Shire of Kulin

EFT & Chq Listing for period ended 30 September 2025

CHQ / EFT No.	DATE	DESCRIPTION	AMOUNT
		MUNICIPAL	
EFT23663	05/09/2025	AVON WASTE	$13,756.62
EFT23664	05/09/2025	AIR LIQUIDE WA	$21.70
EFT23665	05/09/2025	SERVICES AUSTRALIA CHILD SUPPORT	$302.61
EFT23666	05/09/2025	ACRES OF TASTE	$150.00
EFT23667	05/09/2025	BOC LIMITED - A MEMBER OF THE LINDE GROUP	$7.13
EFT23668	05/09/2025	BEST OFFICE SYSTEMS	$50.81
EFT23669	05/09/2025	TEAM GLOBAL EXPRESS	$165.25
EFT23670	05/09/2025	DEPARTMENT OF MINES, INDUSTRY REGULATION AND	$911.03
EFT23671	05/09/2025	ENGINE PROTECTION EQUIPMENT PTY LTD	$1,190.04
EFT23673	05/09/2025	FUEL DISTRIBUTORS OF WA PTY LTD	$51,459.52
EFT23674	05/09/2025	FDB COMMERCIAL PTY LTD	$319.00
EFT23675	05/09/2025	GREAT SOUTHERN FUEL SUPPLIES	$117.06
EFT23676	05/09/2025	G & M DETERGENTS	$102.35
EFT23677	05/09/2025	ID RENT PTY LTD	$6,468.00
EFT23678	05/09/2025	JAYDE LOUISE HOBSON	$72.00
EFT23679	05/09/2025	KULIN HARDWARE & RURAL	$3,749.74
EFT23680	05/09/2025	KULIN SOCIAL CLUB	$255.00
EFT23681	05/09/2025	KULIN SHIRE TRUST FUND	$100.00
EFT23682	05/09/2025	KULIN MUSEUM SOCIETY INC	$2,004.60
EFT23683	05/09/2025	KULIN LIBRARY, POST OFFICE AND MAIL	$1,370.90
EFT23684	05/09/2025	KULIN FOODWORKS	$923.28
EFT23685	05/09/2025	LIWA	$370.00
EFT23686	05/09/2025	LAKE GRACE COMMUNITY PHARMACY	$576.44
EFT23687	05/09/2025	MJB INDUSTRIES	$10,099.76
EFT23688	05/09/2025	MODERN TEACHING AIDS PTY LTD	$11,575.03
EFT23689	05/09/2025	MCINTOSH & SON	$65.19
EFT23690	05/09/2025	MARKET CREATIONS AGENCY PTY LTD	$165.00
EFT23691	05/09/2025	M2 TECHNOLOGY GROUP	$330.00
EFT23692	05/09/2025	OCEAN BLU POOLS & SPA	$16,750.00
EFT23693	05/09/2025	EXURBAN RURAL & REGIONAL PLANNING	$1,196.80
EFT23694	05/09/2025	RUMBOLD FORD	$10,231.03
EFT23695	05/09/2025	STEVE'S RETREAT	$720.00
EFT23696	05/09/2025	TRUCK CENTRE (WA) PTY LTD	$1,148.51
EFT23697	05/09/2025	TIN HORSE AUTOMOTIVE	$1,092.52
EFT23698	05/09/2025	TYREPOWER LIMITED	$593.98
EFT23699	05/09/2025	OFFICEWORKS BUSINESS DIRECT	$613.84
EFT23700	05/09/2025	WESTERN AUSTRALIAN LOCAL GOVERNMENT	$1,100.00
EFT23701	05/09/2025	WESTRAC PTY LTD	$1,230.01
EFT23702	05/09/2025	WA DISTRIBUTORS PTY LTD	$1,375.00
EFT23703	09/09/2025	COUNTRY WIDE FRIDGE LINES PTY LTD	$95.96
EFT23704	09/09/2025	DAIMLER TRUCKS PERTH	$1,274.82
EFT23705	09/09/2025	EDWARDS ISUZU UTE	$28,557.65
EFT23706	09/09/2025	GANGELLS AGSOLUTIONS	$1,895.70
EFT23707	09/09/2025	TRINITEQ INTERNATIONAL PTY LTD	$363.00
EFT23708	09/09/2025	MEGAN HENRY	$624.00
EFT23709	09/09/2025	RUMBOLD FORD	$10,187.23
EFT23710	09/09/2025	SHIRE OF CORRIGIN	$2,108.70

EFT23711	09/09/2025	ST LUKE'S FAMILY PRACTICE	$6,933.34
EFT23712	09/09/2025	TAMORA PLUMBING AND GAS	$165.00
EFT23713	09/09/2025	WESTRAC PTY LTD	$436.22
EFT23714	09/09/2025	WAYNE CLANCY	$44.00
EFT23715	25/09/2025	ARM SECURITY	$128.70
EFT23716	25/09/2025	SERVICES AUSTRALIA CHILD SUPPORT	$302.61
EFT23717	25/09/2025	AUSTRALIA POST- MAILWEST	$1,354.17
EFT23718	25/09/2025	AUSTRALIAN TAXATION OFFICE	$21,080.00
EFT23719	25/09/2025	ACRES OF TASTE	$1,013.00
EFT23720	25/09/2025	AFGRI EQUIPMENT AUSTRALIA	$5,795.20
EFT23721	25/09/2025	ACCUMAX GLOBAL PTY LTD	$432.30
EFT23722	25/09/2025	COUNTRY WIDE FRIDGE LINES PTY LTD	$346.68
EFT23723	25/09/2025	TEAM GLOBAL EXPRESS	$1,326.49
EFT23724	25/09/2025	CAFE CORPORATE	$112.90
EFT23725	25/09/2025	CYGNUS METALS LIMITED	$513.73
EFT23726	25/09/2025	DARREN THOMAS	$400.00
EFT23727	25/09/2025	DENARO NOMINEES	$15,180.00
EFT23728	25/09/2025	DAISY POOL COVERS	$4,214.05
EFT23729	25/09/2025	ENVIRONEX INTERNATIONAL PTY LTD	$249.99
EFT23730	25/09/2025	ELITE POOL COVERS HOLDINGS PTY LTD	$132.00
EFT23731	25/09/2025	TROY GANGELL	$1,020.00
EFT23732	25/09/2025	GA POWER EQUIPMENT SPARES	$825.06
EFT23733	25/09/2025	KULIN SOCIAL CLUB	$255.00
EFT23734	25/09/2025	KULIN SHIRE TRUST FUND	$100.00
EFT23735	25/09/2025	KULIN FOODWORKS	$661.86
EFT23736	25/09/2025	MJB INDUSTRIES	$4,273.90
EFT23737	25/09/2025	NARROGIN GLASS QUICKFIT WINDSCREENS	$1,760.05
EFT23738	25/09/2025	NEWGROUND WATER SERVICES PTY LTD	$2,820.41
EFT23739	25/09/2025	NAPA KEWDALE	$853.42
EFT23740	25/09/2025	PRICE'S FABRICATION & STEEL	$29,250.01
EFT23741	25/09/2025	QUEST PAYMENT SYSTEMS	$418.00
EFT23742	25/09/2025	SHIRE OF CORRIGIN	$6,736.40
EFT23744	25/09/2025	SULLIVAN LOGISTICS PTY LTD	$105.25
EFT23745	25/09/2025	SAPIO	$6,922.83
EFT23746	25/09/2025	SUPAGAS PTY LTD	$853.78
EFT23747	25/09/2025	ST LUKE'S FAMILY PRACTICE	$440.00
EFT23749	25/09/2025	SOUTH REGIONAL TAFE	$15.80
EFT23750	25/09/2025	OFFICEWORKS BUSINESS DIRECT	$711.65
EFT23751	25/09/2025	WESTRAC PTY LTD	$2,457.32
EFT23752	25/09/2025	WREN OIL	$2,937.00
EFT23753	25/09/2025	WA CONTRACT RANGER SERVICES	$693.00
EFT23754	25/09/2025	WA DISTRIBUTORS PTY LTD	$1,218.95
EFT23755	30/09/2025	CREDIT CARD - MASTER CARD	$11,230.50
DD9535.1	01/09/2025	BENDIGO BANK	$2.72
DD9535.2	01/09/2025	CARLTON & UNITED BREWERIES	$832.18
DD9535.3	02/09/2025	ST.GEORGE BANK	$482.34
DD9535.4	02/09/2025	SYNERGY	$1,235.50
DD9535.5	02/09/2025	HOUSING AUTHORITY	$200.00
DD9535.6	02/09/2025	CRISP WIRELESS PTY LTD	$99.00
DD9535.7	03/09/2025	BENDIGO BANK	$8.25
DD9535.8	05/09/2025	BENDIGO BANK	$6.00
DD9540.1	14/09/2025	AWARE SUPER	$15,926.98
DD9540.2	14/09/2025	CBUS SUPER	$306.67

DD9540.3	14/09/2025	AUSTRALIAN SUPERANNUATION	$1,048.81
DD9540.4	14/09/2025	BENDIGO SMART START SUPERANNUATION FUND	$283.45
DD9540.5	14/09/2025	HOSTPLUS SUPERANNUATION FUND	$1,463.09
DD9540.6	14/09/2025	GOVERNMENT EMPLOYEES SUPERANNUATION BOARD	$137.97
DD9540.7	14/09/2025	PRIME SUPERANNUATION	$1,109.11
DD9540.8	14/09/2025	MLC MASTERKEY SUPERANNUATION	$519.44
DD9540.9	14/09/2025	AUSTRALIAN RETIREMENT TRUST	$825.45
DD9545.1	08/09/2025	SYNERGY	$993.73
DD9545.2	16/09/2025	TELSTRA	$355.37
DD9545.3	17/09/2025	SYNERGY	$85.79
DD9545.4	17/09/2025	BENDIGO BANK	$8.70
DD9545.5	18/09/2025	SYNERGY	$166.54
DD9545.6	22/09/2025	SYNERGY	$139.52
DD9545.7	22/09/2025	LION - BEER, SPIRITS & WINE PTY LTD	$2,601.79
DD9545.8	23/09/2025	SYNERGY	$786.73
DD9545.9	23/09/2025	HOUSING AUTHORITY	$200.00
DD9551.1	30/09/2025	HOUSING AUTHORITY	$200.00
DD9551.2	30/09/2025	TELSTRA	$562.04
DD9540.10	14/09/2025	REST SUPERANNUATION	$861.12
DD9545.10	19/09/2025	WATER CORPORATION	$897.09
DD9545.11	09/09/2025	HOUSING AUTHORITY	$200.00
DD9545.12	24/09/2025	SYNERGY	$4,735.30
DD9545.13	25/09/2025	SYNERGY	$3,190.46
DD9545.14	09/09/2025	BENDIGO BANK	$1.80
DD9545.15	11/09/2025	SYNERGY	$1,095.25
DD9545.16	12/09/2025	SYNERGY	$5,963.99
DD9545.17	25/09/2025	BENDIGO BANK	$6.00
DD9545.18	26/09/2025	SYNERGY	$198.85
DD9545.19	15/09/2025	TELAIR PTY LTD	$1,155.00
DD9545.20	15/09/2025	CARLTON & UNITED BREWERIES	$2,563.90
DD9545.21	15/09/2025	AUSTRALIAN LIQUOR MARKETERS PTY. LIMITED	$4,978.28
DD9545.22	16/09/2025	HOUSING AUTHORITY	$200.00
DD9545.23	16/09/2025	SYNERGY	$195.69
DD9545.24	16/09/2025	TYRO PAYMENTS	$190.67
9627378	03/09/2025	BULK PAYMENT	$109,012.48
9654836	17/09/2025	BULK PAYMENT	$103,758.87
Sub-total: EFT & Chq Payments			**$594,349.30**
TOTAL PAYMENTS FOR MONTH ENDING 30 SEPTEMBER 2025			**$594,349.30**

CREDIT & BP CARDS SUMMARY
30/09/2025

Transaction Date	Officer	Creditor	Amount
1/09/2025	FIONA MURPHY	**SEEK**	$627.00
		Advertising, ESO Position	
1/09/2025	FIONA MURPHY	**SEEK**	$616.00
		Advertising, Customer & Administration Officer	
1/09/2025	TARYN SCADDING	**ACA WA**	$452.57
		2025/26 Membership	
3/09/2025	FIONA MURPHY	**WAREHOUSE DIRECT**	$2,390.81
		Tiles for 12 Bowey Way - Bathroom Renovations	
5/09/2025	TARYN SCADDING	**SURVEYMONKEY**	$272.73
		Councillor Account	
9/09/2025	TARYN SCADDING	**SP SHOP RED NOSE**	$38.50
		Staff Training - KCCC	
9/09/2025	TARYN SCADDING	**CHILD AUSTRALIA**	$26.40
		Staff Training - KCCC	
11/09/2025	TARYN SCADDING	**CORRIGIN PHARMACY**	$246.84
		COVID Test & Thermometer	
12/09/2025	FIONA MURPHY	**RLSSWA MOUNT**	$678.00
		Pool Lifeguard Course Training for Fanny & Redan	
12/09/2025	FIONA MURPHY	**DISCOVERY HOLIDAY**	$469.18
		Accommodation for Fanny & Redan Lifeguard Course Training	
15/09/2025		**BENDIGO BANK**	-$150.00
		Refund Cash Advance Fee (raised in error)	
15/09/2025		**BENDIGO BANK**	-$150.00
		Refund Cash Advance Fee (raised in error)	
14/09/2025	TARYN SCADDING	**APPLE**	$12.99
		Monthly Music Subscription, KCCC	
15/09/2025	FIONA MURPHY	**SIMPLEINOUT**	$335.55
		Annual Subscription	
18/09/2025	JUDD HOBSON	**EXPERT HEARING CARE**	$600.00
		Annual Hearing Testing - Outside Staff	
18/09/2025	JUDD HOBSON	**WA GOVERNMENT DEMIR**	$92.00
		Staff Training	
19/09/2025	TARYN SCADDING	**MILCHIMP**	$78.35
		Monthly Subscription	
20/09/2025	JUDD HOBSON	**AUTODESK ADY**	$913.00
		Office Engineering Program Renewal Subscription	
20/09/2025	JUDD HOBSON	**COCKBURN BOWLING**	$1,500.00
		Second Hand Lights - Various Areas in Shire	
24/09/2025	TARYN SCADDING	**SFS PCEC**	$28.00
		Morning Tea, LG Week	
24/09/2025	TARYN SCADDING	**HILTON PERTH**	$913.43
		LG Week Accommodation, Taryn Scadding	
23/09/2025	JUDD HOBSON	**SAND GROPERS COVERS**	$874.00
		Seat Covers, MV117	
23/09/2025	TARYN SCADDING	**TAXIPAY AUSTRALIA**	$26.04
		Taxi to LG Week Function, Taryn Scadding	
25/09/2025	JUDD HOBSON	**ACRES OF TASTE**	$21.00
		Coffee, Judd Hobson	
25/09/2025	TARYN SCADDING	**HILTON PERTH**	$1,262.95
		LG Week Accommodation, Robbie Bowey	
26/09/2025	FIONA MURPHY	**HUBBLE**	$10.00
		Kayo Subscription for Freebairn Centre	
29/09/2025		**BENDIGO BANK**	$20.00
		Card Fees	
			$12,205.34
10/09/2025	JUDD HOBSON	**BP VELLEVUE**	$80.12
		44.95 Litres Diesel	
14/09/2025	PETER CLARK	**BP DUNSBOROUGH**	$87.09
		47.28 Litres Diesel	
29/09/2025	PETER CLARK	**BP DUNSBOROUGH**	$75.08
		40.73 Litres Diesel	
			$242.29

Bendigo Bank

/5372 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 2025 - 30 Sep 2025
Statement number	244
Opening balance on 1 Sep 2025	$11,230.50
Payments & credits	$11,530.50
Withdrawals & debits	$12,475.57
Interest charges & fees	$29.77
Closing Balance on 30 Sep 2025	**$12,205.34**

Account details

Credit limit	$30,000.00
Available credit	$17,794.66
Annual purchase rate	13.990%
Annual cash advance rate	13.990%

Payment details

Minimum payment required	$366.16
Payment due	**14 Oct 2025**

Any questions?

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

30092025/IES / E-5372 / S-26613 / I-26613 / 0007421415000754

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 **19 years and 9 months**	And you will pay an estimated total of interest charges of **$7,637.72**
If you make no additional charges using this card and each month you pay **$585.95**	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 **$1,857.46, a saving of $5,780.26**

Having trouble making payments?

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

Bendigo Bank

Account number	**691211254**
Statement period	01/09/2025 to 30/09/2025
Statement number	244 (page 2 of 8)

Business Credit Card

Date	Transaction	Withdrawals	Payments	Balance
Opening balance				**$11,230.50**
2 Sep 25	AU* SEEK AU 14298345 ,MELBOURNE AUS RETAIL PURCHASE 01/09 CARD NUMBER 552638XXXXXXX716 1	627.00		11,857.50
2 Sep 25	AU* SEEK AU 14298449 ,MELBOURNE AUS RETAIL PURCHASE 01/09 CARD NUMBER 552638XXXXXXX716 1	616.00		12,473.50
3 Sep 25	ACA WA, PERTH AUS RETAIL PURCHASE 01/09 CARD NUMBER 552638XXXXXXX021 1	452.57		12,926.07
4 Sep 25	WAREHOUSE DIRECT ,OS BORNE PARK AUS RETAIL PURCHASE 03/09 CARD NUMBER 552638XXXXXXX716 1	2,390.81		15,316.88
6 Sep 25	SURVEYMONK* T 470961 48, SYDNEY AUS RETAIL PURCHASE 05/09 CARD NUMBER 552638XXXXXXX021 1	272.73		15,589.61
11 Sep 25	SP SHOP RED NOSE, DO CKLANDS AUS RETAIL PURCHASE 09/09 CARD NUMBER 552638XXXXXXX021 1	38.50		15,628.11
11 Sep 25	CHILD AUSTRALIA, BEL MONT AUS RETAIL PURCHASE 09/09 CARD NUMBER 552638XXXXXXX021 1	26.40		15,654.51
12 Sep 25	CORRIGIN PHARMACY, C orrigin AUS RETAIL PURCHASE 11/09 CARD NUMBER 552638XXXXXXX021 1	246.84		15,901.35
13 Sep 25	RLSSWA, MOUNT CLAREM O AUS RETAIL PURCHASE 12/09 CARD NUMBER 552638XXXXXXX716 1	678.00		16,579.35

30092025/IES / E-5372 / S-26614 / I-26614 / 0007421415000754

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.

B PAY

Biller code: 342949
Ref: 691211254

Bank@Post™ Agency Banking

Pay at any Post Office by **Bank@Post**^ using your credit card.

Drawer	Chq No	BSB	Account No	$	¢

Bendigo Bank

Business Credit Card

BSB number	633-000
Account number	691211254
Customer name	SHIRE OF KULIN
Minimum payment required	$366.16
Closing Balance on 30 Sep 2025	$12,205.34
Payment due	14 Oct 2025
Date	Payment amount

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

Business Credit Card *(continued).*

Date	Transaction	Withdrawals	Payments	Balance
14 Sep 25	PERIODIC TFR 00074214151201 00000000000		11,230.50	5,348.85
14 Sep 25	DISCOVERY HOLIDAY PA R,ADELAIDE AUS RETAIL PURCHASE 12/09 CARD NUMBER 552638XXXXXXX716 1	469.18		5,818.03
15 Sep 25	REFUND CASH ADVANCE FEE		150.00	5,668.03
15 Sep 25	REFUND CASH ADVANCE FEE		150.00	5,518.03
16 Sep 25	APPLE.COM/BILL, SYDN EY AUS RETAIL PURCHASE 14/09 CARD NUMBER 552638XXXXXXX021 1	12.99		5,531.02
17 Sep 25	SIMPLEINOUT.COM, FAR GO US RETAIL PURCHASE-INTERNATIONAL 15/09 215.99 U.S. DOLLAR CARD NUMBER 552638XXXXXXX716 1	325.78		5,856.80
17 Sep 25	INTERNATIONAL TRANSACTION FEE	9.77		5,866.57
19 Sep 25	EXPERT HEARING CARE, MORLEY AUS RETAIL PURCHASE 18/09 CARD NUMBER 552638XXXXXXX706 1	600.00		6,466.57
20 Sep 25	WA GOVERNMENT-DEMIR, CANNINGTON AUS RETAIL PURCHASE 18/09 CARD NUMBER 552638XXXXXXX706 1	92.00		6,558.57
20 Sep 25	Intuit Mailchimp, Sy dney AUS RETAIL PURCHASE 19/09 CARD NUMBER 552638XXXXXXX021 1	78.35		6,636.92
21 Sep 25	Autodesk ADY, North Ryde AUS RETAIL PURCHASE 20/09 CARD NUMBER 552638XXXXXXX706 1	913.00		7,549.92
24 Sep 25	COCKBURN BOWLING & R E,YANGEBUP AUS RETAIL PURCHASE 22/09 CARD NUMBER 552638XXXXXXX706 1	1,500.00		9,049.92
25 Sep 25	SFS PCEC 6189, PERTH AUS RETAIL PURCHASE 24/09 CARD NUMBER 552638XXXXXXX021 1	28.00		9,077.92
25 Sep 25	Hilton Perth, Perth AUS RETAIL PURCHASE 24/09 CARD NUMBER 552638XXXXXXX021 1	913.43		9,991.35
26 Sep 25	SANDGROPERCOVERS.CO1 ,ESPERANCE AUS RETAIL PURCHASE 23/09 CARD NUMBER 552638XXXXXXX706 1	874.00		10,865.35
26 Sep 25	TAXIPAY AUSTRALIA, M ASCOT AUS RETAIL PURCHASE 23/09 CARD NUMBER 552638XXXXXXX021 1	26.04		10,891.39

30092025/IES / E-5372 / S-26615 / I-26615 / 00074214150007 54

Business Credit Card *(continued).*

Date	Transaction	Withdrawals	Payments	Balance
26 Sep 25	SQ *ACRES OF TASTE, Kulin AUS RETAIL PURCHASE 25/09 CARD NUMBER 552638XXXXXXX706 1	21.00		10,912.39
26 Sep 25	Hilton Perth, Perth AUS RETAIL PURCHASE 25/09 CARD NUMBER 552638XXXXXXX021 1	1,262.95		12,175.34
28 Sep 25	HUBBL - PURCHASE, 13 1999 AUS RETAIL PURCHASE 26/09 CARD NUMBER 552638XXXXXXX716 1	10.00		12,185.34
29 Sep 25	CARD FEE 5 @ $4.00	20.00		12,205.34
Transaction totals / Closing balance		**$12,505.34**	**$11,530.50**	**$12,205.34**

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.

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.

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