20
EFT24864	03/09/2026	KULIN LIBRARY, POST OFFICE AND MAIL	\$1,436.00
EFT24865	03/09/2026	MJB INDUSTRIES	\$16,058.46
EFT24866	03/09/2026	MODERN TEACHING AIDS PTY LTD	\$20.35
EFT24867	03/09/2026	NARROGIN GLASS QUICKFIT WINDSCREENS	\$983.16
EFT24868	03/09/2026	SAFESTART TEST & TAG	\$5,946.60
EFT24869	03/09/2026	STEVE'S RETREAT	\$480.00
EFT24870	03/09/2026	ST LUKE'S FAMILY PRACTICE	\$15,356.00
EFT24871	03/09/2026	STATION MOTORS VEHICLE GROUP	\$514.75
EFT24872	03/09/2026	SOUTH REGIONAL TAFE	\$16.20
EFT24873	03/09/2026	TAMORA PLUMBING AND GAS	\$231.00
EFT24874	03/09/2026	WA CONTRACT RANGER SERVICES	\$412.50
EFT24875	03/09/2026	WA DISTRIBUTORS PTY LTD	\$848.00
EFT24876	11/09/2026	AUSTRALIA POST- MAILWEST	\$1,560.67
EFT24877	11/09/2026	ACRES OF TASTE	\$2,645.00
EFT24878	11/09/2026	A P S REWINDS & SALES	\$7,403.00
EFT24879	11/09/2026	ANGLO AMERICAN EXPLORATION AUSTRALIA PTY LTD	\$218.28
EFT24880	11/09/2026	BEST OFFICE SYSTEMS	\$3,024.59
EFT24881	11/09/2026	BNB SUPPLIES	\$4,417.20
EFT24882	11/09/2026	COUNTRY WIDE FRIDGE LINES PTY LTD	\$401.41
EFT24883	11/09/2026	TEAM GLOBAL EXPRESS	\$85.79
EFT24884	11/09/2026	CAROLINE CARRIE	\$129.50
EFT24885	11/09/2026	DAIMLER TRUCKS PERTH	\$114.39
EFT24886	11/09/2026	GREAT SOUTHERN FUEL SUPPLIES	\$124.67
EFT24887	11/09/2026	KULIN FOODWORKS	\$1,047.81
EFT24888	11/09/2026	TRINITEQ INTERNATIONAL PTY LTD	\$363.00
EFT24889	11/09/2026	LIWA	\$440.00
EFT24890	11/09/2026	LOCAL GOVERNMENT PROFESSIONALS AUSTRALIA WA	\$560.00
EFT24891	11/09/2026	MCINTOSH & SON	\$95.61
EFT24892	11/09/2026	NEWGROUND WATER SERVICES PTY LTD	\$1,271.24
EFT24893	11/09/2026	EXURBAN RURAL & REGIONAL PLANNING	\$3,202.80
EFT24894	11/09/2026	KIRRA PEDERICK	\$290.00
EFT24895	11/09/2026	R B SELLARS	\$365.31
EFT24896	11/09/2026	SHIRE OF CORRIGIN	\$3,674.00
EFT24897	11/09/2026	SEEK LIMITED	\$478.50
EFT24898	11/09/2026	STALLION HOMES	\$162,745.45
EFT24899	11/09/2026	PROMPT SAFETY SOLUTIONS	\$1,210.00
EFT24900	11/09/2026	WA CONTRACT RANGER SERVICES	\$412.50
EFT24901	11/09/2026	WA DISTRIBUTORS PTY LTD	\$1,236.50
EFT24903	16/09/2026	FLORENCE SCHNEIDER	\$176.00
EFT24904	16/09/2026	CREDIT CARD - MASTER CARD	\$5,831.44
EFT24905	17/09/2026	SERVICES AUSTRALIA CHILD SUPPORT	\$394.72
EFT24906	17/09/2026	ADVERTISER PRINT	\$552.00
EFT24907	17/09/2026	A TO Z CARPENTRY WA	\$8,635.00
EFT24908	17/09/2026	DEPARTMENT OF FIRE AND EMERGENCY SERVICES	\$21,056.70
EFT24909	17/09/2026	FEGAN BUILDING SURVEYING	\$412.50
EFT24910	17/09/2026	KULIN SOCIAL CLUB	\$300.00
EFT24911	17/09/2026	KEY CIVIL PTY LTD	\$1,514.70
EFT24912	17/09/2026	KULIN FOODWORKS	\$173.19
EFT24913	17/09/2026	LGISWA	\$5,647.95
EFT24914	17/09/2026	FIONA MURPHY	\$896.00

EFT24915	17/09/2026	NK STUDIO DESIGN PTY LTD	\$165.00
EFT24916	17/09/2026	NM & MA SCADDING	\$825.00
EFT24917	17/09/2026	TAMORA PLUMBING AND GAS	\$540.10
EFT24918	17/09/2026	PROMPT SAFETY SOLUTIONS	\$2,860.00
EFT24919	17/09/2026	WA DISTRIBUTORS PTY LTD	\$336.95
EFT24920	24/09/2026	ARM SECURITY	\$128.70
EFT24921	24/09/2026	AVON WASTE	\$16,429.69
EFT24922	24/09/2026	AIR LIQUIDE AUSTRALIA LTD	\$21.70
EFT24923	24/09/2026	ACRES OF TASTE	\$276.00
EFT24924	24/09/2026	AFGRI EQUIPMENT AUSTRALIA	\$280.28
EFT24925	24/09/2026	COUNTRY WIDE FRIDGE LINES PTY LTD	\$274.71
EFT24926	24/09/2026	TEAM GLOBAL EXPRESS	\$443.26
EFT24927	24/09/2026	WINC AUSTRALIA LTD	\$695.45
EFT24928	24/09/2026	CRACK SEAL WA PTY LTD	\$7,667.00
EFT24929	24/09/2026	DEPIAZZI & SONS, T.J.	\$2,863.94
EFT24930	24/09/2026	DAIMLER TRUCKS PERTH	\$2,169.44
EFT24931	24/09/2026	CLEANAWAY DANIELS SERVICES PTY LTD	\$89.24
EFT24932	24/09/2026	FUEL DISTRIBUTORS OF WA PTY LTD	\$82,654.97
EFT24933	24/09/2026	GA POWER EQUIPMENT SPARES	\$118.92
EFT24934	24/09/2026	INTELIPE GROUP LTD	\$46,831.95
EFT24935	24/09/2026	NAPA KEWDALE	\$1,755.56
EFT24936	24/09/2026	FUELEX	\$82,565.00
EFT24937	24/09/2026	PINGARING GOLF CLUB INC	\$128.00
EFT24938	24/09/2026	KIRRA PEDERICK	\$466.00
EFT24939	24/09/2026	SHIRE OF MERREDIN	\$1,710.00
EFT24940	24/09/2026	SAPIO	\$6,922.22
EFT24941	24/09/2026	TRUCKLINE	\$2,682.86
EFT24942	24/09/2026	TIN HORSE AUTOMOTIVE	\$2,492.28
EFT24943	24/09/2026	WESTRAC PTY LTD	\$1,469.95
EFT24944	24/09/2026	WA CONTRACT RANGER SERVICES	\$412.50
EFT24945	24/09/2026	WA DISTRIBUTORS PTY LTD	\$780.90
EFT24946	24/09/2026	WA CLEANING EQUIPMENT REPAIRS	\$252.43
DD9911.1	01/09/2026	BENDIGO BANK	\$2.57
DD9911.2	01/09/2026	ST.GEORGE BANK	\$650.11
DD9911.3	02/09/2026	SYNERGY	\$994.14
DD9911.4	02/09/2026	BENDIGO BANK	\$7.65
DD9911.5	02/09/2026	CRISP WIRELESS PTY LTD	\$99.00
DD9911.6	03/09/2026	BENDIGO BANK	\$3.15
DD9916.1	07/09/2026	LION - BEER, SPIRITS & WINE PTY LTD	\$1,348.07
DD9916.2	08/09/2026	SYNERGY	\$794.88
DD9920.1	13/09/2026	AWARE SUPER	\$18,367.81
DD9920.2	13/09/2026	BENDIGO SMART START SUPERANNUATION FUND	\$266.82
DD9920.3	13/09/2026	AUSTRALIAN SUPERANNUATION	\$775.06
DD9920.4	13/09/2026	HOSTPLUS SUPERANNUATION FUND	\$702.49
DD9920.5	13/09/2026	PRIME SUPERANNUATION	\$1,161.76
DD9920.6	13/09/2026	MLC MASTERKEY SUPERANNUATION	\$427.45
DD9920.7	13/09/2026	REST SUPERANNUATION	\$1,211.30
DD9920.8	13/09/2026	CBUS SUPER	\$425.85
DD9920.9	13/09/2026	AUSTRALIAN RETIREMENT TRUST	\$823.87
DD9930.1	11/09/2026	BENDIGO BANK	\$3.90
DD9930.2	15/09/2026	AUSTRALIAN LIQUOR MARKETERS PTY. LIMITED	\$4,624.15
DD9930.3	16/09/2026	TYRO PAYMENTS	\$348.22
DD9930.4	16/09/2026	BENDIGO BANK	\$7.65
DD9930.5	16/09/2026	TELSTRA	\$385.66
DD9930.6	17/09/2026	BENDIGO BANK	\$0.15
DD9930.7	14/09/2026	SYNERGY	\$5,622.58
DD9930.8	15/09/2026	SYNERGY	\$191.65
DD9930.9	15/09/2026	TELAIR PTY LTD	\$1,155.35
DD9933.1	17/09/2026	BENDIGO BANK	\$2.25
DD9933.2	24/09/2026	SYNERGY	\$7,583.96
DD9933.3	24/09/2026	BENDIGO BANK	\$4.05
DD9933.4	17/09/2026	ASAHI GROUP CARLTON & UNITED BREWERIES	\$743.08
DD9933.5	21/09/2026	LION - BEER, SPIRITS & WINE PTY LTD	\$1,348.07
DD9936.1	27/09/2026	AWARE SUPER	\$18,785.54
DD9936.2	27/09/2026	BENDIGO SMART START SUPERANNUATION FUND	\$253.14
DD9936.3	27/09/2026	AUSTRALIAN SUPERANNUATION	\$844.74
DD9936.4	27/09/2026	HOSTPLUS SUPERANNUATION FUND	\$1,139.20
DD9936.5	27/09/2026	PRIME SUPERANNUATION	\$1,165.47

DD9936.6	27/09/2026	MLC MASTERKEY SUPERANNUATION	\$501.59
DD9936.7	27/09/2026	REST SUPERANNUATION	\$1,208.06
DD9936.8	27/09/2026	CBUS SUPER	\$425.85
DD9936.9	27/09/2026	AUSTRALIAN RETIREMENT TRUST	\$926.36
DD9939.1	25/09/2026	SYNERGY	\$1,565.69
DD9939.2	29/09/2026	TELSTRA	\$791.24
DD9939.3	30/09/2026	BENDIGO BANK	\$7.95
DD9930.10	15/09/2026	WATER CORPORATION	\$346.38
DD9930.11	15/09/2026	QUEST PAYMENT SYSTEMS	\$418.00
02/09/2026	10366284	BULK PAYMENT	\$107,884.46
16/09/2026	10395385	BULK PAYMENT	\$105,884.81
30/09/2026	10423379	BULK PAYMENT	\$114,249.04
Sub-total: Municipal Account EFT & Chq Payments			\$923,196.63
TOTAL PAYMENTS FOR MONTH ENDING 30 September 2026			\$924,196.63

CREDIT & BP CARDS SUMMARY Wednesday, 30 September 2026			
Transaction Date	Officer	Creditor	Amount
25/07/2026		CERRONE JEWELLERS PTY	-\$8,406.00
		Refund from Scam Transaction in July 2026	
25/07/2026		HUBBLE	-\$1.00
		Refund from Scam Transaction in July 2026	
25/07/2026		PPSR BARTON	-\$2.00
		Refund from Scam Transaction in July 2026	
26/07/2026		DOMINO'S REICHMOND	-\$51.12
		Refund from Scam Transaction in July 2026	
29/07/2026		PPSR BARTON	-\$2.00
		Refund from Scam Transaction in July 2026	
1/09/2026	JUDD HOBSON	SMP BENCHMARK ENGINEER, MALAGA	\$1,925.00
		2 Piece Penetrometer Kit & Carry Case	
2/09/2026	JUDD HOBSON	GLOBE PEST SOLUTIONS, WELLAND	\$286.32
		Dynafoq Carburetor, PE118	
2/09/2026	JUDD HOBSON	DEPARTMENT OF LOCAL GOVERNMENT, INDUSTRY REGULATION AND SAFETY	\$92.00
		Forklift Training High Risk Licence, Charlie Marbus	
5/09/2026	TARYN SCADDING	RRR NETWORK, MARGARET RIVER	\$45.00
		CRC Staff, Wheatbelt Women's Lunch	
8/09/2026	FIONA MURPHY	BUNNINGS GROUP	\$188.99
		Bed Base for Backpackers Unit 3 Kulinda	
10/09/2026	JUDD HOBSON	LAKE GRACE MEAT	\$55.52
		Meat for Florence Schneider Barbeque	
10/09/2026	TARYN SCADDING	SP BULTER DIARIES	\$164.97
		Buffer Diaries, KCCC 2027 Programming Diaries	
10/09/2026	FIONA MURPHY	TARGET	\$36.00
		Mattress Protector for 10 Ellson Street - Pool Manager's House	
14/09/2026	ALAN LEESON	BOOKING.COM.AU SYDNEY	\$6,435.00
		LG Week Accommodation for: CR Bowey, Cr Mullan, Cr Siviour, CEO Alan Leeson, EMCS Taryn Scadding	
13/09/2026	JUDD HOBSON	KULIN SHIRE COUNCIL	\$157.08
		Diesel Fuel, MV30	
15/09/2026	FIONA MURPHY	SIMPLEINOUT	\$312.72
		Annual Subscription	
17/09/2026	TARYN SCADDING	BLACK & WHITE CABS	\$12.71
		Cab Charge for EMCS Taryn Scadding at LG Week	
17/09/2026	ALAN LEESON	SENTINEL BAR & GRILL	\$236.50
		LG Week - Dinner For CR Mullan, CR Siviour, CEO Alan Leeson	
18/09/2026	FIONA MURPHY	STARLINK INTERNET	\$69.00
		Monthly Starlink Subscription for 9 Rankin Street	
19/09/2026	TARYN SCADDING	HILTON PERTH, PERTH	\$40.68
		Breakfast at LG Week for EMCS Taryn Scadding	
19/09/2026	ALAN LEESON	HILTON PERTH, PERTH	\$81.36
		Breakfasts at LG Week for CEO Alan Leeson	
19/09/2026	TARYN SCADDING	MAICHIMP	\$72.89
		Mailchimp Monthly Subscription	
21/09/2026	TARYN SCADDING	APPLE	\$12.99
		Monthly Music Subscription KCCC	
19/09/2026	TARYN SCADDING	GM CABS	\$28.25
		Cab Charge for EMCS Taryn Scadding at LG Week	
26/09/2026	FIONA MURPHY	HUBBL	\$29.99
		Monthly Kayo Subscription FRC	
28/09/2026	JUDD HOBSON	STARLINK INTERNET	\$160.00
		Monthly Internet Subscription at 3 Hodgson Street & MV30	
29/09/2026		BENDIGO BANK	\$20.00
		Card Fees	
			\$2,000.85
		BP Fuel Card Expenditure September 2026	
		No Fuel Purchases from BP in September 2026	

Business Credit Card

/5258 009650



SHIRE OF KULIN
PO BOX 125
KULIN WA 6365

Your details at a glance

BSB number	633-000
Account number	691211254
Customer number	7421415/M201
Account title	SHIRE OF KULIN SHIRE OF KULIN

Account summary

Statement period	1 Sep 2026 - 30 Sep 2026
Statement number	256
Opening balance on 1 Sep 2026	\$5,831.44
Payments & credits	\$14,293.56
Withdrawals & debits	\$10,433.86
Interest charges & fees	\$29.11
Closing Balance on 30 Sep 2026	\$2,000.85

Account details

Credit limit	\$30,000.00
Available credit	\$27,999.15
Annual purchase rate	13.990%
Annual cash advance rate	13.990%

Payment details

Minimum payment required	\$60.02
Payment due	14 Oct 2026

Any questions?

Contact Mary-Ann Summers at Shop 1, Lot 157 Bull St, Kulin 6365 on **08 9880 1422**, or call **1300 BENDIGO** (1300 236 344).

Business Credit Card

Minimum Payment Warning. If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance.

If you make no additional charges using this card and each month you pay the minimum payment

You will pay off the Closing Balance shown on this statement in about **11 years and 8 months**

And you will pay an estimated total of interest charges of **\$1,151.33**

If you make no additional charges using this card and each month you pay **\$96.05**

You will pay off the Closing Balance shown on this statement in about **2 years**

And you will pay an estimated total of interest charges of **\$304.35, a saving of \$846.98**

Having trouble making payments?

If you are having trouble making credit card repayments, please contact our Mortgage Help Centre on 1800 652 146.

Business Credit Card

Date	Transaction	Withdrawals	Payments	Balance
Opening balance				\$5,831.44
25 Jul 26	CREDIT CERRONE JEWELLERS PTY LEICHHAR		8,406.00	-2,574.56
25 Jul 26	CREDIT HUBBL - KAYOSPORTS ARTARMON AU		1.00	-2,575.56
25 Jul 26	CREDIT PPSR AFSA BARTON AUS		2.00	-2,577.56
26 Jul 26	CREDIT ZLR*DOMINO'S RICHMOND RICHMOND		51.12	-2,628.68
29 Jul 26	CREDIT PPSR AFSA BARTON AUS		2.00	-2,630.68
2 Sep 26	Globe Pest Solutions , Welland AUS RETAIL PURCHASE 01/09 CARD NUMBER 552638XXXXXX926 1	286.32		-2,344.36
3 Sep 26	SMP*Benchmark Engine er, Malaga AUS RETAIL PURCHASE 01/09 CARD NUMBER 552638XXXXXX926 1	1,925.00		-419.36
4 Sep 26	DEPT OF LOCAL GOVER, CANNINGTON AUS RETAIL PURCHASE 02/09 CARD NUMBER 552638XXXXXX926 1	92.00		-327.36
5 Sep 26	RRR NETWORK, MARGARE T RIVE AUS RETAIL PURCHASE 04/09 CARD NUMBER 552638XXXXXX371 1	45.00		-282.36
10 Sep 26	BUNNINGS GROUP L,HAW THORN EAST AUS RETAIL PURCHASE 08/09 CARD NUMBER 552638XXXXXX716 1	188.99		-93.37

Date Paid ____ / ____ / ____ Amount \$ _____

Business Credit Card - Payment options



Pay in person: Visit any **Bendigo Bank** branch to make your payment.



Internet banking: Pay your credit card using ebanking 24 hours a day, 7 days a week.
www.bendigobank.com.au



Register for Internet or Phone Banking call **1300 BENDIGO** (1300 236 344). This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.



Pay by post: Mail this slip with your cheque to -
**PO Box 480
Bendigo VIC 3552.**
If paying by cheque please complete the details below.



Bill code: 342949
Ref: 691211254

Bank@Post™ Pay at any Post Office by **Bank@Post™** using your credit card.
Agency Banking



Business Credit Card

BSB number	633-000
Account number	691211254
Customer name	SHIRE OF KULIN
Minimum payment required	\$60.02
Closing Balance on 30 Sep 2026	\$2,000.85
Payment due	14 Oct 2026
Date	Payment amount

Drawer	Chq No	BSB	Account No	\$	¢

^Fees will apply for payments made using Bank@Post. Refer to Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.

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Continued overleaf.

Business Credit Card *(continued).*

Date	Transaction	Withdrawals	Payments	Balance
11 Sep 26	Lake Grace Meat, Lake Grace AUS RETAIL PURCHASE 10/09 CARD NUMBER 552638XXXXXX926 1	55.52		-37.85
11 Sep 26	SP BUTLER DIARIES, MA ROOCHYDORE AUS RETAIL PURCHASE 10/09 CARD NUMBER 552638XXXXXX371 1	164.97		127.12
11 Sep 26	TARGET, Williams Lane AUS RETAIL PURCHASE 10/09 CARD NUMBER 552638XXXXXX716 1	36.00		163.12
14 Sep 26	PERIODIC TFR 00074214151201 00000000000		5,831.44	-5,668.32
15 Sep 26	Booking.com Hotel, Sydney AUS RETAIL PURCHASE 14/09 CARD NUMBER 552638XXXXXX462 1	6,435.00		766.68
16 Sep 26	SHIRE OF KULIN, KULIN AUS RETAIL PURCHASE 13/09 CARD NUMBER 552638XXXXXX926 1	157.08		923.76
17 Sep 26	SIMPLEINOUT.COM, FAR GO US RETAIL PURCHASE-INTERNATIONAL 15/09 215.99 U.S. DOLLAR CARD NUMBER 552638XXXXXX716 1	303.61		1,227.37
17 Sep 26	INTERNATIONAL TRANSACTION FEE	9.11		1,236.48
18 Sep 26	BWC 1000105 PH133222, BELMONT AUS RETAIL PURCHASE 17/09 CARD NUMBER 552638XXXXXX371 1	12.71		1,249.19
18 Sep 26	Sentinel Bar & Grill, Perth AUS RETAIL PURCHASE 17/09 CARD NUMBER 552638XXXXXX462 1	236.50		1,485.69
19 Sep 26	STARLINK INTERNET, Sydney AUS RETAIL PURCHASE 18/09 CARD NUMBER 552638XXXXXX716 1	69.00		1,554.69
20 Sep 26	HILTON PERTH, Perth AUS RETAIL PURCHASE 19/09 CARD NUMBER 552638XXXXXX371 1	40.68		1,595.37
20 Sep 26	HILTON PERTH, Perth AUS RETAIL PURCHASE 19/09 CARD NUMBER 552638XXXXXX462 1	81.36		1,676.73
20 Sep 26	Intuit, Sydney AUS RETAIL PURCHASE 19/09 CARD NUMBER 552638XXXXXX371 1	72.89		1,749.62
22 Sep 26	APPLE.COM/BILL, SYDNEY AUS RETAIL PURCHASE 21/09 CARD NUMBER 552638XXXXXX371 1	12.99		1,762.61

Business Credit Card (continued).

Date	Transaction	Withdrawals	Payments	Balance
23 Sep 26	GM TAXIPAY, MASCOT AUS RETAIL PURCHASE 19/09 CARD NUMBER 552638XXXXXX371 1	28.25		1,790.86
27 Sep 26	Hubbl - Kayo Sports, Artarmon AUS RETAIL PURCHASE 26/09 CARD NUMBER 552638XXXXXX716 1	29.99		1,820.85
28 Sep 26	STARLINK INTERNET, S ydney AUS RETAIL PURCHASE 27/09 CARD NUMBER 552638XXXXXX926 1	160.00		1,980.85
29 Sep 26	CARD FEE 5 @ \$4.00	20.00		2,000.85
Transaction totals / Closing balance		\$10,462.97	\$14,293.56	\$2,000.85

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit [mybusinesscard](https://bendigobank.com.au/mybusinesscard).

An International Transaction Fee of 3% of the transaction amount (in AUD) is payable for each transaction which is conducted in a currency other than Australian dollars (AUD), or conducted in Australian dollars (AUD) but with or using a merchant, payment processor, financial institution or other entity (including an online merchant) who is outside of Australia. (Fee does not apply to Bendigo Ready Credit Card). Note: It may not always be apparent to you that an online merchant is located outside of Australia. Additional charges may apply for cash transactions.

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/mycard for all card related information. Business customers visit [mybusinesscard](https://bendigobank.com.au/mybusinesscard).

Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: www.afca.org.au

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001