Responsible Lending Analysis

Applicants

NAME	EMAIL / PHONE	COMPLETED AT
Gurbinder Singh	gurbinderb0@gmail.com 0497 325 646	05/10/2022 08:47

Prepared by

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Accounts

Gurbinder Singh

ID: 753199

	BANK	ACCOUNT NUMBER	ACCOUNT NAME	CURRENT BALANCE
☑	CBA	063-608 11020055	Smart Access	$109.48

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Summarised transactions

Wages

Income / Wages

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Overall summary

Sum of 7 transactions	Frequency	Date range
$4,251.97	5 days (Wednesday)	13 Jul 22 - 10 Aug 22 (29 days)

Sum 7 transactions credits	Monthly mean credits	Mean credits (30 days)	Mean credits (90 days)
$4,251.97	$1,555.02	$0.00	$607.42

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
10 Aug	Wed	063-608 11020055 Smart Access	Salary Estia 25157 SALARY ESTIA: Income	$38.48
10 Aug	Wed	063-608 11020055 Smart Access	Salary Randstad Pty Lim Pay903945502 SALARY RANDSTAD: Income	$429.37
03 Aug	Wed	063-608 11020055 Smart Access	Salary Randstad Pty Lim Pay903945502 SALARY RANDSTAD: Income	$901.50
27 Jul	Wed	063-608 11020055 Smart Access	Salary Randstad Pty Lim Pay903945502 SALARY RANDSTAD: Income	$863.16
20 Jul	Wed	063-608 11020055 Smart Access	Salary Estia 25157 SALARY ESTIA: Income	$291.16

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
20 Jul	Wed	063-608 11020055 Smart Access	Salary Randstad Pty Lim Pay903945502 SALARY RANDSTAD: Income	$865.00
13 Jul	Wed	063-608 11020055 Smart Access	Salary Randstad Pty Lim Pay903945502 SALARY RANDSTAD: Income	$863.30

Cash Deposits

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Income / Cash Deposits

Overall summary

Sum of 5 transactions	Frequency	Date range
$621.30	13 days (Thursday)	9 Aug 22 - 28 Sep 22 (51 days)

Sum 5 transactions credits	Monthly mean credits	Mean credits (30 days)	Mean credits (90 days)
$621.30	$332.62	$50.00	$124.26

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
28 Sep	Wed	063-608 11020055 Smart Access	Cash De POS It Cba ATM Munno Para B Sa 518902 Aus	$50.00
18 Aug	Thu	063-608 11020055 Smart Access	Cash De POS It Cba ATM Northpark C Sa 510603 Aus	$80.00
18 Aug	Thu	063-608 11020055 Smart Access	Cash De POS It Cba ATM Northpark C Sa 510603 Aus	$2.20
18 Aug	Thu	063-608 11020055 Smart Access	Cash De POS It Cba ATM Northpark C Sa 510603 Aus	$49.10
09 Aug	Tue	063-608 11020055 Smart Access	Cash De POS It Cba ATM Northpark C Sa 510603 Aus	$440.00

Other Credit

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Other Credit

Overall summary

Sum of 43 transactions	Frequency	Date range
$23,710.78	2 days (Monday)	11 Jul 22 - 3 Oct 22 (85 days)

Sum 43 transactions credits	Monthly mean credits	Mean credits (30 days)	Mean credits (90 days)
$23,710.78	$8,464.77	$552.41	$551.41

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
03 Oct	Mon	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$100.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
29 Sep	Thu	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$1,000.00
26 Sep	Mon	063-608 11020055 Smart Access	Transfer From Xx0412 Comm Bank App	$100.00
24 Sep	Sat	063-608 11020055 Smart Access	Fast Transfer From Gursewak Jalph Gurbinder	$150.00
24 Sep	Sat	063-608 11020055 Smart Access	Transfer From Xx0412 Comm Bank App	$40.00
22 Sep	Thu	063-608 11020055 Smart Access	Transfer From Xx0412 Comm Bank App	$100.00
22 Sep	Thu	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$28.62
21 Sep	Wed	063-608 11020055 Smart Access	Fast Transfer From Suchetabahen Patel Om Cleaning To Gurbinder	$4,339.00
20 Sep	Tue	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$100.00
18 Sep	Sun	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$100.00
16 Sep	Fri	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$100.00
16 Sep	Fri	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$200.00
15 Sep	Thu	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$400.00
15 Sep	Thu	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$600.00
09 Sep	Fri	063-608 11020055 Smart Access	Fast Transfer From Gursewak Jalph Gurbinder	$300.00
09 Sep	Fri	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$1,800.00
08 Sep	Thu	063-608 11020055 Smart Access	Fast Transfer From Suchetabahen Patel Om Cleaning To Gurbinder	$1,365.66
07 Sep	Wed	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$50.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
06 Sep	Tue	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$125.00
05 Sep	Mon	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$50.00
02 Sep	Fri	063-608 11020055 Smart Access	Direct Credit 421520 M&M Adelaide Hea 500012741	$479.50
01 Sep	Thu	063-608 11020055 Smart Access	Fast Transfer From Suchetabahen Patel O Mcleaning 2 Gurbinder	$3,000.00
25 Aug	Thu	063-608 11020055 Smart Access	Transfer From Cba Net Bank O Mcleaning To Guri	$1,100.00
25 Aug	Thu	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$400.00
23 Aug	Tue	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$100.00
22 Aug	Mon	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$1,110.00
19 Aug	Fri	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$200.00
17 Aug	Wed	063-608 11020055 Smart Access	Direct Credit 421520 M&M Adelaide Hea 500012741	$901.15
16 Aug	Tue	063-608 11020055 Smart Access	Fast Transfer From Mr Jagdishkumar Velji To Pay Id Phone Athelstone	$44.00
15 Aug	Mon	063-608 11020055 Smart Access	Fast Transfer From Jagdishkumar Vejibhai To Pay Id Phone Athelstone	$88.00
15 Aug	Mon	063-608 11020055 Smart Access	Direct Credit 361748 Medibank Private 650017995693	$39.10
15 Aug	Mon	063-608 11020055 Smart Access	Direct Credit 361748 Medibank Private 650017995692	$39.75
15 Aug	Mon	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$1,100.00
13 Aug	Sat	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$200.00
08 Aug	Mon	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$200.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
08 Aug	Mon	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$1,000.00
02 Aug	Tue	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$1,100.00
31 Jul	Sun	063-608 11020055 Smart Access	Refund Purchase Kmart 1153 Modbury Au	$24.00
20 Jul	Wed	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$40.00
18 Jul	Mon	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$1,100.00
18 Jul	Mon	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$27.00
17 Jul	Sun	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$100.00
11 Jul	Mon	063-608 11020055 Smart Access	Transfer From Xx8883 Comm Bank App	$270.00

Drinking Place

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Debit / Variable / Retail / Drinking Place

Overall summary

Sum of 1 transaction	Frequency	Date range
-$5.00	Not applicable	4 Aug 22 - 4 Aug 22 (0 days)

Sum 1 transaction debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$5.00	-$2.46	$0.00	-$5.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
04 Aug	Thu	063-608 11020055 Smart Access	Delaware North Retai Adelaide Airpau Coopers Alehouse	-$5.00

Insurance

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Debit / Fixed / Insurance

Overall summary

Sum of 8 transactions	Frequency	Date range
-$1,271.48	10 days (Monday)	11 Jul 22 - 20 Sep 22 (72 days)

Sum 8 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$1,271.48	-$453.92	-$159.72	-$158.94

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
20 Sep	Tue	063-608 11020055 Smart Access	Direct Debit 046548 Raa 30824713 8 1 Royal Automobile Association	-$37.66
12 Sep	Mon	063-608 11020055 Smart Access	Direct Debit 485694 Medibank Private 006981610161 Medibank Private	-$166.00
12 Sep	Mon	063-608 11020055 Smart Access	Direct Debit 485694 Medibank Private 006981610160 Medibank Private	-$275.50
22 Aug	Mon	063-608 11020055 Smart Access	Direct Debit 046548 Raa 30824713 7 1 Royal Automobile Association	-$37.66
11 Aug	Thu	063-608 11020055 Smart Access	Direct Debit 485694 Medibank Private 006830496576 Medibank Private	-$275.50
11 Aug	Thu	063-608 11020055 Smart Access	Direct Debit 485694 Medibank Private 006830496577 Medibank Private	-$166.00
20 Jul	Wed	063-608 11020055 Smart Access	Direct Debit 046548 Raa 30824713 6 1 Royal Automobile Association	-$37.66
11 Jul	Mon	063-608 11020055 Smart Access	Direct Debit 485694 Medibank Private 006830202894 Medibank Private	-$275.50

Memberships

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Debit / Fixed / Memberships

Overall summary

Sum of 3 transactions	Frequency	Date range
-$79.50	14 days (Thursday)	14 Jul 22 - 11 Aug 22 (29 days)

Sum 3 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$79.50	-$29.43	$0.00	-$26.50

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
11 Aug	Thu	063-608 11020055 Smart Access	Direct Debit 604133 Uwu Fees Uw Dues913913401261 United Workers Union	-$26.50
28 Jul	Thu	063-608 11020055 Smart Access	Direct Debit 604133 Uwu Fees Uw Dues913775000773 United Workers Union	-$26.50
14 Jul	Thu	063-608 11020055 Smart Access	Direct Debit 604133 Uwu Fees Uw Dues913663301518 United Workers Union	-$26.50

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Rent

Debit / Fixed / Rent

Overall summary

Sum of 6 transactions	Frequency	Date range
-$4,485.00	13 days (Thursday)	18 Jul 22 - 22 Sep 22 (67 days)

Sum 6 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$4,485.00	-$1,746.87	-$395.00	-$747.50

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
22 Sep	Thu	063-608 11020055 Smart Access	Transfer To Gurbinder Singh Comm Bank App Rent	-$5.00
22 Sep	Thu	063-608 11020055 Smart Access	Transfer To Hrishabh Gajra Comm Bank App Rent 26 Sep 2022	-$739.00
08 Sep	Thu	063-608 11020055 Smart Access	Transfer To Hrishabh Gajra Comm Bank App Rent	-$441.00
15 Aug	Mon	063-608 11020055 Smart Access	Transfer To Gurbir Singh Comm Bank App House Rent	-$1,100.00
02 Aug	Tue	063-608 11020055 Smart Access	Transfer To Gurbir Singh Comm Bank App 37 Rowe Ave 1 August	-$1,100.00
18 Jul	Mon	063-608 11020055 Smart Access	Transfer To Gurbir Singh Comm Bank App House Rent	-$1,100.00

Fees

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Debit / Fees

Overall summary

Sum of 1 transaction	Frequency	Date range
-$2.80	Not applicable	19 Sep 22 - 19 Sep 22 (0 days)

Sum 1 transaction debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$2.80	-$5.24	-$2.80	-$2.80

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
19 Sep	Mon	063-608 11020055 Smart Access	Non Cba ATM Withdrawal Fee	-$2.80

Council

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Debit / Fixed / Utilities / Council

Overall summary

Sum of 1 transaction	Frequency	Date range
-$385.32	Not applicable	10 Aug 22 - 10 Aug 22 (0 days)

Sum 1 transaction debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$385.32	-$210.04	$0.00	-$385.32

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
10 Aug	Wed	063-608 11020055 Smart Access	Home Affairs Online Southport Aus Card Xx8832 Department of Home Affairs	-$385.32

Subscription Services

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Debit / Fixed / Utilities / Subscription Services

Overall summary

Sum of 3 transactions	Frequency	Date range
-$30.00	30 days (Saturday)	22 Jul 22 - 20 Sep 22 (61 days)

Sum 3 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$30.00	-$12.33	-$10.00	-$10.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
20 Sep	Tue	063-608 11020055 Smart Access	Microsoft*Microsoft 36 Msbill.Info Au Aus Card Xx4698 Microsoft	-$10.00
20 Aug	Sat	063-608 11020055 Smart Access	Microsoft*Microsoft 36 Msbill.Info Au Aus Card Xx4698 Microsoft	-$10.00
22 Jul	Fri	063-608 11020055 Smart Access	Microsoft*Microsoft 36 Msbill.Info Au Aus Card Xx4698 Microsoft	-$10.00

Telecommunications

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Debit / Fixed / Utilities / Telecommunications

Overall summary

Sum of 13 transactions	Frequency	Date range
-$990.55	6 days (Wednesday)	20 Jul 22 - 5 Oct 22 (78 days)

Sum 13 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$990.55	-$396.11	-$90.72	-$76.20

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
05 Oct	Wed	063-608 11020055 Smart Access	Pending Telstra Services 132200 , 1003 Last 4 Card Digits 8832 Telstra	-$68.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
04 Oct	Tue	063-608 11020055 Smart Access	Direct Debit 119218 Vodafone Aus T2,225471,23 Vodafone	-$147.89
21 Sep	Wed	063-608 11020055 Smart Access	Direct Debit 545383 Telstra Services Djprq6rr Telstra	-$69.00
07 Sep	Wed	063-608 11020055 Smart Access	Telstra Services 132200 Vi Aus Card Xx8832 Telstra	-$78.00
01 Sep	Thu	063-608 11020055 Smart Access	Direct Debit 119218 Vodafone Aus T2,21f5ef,18 Vodafone	-$148.77
19 Aug	Fri	063-608 11020055 Smart Access	Direct Debit 545383 Telstra Services 82a30dg9 Telstra	-$69.00
10 Aug	Wed	063-608 11020055 Smart Access	Telstra Services 132200 Vi Aus Card Xx8832 Telstra	-$100.00
09 Aug	Tue	063-608 11020055 Smart Access	Telstra Services 132200 Vi Aus Card Xx8832 Telstra	-$20.00
06 Aug	Sat	063-608 11020055 Smart Access	Telstra Services 132200 Vi Aus Card Xx8832 Telstra	-$68.00
03 Aug	Wed	063-608 11020055 Smart Access	Telstra Services 132200 Vi Aus Card Xx8832 Telstra	-$12.00
02 Aug	Tue	063-608 11020055 Smart Access	Direct Debit 119218 Vodafone Aus T2,219ce8,1b Vodafone	-$147.89
27 Jul	Wed	063-608 11020055 Smart Access	Telstra Services 132200 Vi Aus Card Xx8832 Telstra	-$12.00
20 Jul	Wed	063-608 11020055 Smart Access	Vodafone Australia North Sydney Au Aus Card Xx8832 Vodafone	-$50.00

Leisure

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Debit / Variable / Leisure

Overall summary

Sum of 6 transactions	Frequency	Date range
-$32.35	12 days (Tuesday)	18 Jul 22 - 14 Sep 22 (59 days)

Sum 6 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$32.35	-$12.60	-$6.55	-$5.39

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
14 Sep	Wed	063-608 11020055 Smart Access	Xtreme Fun Amusement Melbourne Vi Aus Card Xx8832	-$14.00
13 Sep	Tue	063-608 11020055 Smart Access	Ride On Entertainment Box Hill Sout Au Aus Card Xx8832 Ride On! Entertainment	-$2.32
13 Sep	Tue	063-608 11020055 Smart Access	Ride On Entertainment Box Hill Sout Au Aus Card Xx8832 Ride On! Entertainment	-$3.32
31 Aug	Wed	063-608 11020055 Smart Access	Bounce Holdings Austra Greenacres Aus Card Xx8832 BOUNCE Inc	-$6.07
30 Jul	Sat	063-608 11020055 Smart Access	Ride On Entertainment Au	-$3.32
18 Jul	Mon	063-608 11020055 Smart Access	Ride On Entertainment Au	-$3.32

Pharmacy

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Debit / Variable / Medical / Pharmacy

Overall summary

Sum of 9 transactions	Frequency	Date range
-$213.08	10 days (Thursday)	18 Jul 22 - 4 Oct 22 (79 days)

Sum 9 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$213.08	-$82.99	-$12.24	-$23.68

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
04 Oct	Tue	063-608 11020055 Smart Access	Chemist Warehouse Athelstone Sa Aus Card Xx8832	-$14.99
08 Sep	Thu	063-608 11020055 Smart Access	Chemist Warehouse Adelaide Sa Aus Card Xx8832	-$9.50
01 Sep	Thu	063-608 11020055 Smart Access	Chemist Warehouse Athelstone Sa Aus Card Xx8832	-$3.97
24 Aug	Wed	063-608 11020055 Smart Access	Chemist Warehouse Athelstone Sa Aus Card Xx8832	-$34.99
19 Aug	Fri	063-608 11020055 Smart Access	Chemist Warehouse Nort Northfield Sa Aus Card Xx8832	-$54.19
12 Aug	Fri	063-608 11020055 Smart Access	Chemist Warehouse N Northfield Au	-$25.48

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
26 Jul	Tue	063-608 11020055 Smart Access	Prline Pharm Nth Park Prospect Sa Au	-$29.98
23 Jul	Sat	063-608 11020055 Smart Access	Star Pharmacy Group Pooraka Au	-$29.99
18 Jul	Mon	063-608 11020055 Smart Access	Chemist Warehouse N Northfield Au	-$9.99

Money Transfer

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Debit / Variable / Money Transfer

Overall summary

Sum of 15 transactions	Frequency	Date range
-$3,157.95	6 days (Tuesday)	19 Jul 22 - 4 Oct 22 (78 days)

Sum 15 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$3,157.95	-$1,246.19	-$101.28	-$210.53

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
04 Oct	Tue	063-608 11020055 Smart Access	Wu *4100727834 Sydney Au Aus Card Xx8832	-$97.59
27 Sep	Tue	063-608 11020055 Smart Access	Worldremit Sydney Au Aus Card Xx8832	-$51.10
20 Sep	Tue	063-608 11020055 Smart Access	Worldremit Sydney Au Aus Card Xx8832	-$145.99
20 Sep	Tue	063-608 11020055 Smart Access	Wu 2225881350528588 1800173833 Au Aus Card Xx8832	-$110.44
30 Aug	Tue	063-608 11020055 Smart Access	Wu 2223781047960509 1800173833 Au Aus Card Xx8832	-$102.90
25 Aug	Thu	063-608 11020055 Smart Access	Worldremit Sydney Au Aus Card Xx8832	-$1,102.90
23 Aug	Tue	063-608 11020055 Smart Access	Worldremit Sydney Au Aus Card Xx8832	-$500.59
23 Aug	Tue	063-608 11020055 Smart Access	Worldremit Sydney Au Aus Card Xx8832	-$76.76
16 Aug	Tue	063-608 11020055 Smart Access	Wu *2904560820 Sydney Au Aus Card Xx8832	-$182.76

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
10 Aug	Wed	063-608 11020055 Smart Access	Worldremit Sydney Au Aus Card Xx8832	-$279.88
09 Aug	Tue	063-608 11020055 Smart Access	Worldremit Sydney Au Aus Card Xx8832	-$95.44
30 Jul	Sat	063-608 11020055 Smart Access	Wu *7125801804 Sydney Au Aus Card Xx8832	-$102.90
26 Jul	Tue	063-608 11020055 Smart Access	Wu 2220186352018610 1800173833 Au Aus Card Xx8832	-$102.90
19 Jul	Tue	063-608 11020055 Smart Access	Wu *9567355920 Sydney Au Aus Card Xx8832	-$102.90
19 Jul	Tue	063-608 11020055 Smart Access	Wu *2160808464 Sydney Au Aus Card Xx8832	-$102.90

Retail

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Debit / Variable / Retail

Overall summary

Sum of 24 transactions	Frequency	Date range
-$431.15	3 days (Tuesday)	16 Jul 22 - 28 Sep 22 (75 days)

Sum 24 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$431.15	-$163.67	-$16.12	-$17.96

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
28 Sep	Wed	063-608 11020055 Smart Access	Adelaide Airport Limit Adeladie Sa Aus Card Xx8832	-$9.00
27 Sep	Tue	063-608 11020055 Smart Access	E Bay O*21 09138 62019 Sydney Au Aus Card Xx8832 eBay	-$11.63
24 Sep	Sat	063-608 11020055 Smart Access	Big W 0558 Gawler Au Aus Card Xx8832 BIG W	-$20.00
20 Sep	Tue	063-608 11020055 Smart Access	Star Laundromat Sa Unley Au Aus Card Xx8832 Laundromats	-$3.30
20 Sep	Tue	063-608 11020055 Smart Access	Star Laundromat Sa Unley Au Aus Card Xx8832 Laundromats	-$2.30
17 Sep	Sat	063-608 11020055 Smart Access	Kmart 1223 Kilburn Au Aus Card Xx8832 Kmart	-$29.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
13 Sep	Tue	063-608 11020055 Smart Access	Officeworks 0511 Gilles Plains Au Aus Card Xx8832 Officeworks	-$27.89
13 Sep	Tue	063-608 11020055 Smart Access	Kmart 1012 Firle Au Aus Card Xx8832 Kmart	-$25.50
13 Sep	Tue	063-608 11020055 Smart Access	Daiso Hollywood Plaz Salisbury Dow Sa Aus Card Xx8832 Discount Variety Store	-$4.20
06 Sep	Tue	063-608 11020055 Smart Access	Kmart 1003 Ingle Farm Au Aus Card Xx8832 Kmart	-$30.50
06 Sep	Tue	063-608 11020055 Smart Access	Kmart 1223 Kilburn Au Aus Card Xx8832 Kmart	-$14.00
02 Sep	Fri	063-608 11020055 Smart Access	Big W 0550 Elizabeth Au Aus Card Xx8832 BIG W	-$9.00
01 Sep	Thu	063-608 11020055 Smart Access	Cheap As Chips Windsor Garde Sa Aus Card Xx8832 Cheap as Chips	-$6.00
01 Sep	Thu	063-608 11020055 Smart Access	Bunnings 355000 Windsor Garde Aus Card Xx8832 Bunnings Warehouse	-$11.75
30 Aug	Tue	063-608 11020055 Smart Access	Kmart 1003 Ingle Farm Au Aus Card Xx8832 Kmart	-$38.00
30 Aug	Tue	063-608 11020055 Smart Access	Bunnings 337000 Prospect Aus Card Xx8832 Bunnings Warehouse	-$7.58
27 Aug	Sat	063-608 11020055 Smart Access	Kmart 1012 Firle Au Aus Card Xx8832 Kmart	-$7.00
23 Aug	Tue	063-608 11020055 Smart Access	Bunnings 355000 Windsor Garde Aus Card Xx8832 Bunnings Warehouse	-$20.00
03 Aug	Wed	063-608 11020055 Smart Access	Kmart 1003 Ingle Farm Au Kmart	-$54.25
31 Jul	Sun	063-608 11020055 Smart Access	Kmart 1153 Modbury Au Kmart	-$50.25
30 Jul	Sat	063-608 11020055 Smart Access	Sq *Treat Me Adelaide Airp Au	-$4.00
28 Jul	Thu	063-608 11020055 Smart Access	Kmart 1153 Modbury Au Kmart	-$17.50
23 Jul	Sat	063-608 11020055 Smart Access	Kmart 1003 Ingle Farm Au Kmart	-$15.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
16 Jul	Sat	063-608 11020055 Smart Access	Bunnings 355000 Windsor Gardeau Bunnings Warehouse	-$13.50

Clothing

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Debit / Variable / Retail / Clothing

Overall summary

Sum of 1 transaction	Frequency	Date range
-$48.50	Not applicable	4 Oct 22 - 4 Oct 22 (0 days)

Sum 1 transaction debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$48.50	-$1,452.98	-$48.50	-$48.50

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
04 Oct	Tue	063-608 11020055 Smart Access	Cotton On Kids Adelaide Airp Sa Aus Card Xx8832 Cotton On	-$48.50

Eating Place

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Debit / Variable / Retail / Eating Place

Overall summary

Sum of 35 transactions	Frequency	Date range
-$475.43	3 days (Tuesday)	8 Jul 22 - 1 Oct 22 (86 days)

Sum 35 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$475.43	-$163.87	-$11.61	-$13.58

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
01 Oct	Sat	063-608 11020055 Smart Access	Hungry Jacks Woolloomooloo Au Aus Card Xx8832 Hungry Jack's	-$4.25
30 Sep	Fri	063-608 11020055 Smart Access	Enjoy Bakery Cafe On Norwood Sa Aus Card Xx8832	-$15.40
27 Sep	Tue	063-608 11020055 Smart Access	Hungry Jacks Elizabeth Au Aus Card Xx8832 Hungry Jack's	-$16.00
22 Sep	Thu	063-608 11020055 Smart Access	Circum Vending Mentone Vi Aus Card Xx8832 Vending Machines	-$1.50
22 Sep	Thu	063-608 11020055 Smart Access	The Cheesecake Shop Gilles Plains Sa Aus Card Xx8832	-$25.45
22 Sep	Thu	063-608 11020055 Smart Access	Hungry Jacks Hillcrest Au Aus Card Xx8832 Hungry Jack's	-$13.30

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
20 Sep	Tue	063-608 11020055 Smart Access	Om Indian Mart Greenacres Sa Aus Card Xx8832	-$21.90
17 Sep	Sat	063-608 11020055 Smart Access	Circum Vending Mentone Vi Aus Card Xx8832 Vending Machines	-$1.50
13 Sep	Tue	063-608 11020055 Smart Access	Sq *Golden North Icec Wayville Au Aus Card Xx8832	-$5.00
13 Sep	Tue	063-608 11020055 Smart Access	Sq *Golden North Icec Wayville Au Aus Card Xx8832	-$5.00
13 Sep	Tue	063-608 11020055 Smart Access	Sq *Carvery Catering Wayville Au Aus Card Xx8832	-$6.00
13 Sep	Tue	063-608 11020055 Smart Access	Burger & Kebab House Gilles Plains Sa Aus Card Xx8832	-$26.21
06 Sep	Tue	063-608 11020055 Smart Access	Enjoy Bakery Cafe On Norwood Sa Aus Card Xx8832	-$9.40
01 Sep	Thu	063-608 11020055 Smart Access	Om Indian Mart Greenacres Sa Aus Card Xx8832	-$43.40
31 Aug	Wed	063-608 11020055 Smart Access	Om Indian Mart Greenacres Sa Aus Card Xx8832	-$13.90
31 Aug	Wed	063-608 11020055 Smart Access	Enjoy Bakery Cafe On Norwood Sa Aus Card Xx8832	-$20.90
20 Aug	Sat	063-608 11020055 Smart Access	Om Indian Mart Greenacres Sa Aus Card Xx8832	-$9.95
17 Aug	Wed	063-608 11020055 Smart Access	Hungry Jacks Woolloomooloo Au Aus Card Xx8832 Hungry Jack's	-$12.95
09 Aug	Tue	063-608 11020055 Smart Access	Indian Art Home Adelaide Au	-$11.50
09 Aug	Tue	063-608 11020055 Smart Access	McDonalds Prospect Ii Kilburn Sa Au McDonald's	-$5.00
02 Aug	Tue	063-608 11020055 Smart Access	Om Indian Mart Greenacres Au	-$6.00
30 Jul	Sat	063-608 11020055 Smart Access	Delhi Sweets & Snacks Clearview Au	-$17.49
30 Jul	Sat	063-608 11020055 Smart Access	Sushi Hub Rundle Mal Adelaide Sa Au	-$11.40

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
30 Jul	Sat	063-608 11020055 Smart Access	Subway Rundle Place 7/77 Rundle Mau Subway	-$16.75
26 Jul	Tue	063-608 11020055 Smart Access	Brumbys North Park Prospect Au Brumby's Bakeries	-$3.50
25 Jul	Mon	063-608 11020055 Smart Access	Hungry Jacks Hillcrest Au Hungry Jack's	-$15.35
25 Jul	Mon	063-608 11020055 Smart Access	Om Indian Mart Greenacres Au	-$24.45
23 Jul	Sat	063-608 11020055 Smart Access	India Junction Pty L Edwardstown Au	-$6.95
22 Jul	Fri	063-608 11020055 Smart Access	Brumbys Northgate Northgate Sa Au Brumby's Bakeries	-$3.20
21 Jul	Thu	063-608 11020055 Smart Access	Indian Plaza Enfield Au	-$20.63
21 Jul	Thu	063-608 11020055 Smart Access	Om Indian Mart Greenacres Au	-$6.00
16 Jul	Sat	063-608 11020055 Smart Access	Sector 17 Indian Cu North Adelaide Au	-$4.00
16 Jul	Sat	063-608 11020055 Smart Access	Sq *Littleonestuff Ingle Farm Au	-$20.00
16 Jul	Sat	063-608 11020055 Smart Access	Sq *Littleonestuff Ingle Farm Au	-$25.00
08 Jul	Fri	063-608 11020055 Smart Access	Om Indian Mart Greenacres Au	-$26.20

Education

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Debit / Variable / Retail / Education

Overall summary

Sum of 1 transaction	Frequency	Date range
-$49.00	Not applicable	10 Aug 22 - 10 Aug 22 (0 days)

Sum 1 transaction debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$49.00	-$26.71	$0.00	-$49.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
10 Aug	Wed	063-608 11020055 Smart Access	Tcp Training Pty Ltd Sydney Ns Aus Card Xx8832	-$49.00

Groceries

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Debit / Variable / Retail / Groceries

Overall summary

Sum of 60 transactions	Frequency	Date range
-$1,860.62	2 days (Tuesday)	7 Jul 22 - 5 Oct 22 (91 days)

Sum 60 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$1,860.62	-$634.02	-$34.34	-$31.01

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
05 Oct	Wed	063-608 11020055 Smart Access	Pending Woolworths 5689 Northgate , 1004 Last 4 Card Digits 8832 Woolworths	-$9.60
05 Oct	Wed	063-608 11020055 Smart Access	Pending Drakes Gawler East Gawler East , 1004 Last 4 Card Digits 8832 Drakes	-$9.00
04 Oct	Tue	063-608 11020055 Smart Access	Ekam Indian Grocerie Blair Athol Aus Card Xx8832	-$100.30
04 Oct	Tue	063-608 11020055 Smart Access	Costco Wholesale Aus Kilburn Aus Card Xx8832 Costco	-$34.94
04 Oct	Tue	063-608 11020055 Smart Access	Ekam Indian Groceriqps Blair Athol Aus Card Xx8832	-$25.80
01 Oct	Sat	063-608 11020055 Smart Access	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	-$22.60
01 Oct	Sat	063-608 11020055 Smart Access	Costco Wholesale Aus Kilburn Aus Card Xx8832 Costco	-$37.92
30 Sep	Fri	063-608 11020055 Smart Access	Drakes Gawler East Gawler East Aus Card Xx8832 Drakes	-$7.30
27 Sep	Tue	063-608 11020055 Smart Access	Drakes Gawler East Gawler East Aus Card Xx8832 Drakes	-$20.00
27 Sep	Tue	063-608 11020055 Smart Access	Virgara Fruit & Veg Gawler East Sa Aus Card Xx8832	-$14.30
27 Sep	Tue	063-608 11020055 Smart Access	Drakes Gawler East Gawler East Aus Card Xx8832 Drakes	-$12.40

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
24 Sep	Sat	063-608 11020055 Smart Access	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	-$26.35
24 Sep	Sat	063-608 11020055 Smart Access	Ekam Indian Grocerie Blair Athol Aus Card Xx8832	-$204.05
22 Sep	Thu	063-608 11020055 Smart Access	Coles 0459 Modbury Au Aus Card Xx8832 Coles	-$9.50
20 Sep	Tue	063-608 11020055 Smart Access	Drakes Gawler East Gawler East Aus Card Xx8832 Drakes	-$6.95
17 Sep	Sat	063-608 11020055 Smart Access	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	-$16.90
17 Sep	Sat	063-608 11020055 Smart Access	Ekam Indian Grocerie Blair Athol Aus Card Xx8832	-$52.00
17 Sep	Sat	063-608 11020055 Smart Access	Costco Wholesale Aus Kilburn Aus Card Xx8832 Costco	-$71.88
15 Sep	Thu	063-608 11020055 Smart Access	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	-$10.55
13 Sep	Tue	063-608 11020055 Smart Access	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	-$6.60
13 Sep	Tue	063-608 11020055 Smart Access	Vinny's Fresh Gilles Plains Au Aus Card Xx8832	-$18.98
09 Sep	Fri	063-608 11020055 Smart Access	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	-$28.90
07 Sep	Wed	063-608 11020055 Smart Access	Ekam Indian Grocerie Blair Athol Aus Card Xx8832	-$37.40
06 Sep	Tue	063-608 11020055 Smart Access	Fresh Point Churchill Kilburn Sa Aus Card Xx8832	-$11.91
06 Sep	Tue	063-608 11020055 Smart Access	Costco Wholesale Aus Kilburn Aus Card Xx8832 Costco	-$62.41
01 Sep	Thu	063-608 11020055 Smart Access	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	-$17.50
30 Aug	Tue	063-608 11020055 Smart Access	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	-$43.15
30 Aug	Tue	063-608 11020055 Smart Access	Coles 0423 Ingle Farm Au Aus Card Xx8832 Coles	-$5.26

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
30 Aug	Tue	063-608 11020055 Smart Access	Costco Wholesale Aus Kilburn Aus Card Xx8832 Costco	-$87.20
25 Aug	Thu	063-608 11020055 Smart Access	Coles 0423 Ingle Farm Au Aus Card Xx8832 Coles	-$16.00
25 Aug	Thu	063-608 11020055 Smart Access	Athelstone Foodland Athelstone Sa Aus Card Xx8832 IGA	-$28.57
24 Aug	Wed	063-608 11020055 Smart Access	Athelstone Foodland Athelstone Sa Aus Card Xx8832 IGA	-$12.00
23 Aug	Tue	063-608 11020055 Smart Access	Vinny's Fresh Gilles Plains Au Aus Card Xx8832	-$34.64
23 Aug	Tue	063-608 11020055 Smart Access	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	-$35.40
20 Aug	Sat	063-608 11020055 Smart Access	Athelstone Foodland Athelstone Sa Aus Card Xx8832 IGA	-$21.54
18 Aug	Thu	063-608 11020055 Smart Access	Super Indian Grocery P Kilburn Aus Card Xx8832	-$18.95
17 Aug	Wed	063-608 11020055 Smart Access	Little India Minimar Melrose Park Sa Aus Card Xx8832	-$7.10
16 Aug	Tue	063-608 11020055 Smart Access	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	-$74.73
10 Aug	Wed	063-608 11020055 Smart Access	Vinny's Fresh Gilles Plainsau	-$63.74
10 Aug	Wed	063-608 11020055 Smart Access	Woolworths 5689 Northgate Au Aus Card Xx4698 Woolworths	-$6.30
09 Aug	Tue	063-608 11020055 Smart Access	Ekam Indian Grocerie Blair Athol Au	-$24.35
05 Aug	Fri	063-608 11020055 Smart Access	Woolworths 5689 Northgate Sa Au Woolworths	-$10.50
05 Aug	Fri	063-608 11020055 Smart Access	Woolworths 5689 Northgate Sa Au Woolworths	-$37.95
03 Aug	Wed	063-608 11020055 Smart Access	Woolworths 5689 Northgate Sa Au Woolworths	-$56.50
31 Jul	Sun	063-608 11020055 Smart Access	Woolworths 5689 Northgate Sa Au Woolworths	-$10.63

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
29 Jul	Fri	063-608 11020055 Smart Access	Woolworths 5689 Northgate Sa Au Woolworths	-$50.69
27 Jul	Wed	063-608 11020055 Smart Access	IGA Hampstead Road Clearview Sa Au IGA	-$4.70
27 Jul	Wed	063-608 11020055 Smart Access	Ekam Indian Grocerie Blair Athol Au	-$33.85
26 Jul	Tue	063-608 11020055 Smart Access	Woolworths 5689 Northgate Sa Au Woolworths	-$21.65
24 Jul	Sun	063-608 11020055 Smart Access	Coles 4948 Greenacres Au Coles	-$15.50
24 Jul	Sun	063-608 11020055 Smart Access	Costco Wholesale Austr Kilburn Au Costco	-$1.49
23 Jul	Sat	063-608 11020055 Smart Access	Coles 0439 Salisbury Dnsau Coles	-$6.80
22 Jul	Fri	063-608 11020055 Smart Access	Woolworths 5689 Northgate Sa Au Woolworths	-$29.02
18 Jul	Mon	063-608 11020055 Smart Access	Coles 0439 Salisbury Dnsau Coles	-$28.85
16 Jul	Sat	063-608 11020055 Smart Access	Woolworths 5639 Oaklands Par Sa Au Woolworths	-$10.10
14 Jul	Thu	063-608 11020055 Smart Access	Woolworths 5689 Northgate Sa Au Woolworths	-$29.00
11 Jul	Mon	063-608 11020055 Smart Access	Woolworths 5689 Northgate Sa Au Woolworths	-$4.00
11 Jul	Mon	063-608 11020055 Smart Access	Woolworths 5689 Northgate Sa Au Woolworths	-$46.70
09 Jul	Sat	063-608 11020055 Smart Access	IGA Hampstead Road Clearview Sa Au IGA	-$9.58
07 Jul	Thu	063-608 11020055 Smart Access	Costco Wholesale Aus Kilburn Au Costco	-$98.14

Personal Care

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Debit / Variable / Retail / Personal Care

Overall summary

Sum of 3 transactions	Frequency	Date range
-$29.00	26 days (Friday)	2 Aug 22 - 23 Sep 22 (53 days)

Sum 3 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$29.00	-$13.82	-$5.00	-$9.67

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
23 Sep	Fri	063-608 11020055 Smart Access	Transfer To Gurbinder Singh Comm Bank App Hair	-$5.00
23 Sep	Fri	063-608 11020055 Smart Access	Transfer To Gurbinder Singh Comm Bank App Hair	-$5.00
02 Aug	Tue	063-608 11020055 Smart Access	Rubys Beauty Studio Enfield Au	-$19.00

Transport

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Debit / Variable / Transport

Overall summary

Sum of 1 transaction	Frequency	Date range
-$13.00	Not applicable	29 Jul 22 - 29 Jul 22 (0 days)

Sum 1 transaction debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$13.00	-$5.91	$0.00	-$13.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
29 Jul	Fri	063-608 11020055 Smart Access	Myer Centre Car Park Adelaide Sa Aus Card Xx8832	-$13.00

Fuel

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Debit / Variable / Transport / Fuel

Overall summary

Sum of 11 transactions	Frequency	Date range
-$523.15	6 days (Wednesday)	15 Jul 22 - 14 Sep 22 (62 days)

Sum 11 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$523.15	-$196.11	-$27.88	-$47.56

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
14 Sep	Wed	063-608 11020055 Smart Access	Otr Athelstone 0113 Athelstone Sa Aus Card Xx8832 On The Run	-$50.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
14 Sep	Wed	063-608 11020055 Smart Access	Otr Athelstone 0113 Athelstone Sa Aus Card Xx8832 On The Run	-$4.00
13 Sep	Tue	063-608 11020055 Smart Access	Otr Hazelwood Park 579 Hazelwood Par Sa Aus Card Xx8832 On The Run	-$52.00
07 Sep	Wed	063-608 11020055 Smart Access	Otr Hazelwood Park 579 Hazelwood Par Sa Aus Card Xx8832 On The Run	-$5.50
03 Sep	Sat	063-608 11020055 Smart Access	Liberty Clearview Clearview Sa Aus Card Xx8832 Liberty Oil	-$68.78
31 Aug	Wed	063-608 11020055 Smart Access	Otr Hazelwood Park 579 Hazelwood Par Sa Aus Card Xx8832 On The Run	-$49.00
18 Aug	Thu	063-608 11020055 Smart Access	Liberty Clearview Clearview Au Liberty Oil	-$47.02
17 Aug	Wed	063-608 11020055 Smart Access	Otr Woodville Sth 9050 Woodville Sou Sa Aus Card Xx8832 On The Run	-$52.80
28 Jul	Thu	063-608 11020055 Smart Access	Liberty Nailsworth Nailsworth Au Liberty Oil	-$64.03
22 Jul	Fri	063-608 11020055 Smart Access	Costco Fuel Kilburn Kilburn Au	-$50.00
15 Jul	Fri	063-608 11020055 Smart Access	Liberty Clearview Clearview Au Liberty Oil	-$80.02

Public Transport

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Debit / Variable / Transport / Public Transport

Overall summary

Sum of 5 transactions	Frequency	Date range
-$65.00	20 days (Friday)	8 Jul 22 - 24 Sep 22 (79 days)

Sum 5 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$65.00	-$22.40	-$15.00	-$13.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
24 Sep	Sat	063-608 11020055 Smart Access	Adelaide Metro Adelaide Aus Card Xx4698 MetroCard	-$15.00
20 Sep	Tue	063-608 11020055 Smart Access	Adelaide Metro Adelaide Aus Card Xx4698 MetroCard	-$15.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
13 Aug	Sat	063-608 11020055 Smart Access	Adelaide Metro Adelaide Aus Card Xx4698 MetroCard	-$5.00
15 Jul	Fri	063-608 11020055 Smart Access	Adelaide Metro Adelaide Aus Card Xx4698 MetroCard	-$15.00
08 Jul	Fri	063-608 11020055 Smart Access	Adelaide Metro Adelaide Aus Card Xx4698 MetroCard	-$15.00

Vehicle Maintenance

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Debit / Variable / Transport / Vehicle Maintenance

Overall summary

Sum of 3 transactions	Frequency	Date range
-$322.00	26 days (Friday)	7 Jul 22 - 27 Aug 22 (52 days)

Sum 3 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$322.00	-$109.72	$0.00	-$107.33

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
27 Aug	Sat	063-608 11020055 Smart Access	Topspeed Automotive Pt St Agnes Aus Card Xx8832	-$260.00
22 Jul	Fri	063-608 11020055 Smart Access	Repco Kilburn Au Repco	-$27.00
07 Jul	Thu	063-608 11020055 Smart Access	Super Cheap Auto Kilburn Nort Au Supercheap Auto	-$35.00

Withdrawal

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Debit / Variable / Withdrawal

Overall summary

Sum of 5 transactions	Frequency	Date range
-$7,130.00	6 days (Thursday)	1 Sep 22 - 23 Sep 22 (23 days)

Sum 5 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$7,130.00	-$6,307.63	-$1,376.67	-$1,426.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
23 Sep	Fri	063-608 11020055 Smart Access	Wdl ATM Cba ATM Gawler B Sa 550202 Aus	-$2,000.00
19 Sep	Mon	063-608 11020055 Smart Access	Wdl ATM Red Np Springwood Pla Gawler Eas Au	-$130.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
09 Sep	Fri	063-608 11020055 Smart Access	Wdl ATM Cba ATM Ingle Farm A Sa 516701 Aus	-$2,000.00
01 Sep	Thu	063-608 11020055 Smart Access	Wdl ATM Cba ATM Northpark B Sa 510602 Aus	-$1,000.00
01 Sep	Thu	063-608 11020055 Smart Access	Wdl ATM Cba ATM Northpark B Sa 510602 Aus	-$2,000.00

Buy Now, Pay Later

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Risk / Loans / Buy Now, Pay Later

Overall summary

Sum of 181 transactions	Frequency	Date range
-$4,284.12	Not applicable	7 Jul 22 - 4 Oct 22 (90 days)

Sum 2 transactions credits	Monthly mean credits	Mean credits (30 days)	Mean credits (90 days)
$46.71	$22.26	$0.00	$23.36

Sum 179 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$4,330.83	-$1,475.77	-$30.75	-$24.19

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
04 Oct	Tue	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$11.25
04 Oct	Tue	063-608 11020055 Smart Access	Zip Money P306179711 Sydney Au Aus Card Xx8832 Zip Money	-$15.00
04 Oct	Tue	063-608 11020055 Smart Access	Zip Pay P306700297 Zip.Co Au Aus Card Xx8832 Zip Pay	-$30.00
01 Oct	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$24.50
01 Oct	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$13.17
01 Oct	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$35.00
01 Oct	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$16.67
01 Oct	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$58.50

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
01 Oct	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$5.25
01 Oct	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$11.46
30 Sep	Fri	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$45.79
30 Sep	Fri	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$22.95
29 Sep	Thu	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$16.61
28 Sep	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$46.80
27 Sep	Tue	063-608 11020055 Smart Access	Zipmoney* P303816647 Sydney Ns Aus Card Xx8832 Zip Money	-$57.00
27 Sep	Tue	063-608 11020055 Smart Access	Zip Pay P303823626 Zip.Co Au Aus Card Xx8832 Zip Pay	-$50.00
26 Sep	Mon	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$103.25
20 Sep	Tue	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$92.52
20 Sep	Tue	063-608 11020055 Smart Access	Zip Pay P301156993 Sydney Au Aus Card Xx8832 Zip Pay	-$50.00
17 Sep	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$58.50
17 Sep	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$19.25
17 Sep	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$16.66
17 Sep	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$42.50
17 Sep	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$12.75
17 Sep	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$24.50

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
17 Sep	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$31.60
17 Sep	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$20.00
13 Sep	Tue	063-608 11020055 Smart Access	Zippay* P298162983 Sydney Ns Aus Card Xx8832 Zip Pay	-$50.00
08 Sep	Thu	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$125.00
08 Sep	Thu	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$22.65
07 Sep	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$10.45
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$5.25
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$10.88
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$2.50
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$10.67
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$23.50
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$90.79
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$4.42
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$35.00
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$13.38
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$2.49
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$4.58

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$8.63
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$13.25
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$41.23
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$13.17
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$74.75
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$4.41
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$20.00
06 Sep	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$19.25
03 Sep	Sat	063-608 11020055 Smart Access	Zip Pay P295137214 Zip.Co Au Aus Card Xx8832 Zip Pay	-$40.00
30 Aug	Tue	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$5.25
30 Aug	Tue	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$16.66
30 Aug	Tue	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$12.74
30 Aug	Tue	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$6.57
30 Aug	Tue	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$4.60
30 Aug	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$24.50
30 Aug	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$42.50
30 Aug	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$35.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
30 Aug	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$31.59
30 Aug	Tue	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$58.50
24 Aug	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$59.68
23 Aug	Tue	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$16.66
23 Aug	Tue	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$12.74
23 Aug	Tue	063-608 11020055 Smart Access	Zip Pay P289726699 Sydney Au Aus Card Xx8832 Zip Pay	-$40.00
20 Aug	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$25.97
20 Aug	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$42.50
20 Aug	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$31.59
20 Aug	Sat	063-608 11020055 Smart Access	Zipmoney* P289316557 Sydney Ns Aus Card Xx8832 Zip Money	-$30.00
18 Aug	Thu	063-608 11020055 Smart Access	Return Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	$33.50
17 Aug	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$44.07
17 Aug	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$29.95
17 Aug	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$44.09
16 Aug	Tue	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$28.55
16 Aug	Tue	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$29.97
16 Aug	Tue	063-608 11020055 Smart Access	Zippay* P287338592 Sydney Ns Aus Card Xx8832 Zip Pay	-$40.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
13 Aug	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$2.50
13 Aug	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$5.25
13 Aug	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$20.00
13 Aug	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$13.25
13 Aug	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$5.00
13 Aug	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$4.60
13 Aug	Sat	063-608 11020055 Smart Access	Zip Money P286963933 Sydney Au Aus Card Xx8832 Zip Money	-$30.00
12 Aug	Fri	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$23.50
12 Aug	Fri	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$41.25
12 Aug	Fri	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$90.79
10 Aug	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$44.09
09 Aug	Tue	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$8.45
09 Aug	Tue	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$8.45
09 Aug	Tue	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$8.45
09 Aug	Tue	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$8.45
09 Aug	Tue	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$8.44
09 Aug	Tue	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$1.10

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
09 Aug	Tue	063-608 11020055 Smart Access	Zippay* P284748449 Sydney Ns Aus Card Xx8832 Zip Pay	-$40.00
08 Aug	Mon	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$25.00
08 Aug	Mon	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$29.97
06 Aug	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$16.21
06 Aug	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$4.60
06 Aug	Sat	063-608 11020055 Smart Access	Zipmoney* P284312925 Sydney Ns Aus Card Xx8832 Zip Money	-$30.00
05 Aug	Fri	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$30.50
05 Aug	Fri	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$25.00
05 Aug	Fri	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$33.50
05 Aug	Fri	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$42.50
04 Aug	Thu	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$8.00
04 Aug	Thu	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$28.55
04 Aug	Thu	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$44.09
03 Aug	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$15.23
02 Aug	Tue	063-608 11020055 Smart Access	Return Afterpay Melbourne Vi Aus Card Xx8832 After Pay	$13.21
30 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$12.44
30 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$20.60

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
30 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$17.36
30 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$6.56
30 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$8.74
30 Jul	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$31.59
30 Jul	Sat	063-608 11020055 Smart Access	Zip Money P281002547 Zip.Co Au Aus Card Xx8832 Zip Money	-$30.00
30 Jul	Sat	063-608 11020055 Smart Access	Zip Pay P281279122 Zip.Co Au Aus Card Xx8832 Zip Pay	-$40.00
29 Jul	Fri	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$2.25
29 Jul	Fri	063-608 11020055 Smart Access	Zip Money P280794102 Zip.Co Au Aus Card Xx8832 Zip Money	-$6.35
29 Jul	Fri	063-608 11020055 Smart Access	Zip Pay P280794069 Zip.Co Au Aus Card Xx8832 Zip Pay	-$17.85
27 Jul	Wed	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$41.25
27 Jul	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$34.35
26 Jul	Tue	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$29.97
26 Jul	Tue	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$2.40
26 Jul	Tue	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$3.20
24 Jul	Sun	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$25.00
23 Jul	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$25.99
23 Jul	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$30.50

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
23 Jul	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$42.11
23 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$10.66
23 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$17.38
23 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$5.00
23 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$13.50
23 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$4.50
23 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$12.65
23 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$16.23
23 Jul	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$26.00
23 Jul	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$25.00
23 Jul	Sat	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$8.45
23 Jul	Sat	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$9.81
23 Jul	Sat	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$9.78
23 Jul	Sat	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$8.45
23 Jul	Sat	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$8.45
23 Jul	Sat	063-608 11020055 Smart Access	Zip Money P278604662 Sydney Au Aus Card Xx8832 Zip Money	-$20.00
23 Jul	Sat	063-608 11020055 Smart Access	Zip Pay P279073633 Zip.Co Au Aus Card Xx8832 Zip Pay	-$40.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
20 Jul	Wed	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$6.56
20 Jul	Wed	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$8.00
20 Jul	Wed	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$8.75
20 Jul	Wed	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$9.81
20 Jul	Wed	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$9.81
20 Jul	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$25.52
20 Jul	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$29.41
20 Jul	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$28.55
19 Jul	Tue	063-608 11020055 Smart Access	Zip Pay P276651675 Sydney Au Aus Card Xx8832 Zip Pay	-$40.00
17 Jul	Sun	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$25.11
17 Jul	Sun	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$34.35
17 Jul	Sun	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$31.72
16 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$9.61
16 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$15.25
16 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$12.67
16 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$20.00
16 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$4.50

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
16 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$5.00
16 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$12.44
16 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$13.50
16 Jul	Sat	063-608 11020055 Smart Access	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	-$10.00
16 Jul	Sat	063-608 11020055 Smart Access	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	-$26.00
16 Jul	Sat	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$8.45
16 Jul	Sat	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$9.81
15 Jul	Fri	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$46.48
15 Jul	Fri	063-608 11020055 Smart Access	Zip Money P276238322 Zip.Co Au Aus Card Xx8832 Zip Money	-$20.00
14 Jul	Thu	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$2.20
13 Jul	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$25.00
13 Jul	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$25.52
13 Jul	Wed	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$29.42
12 Jul	Tue	063-608 11020055 Smart Access	Zip Pay P274001477 Sydney Au Aus Card Xx8832 Zip Pay	-$40.00
09 Jul	Sat	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$9.81
08 Jul	Fri	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$28.55
08 Jul	Fri	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$3.32

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
08 Jul	Fri	063-608 11020055 Smart Access	Step Pay Repayment StepPay	-$2.20
08 Jul	Fri	063-608 11020055 Smart Access	Zip Money P273436388 Zip.Co Au Aus Card Xx8832 Zip Money	-$20.00
07 Jul	Thu	063-608 11020055 Smart Access	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	-$21.01

External Transfer

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Transfer / External Transfer

Overall summary

Sum of 6 transactions	Frequency	Date range
-$714.00	13 days (Monday)	25 Jul 22 - 29 Sep 22 (67 days)

Sum 6 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$714.00	-$305.94	-$225.00	-$119.00

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
29 Sep	Thu	063-608 11020055 Smart Access	Transfer To Gursweak Comm Bank App Pending	-$150.00
15 Sep	Thu	063-608 11020055 Smart Access	Transfer To Gursweak Comm Bank App Pending	-$300.00
30 Aug	Tue	063-608 11020055 Smart Access	Transfer To Mr Baljinder Singh Pay Id Phone From Comm Bank App Hair Repair Service	-$40.00
26 Aug	Fri	063-608 11020055 Smart Access	Transfer To Hrishabh Gajra Comm Bank App Pending	-$79.00
15 Aug	Mon	063-608 11020055 Smart Access	Transfer To Mr Baljinder Singh Pay Id Phone From Comm Bank App Cut Repair Service	-$45.00
25 Jul	Mon	063-608 11020055 Smart Access	Transfer To Dumra Consultancy Pty Ltd Comm Bank App Gurbinder Singh	-$100.00

Internal Transfer

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Transfer / Internal Transfer

Overall summary

Sum of 11 transactions	Frequency	Date range
-$1,774.95	6 days (Friday)	22 Jul 22 - 24 Sep 22 (65 days)

Sum 11 transactions debits	Monthly mean debits	Mean debits (30 days)	Mean debits (90 days)
-$1,774.95	-$729.25	-$233.05	-$161.36

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
24 Sep	Sat	063-608 11020055 Smart Access	Transfer To Xx5426 Comm Bank App	-$103.25
23 Sep	Fri	063-608 11020055 Smart Access	Transfer To Xx8883 Comm Bank App	-$200.00
21 Sep	Wed	063-608 11020055 Smart Access	Transfer To Xx5426 Comm Bank App	-$73.45
21 Sep	Wed	063-608 11020055 Smart Access	Transfer To Xx0412 Comm Bank App	-$993.67
15 Sep	Thu	063-608 11020055 Smart Access	Transfer To Xx5426 Comm Bank App	-$51.01
10 Sep	Sat	063-608 11020055 Smart Access	Transfer To Xx8883 Comm Bank App	-$10.00
10 Sep	Sat	063-608 11020055 Smart Access	Transfer To Xx8883 Comm Bank App	-$200.00
18 Aug	Thu	063-608 11020055 Smart Access	Transfer To Xx0412 Comm Bank App	-$100.00
01 Aug	Mon	063-608 11020055 Smart Access	Transfer To Xx8883 Comm Bank App	-$10.00
01 Aug	Mon	063-608 11020055 Smart Access	Transfer To Xx8883 Comm Bank App	-$25.00
22 Jul	Fri	063-608 11020055 Smart Access	Transfer To Xx8883 Comm Bank App	-$8.57

All transactions

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DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
05 Oct Wed	Telecommunications	Pending Telstra Services 132200 , 1003 Last 4 Card Digits 8832 Telstra	063-608 11020055 Smart Access	-$68.00	
05 Oct Wed	Groceries	Pending Woolworths 5689 Northgate , 1004 Last 4 Card Digits 8832 Woolworths	063-608 11020055 Smart Access	-$9.60	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
05 Oct Wed	Groceries	Pending Drakes Gawler East Gawler East , 1004 Last 4 Card Digits 8832 Drakes	063-608 11020055 Smart Access	-$9.00	
04 Oct Tue	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$11.25	
04 Oct Tue	Buy Now, Pay Later	Zip Money P306179711 Sydney Au Aus Card Xx8832 Zip Money	063-608 11020055 Smart Access	-$15.00	
04 Oct Tue	Buy Now, Pay Later	Zip Pay P306700297 Zip.Co Au Aus Card Xx8832 Zip Pay	063-608 11020055 Smart Access	-$30.00	
04 Oct Tue	Telecommunications	Direct Debit 119218 Vodafone Aus T2,225471,23 Vodafone	063-608 11020055 Smart Access	-$147.89	
04 Oct Tue	Pharmacy	Chemist Warehouse Athelstone Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$14.99	
04 Oct Tue	Money Transfer	Wu *4100727834 Sydney Au Aus Card Xx8832	063-608 11020055 Smart Access	-$97.59	
04 Oct Tue	Clothing	Cotton On Kids Adelaide Airp Sa Aus Card Xx8832 Cotton On	063-608 11020055 Smart Access	-$48.50	
04 Oct Tue	Groceries	Ekam Indian Grocerie Blair Athol Aus Card Xx8832	063-608 11020055 Smart Access	-$100.30	
04 Oct Tue	Groceries	Costco Wholesale Aus Kilburn Aus Card Xx8832 Costco	063-608 11020055 Smart Access	-$34.94	
04 Oct Tue	Groceries	Ekam Indian Groceriqps Blair Athol Aus Card Xx8832	063-608 11020055 Smart Access	-$25.80	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
03 Oct Mon	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$100.00
01 Oct Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$24.50	
01 Oct Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$13.17	
01 Oct Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$35.00	
01 Oct Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$16.67	
01 Oct Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$58.50	
01 Oct Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$5.25	
01 Oct Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$11.46	
01 Oct Sat	Eating Place	Hungry Jacks Woolloomooloo Au Aus Card Xx8832 Hungry Jack's	063-608 11020055 Smart Access	-$4.25	
01 Oct Sat	Groceries	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	063-608 11020055 Smart Access	-$22.60	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
01 Oct Sat	Groceries	Costco Wholesale Aus Kilburn Aus Card Xx8832 Costco	063-608 11020055 Smart Access	-$37.92	
30 Sep Fri	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$45.79	
30 Sep Fri	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$22.95	
30 Sep Fri	Debit	St. George Gawler Pty Gawler East Aus Card Xx8832	063-608 11020055 Smart Access	-$4.90	
30 Sep Fri	Eating Place	Enjoy Bakery Cafe On Norwood Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$15.40	
30 Sep Fri	Groceries	Drakes Gawler East Gawler East Aus Card Xx8832 Drakes	063-608 11020055 Smart Access	-$7.30	
29 Sep Thu	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$1,000.00
29 Sep Thu	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$16.61	
29 Sep Thu	External Transfer	Transfer To Gursweak Comm Bank App Pending	063-608 11020055 Smart Access	-$150.00	
28 Sep Wed	Cash Deposits	Cash De POS It Cba ATM Munno Para B Sa 518902 Aus	063-608 11020055 Smart Access		$50.00
28 Sep Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$46.80	
28 Sep Wed	Retail	Adelaide Airport Limit Adeladie Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$9.00	
27 Sep Tue	Buy Now, Pay Later	Zipmoney* P303816647 Sydney Ns Aus Card Xx8832 Zip Money	063-608 11020055 Smart Access	-$57.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
27 Sep Tue	Buy Now, Pay Later	Zip Pay P303823626 Zip.Co Au Aus Card Xx8832 Zip Pay	063-608 11020055 Smart Access	-$50.00	
27 Sep Tue	Money Transfer	Worldremit Sydney Au Aus Card Xx8832	063-608 11020055 Smart Access	-$51.10	
27 Sep Tue	Retail	E Bay O*21 09138 62019 Sydney Au Aus Card Xx8832 eBay	063-608 11020055 Smart Access	-$11.63	
27 Sep Tue	Eating Place	Hungry Jacks Elizabeth Au Aus Card Xx8832 Hungry Jack's	063-608 11020055 Smart Access	-$16.00	
27 Sep Tue	Groceries	Drakes Gawler East Gawler East Aus Card Xx8832 Drakes	063-608 11020055 Smart Access	-$20.00	
27 Sep Tue	Groceries	Virgara Fruit & Veg Gawler East Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$14.30	
27 Sep Tue	Groceries	Drakes Gawler East Gawler East Aus Card Xx8832 Drakes	063-608 11020055 Smart Access	-$12.40	
26 Sep Mon	Other Credit	Transfer From Xx0412 Comm Bank App	063-608 11020055 Smart Access		$100.00
26 Sep Mon	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$103.25	
24 Sep Sat	Other Credit	Fast Transfer From Gursewak Jalph Gurbinder	063-608 11020055 Smart Access		$150.00
24 Sep Sat	Other Credit	Transfer From Xx0412 Comm Bank App	063-608 11020055 Smart Access		$40.00
24 Sep Sat	Internal Transfer	Transfer To Xx5426 Comm Bank App	063-608 11020055 Smart Access	-$103.25	
24 Sep Sat	Debit	Premlata Pty Ltd Qps Modbury Aus Card Xx8832	063-608 11020055 Smart Access	-$5.95	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
24 Sep Sat	Retail	Big W 0558 Gawler Au Aus Card Xx8832 BIG W	063-608 11020055 Smart Access	-$20.00	
24 Sep Sat	Groceries	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	063-608 11020055 Smart Access	-$26.35	
24 Sep Sat	Groceries	Ekam Indian Grocerie Blair Athol Aus Card Xx8832	063-608 11020055 Smart Access	-$204.05	
24 Sep Sat	Public Transport	Adelaide Metro Adelaide Aus Card Xx4698 MetroCard	063-608 11020055 Smart Access	-$15.00	
23 Sep Fri	Internal Transfer	Transfer To Xx8883 Comm Bank App	063-608 11020055 Smart Access	-$200.00	
23 Sep Fri	Personal Care	Transfer To Gurbinder Singh Comm Bank App Hair	063-608 11020055 Smart Access	-$5.00	
23 Sep Fri	Personal Care	Transfer To Gurbinder Singh Comm Bank App Hair	063-608 11020055 Smart Access	-$5.00	
23 Sep Fri	Withdrawal	Wdl ATM Cba ATM Gawler B Sa 550202 Aus	063-608 11020055 Smart Access	-$2,000.00	
22 Sep Thu	Other Credit	Transfer From Xx0412 Comm Bank App	063-608 11020055 Smart Access		$100.00
22 Sep Thu	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$28.62
22 Sep Thu	Rent	Transfer To Gurbinder Singh Comm Bank App Rent	063-608 11020055 Smart Access	-$5.00	
22 Sep Thu	Rent	Transfer To Hrishabh Gajra Comm Bank App Rent 26 Sep 2022	063-608 11020055 Smart Access	-$739.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
22 Sep Thu	Eating Place	Circum Vending Mentone Vi Aus Card Xx8832 Vending Machines	063-608 11020055 Smart Access	-$1.50	
22 Sep Thu	Eating Place	The Cheesecake Shop Gilles Plains Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$25.45	
22 Sep Thu	Eating Place	Hungry Jacks Hillcrest Au Aus Card Xx8832 Hungry Jack's	063-608 11020055 Smart Access	-$13.30	
22 Sep Thu	Groceries	Coles 0459 Modbury Au Aus Card Xx8832 Coles	063-608 11020055 Smart Access	-$9.50	
21 Sep Wed	Other Credit	Fast Transfer From Suchetabahen Patel Om Cleaning To Gurbinder	063-608 11020055 Smart Access		$4,339.00
21 Sep Wed	Internal Transfer	Transfer To Xx5426 Comm Bank App	063-608 11020055 Smart Access	-$73.45	
21 Sep Wed	Internal Transfer	Transfer To Xx0412 Comm Bank App	063-608 11020055 Smart Access	-$993.67	
21 Sep Wed	Telecommunications	Direct Debit 545383 Telstra Services Djprq6rr Telstra	063-608 11020055 Smart Access	-$69.00	
20 Sep Tue	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$100.00
20 Sep Tue	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$92.52	
20 Sep Tue	Buy Now, Pay Later	Zip Pay P301156993 Sydney Au Aus Card Xx8832 Zip Pay	063-608 11020055 Smart Access	-$50.00	
20 Sep Tue	Subscription Services	Microsoft*Microsoft 36 Msbill.Info Au Aus Card Xx4698 Microsoft	063-608 11020055 Smart Access	-$10.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
20 Sep Tue	Insurance	Direct Debit 046548 Raa 30824713 8 1 Royal Automobile Association	063-608 11020055 Smart Access	-$37.66	
20 Sep Tue	Money Transfer	Worldremit Sydney Au Aus Card Xx8832	063-608 11020055 Smart Access	-$145.99	
20 Sep Tue	Money Transfer	Wu 2225881350528588 1800173833 Au Aus Card Xx8832	063-608 11020055 Smart Access	-$110.44	
20 Sep Tue	Retail	Star Laundromat Sa Unley Au Aus Card Xx8832 Laundromats	063-608 11020055 Smart Access	-$3.30	
20 Sep Tue	Retail	Star Laundromat Sa Unley Au Aus Card Xx8832 Laundromats	063-608 11020055 Smart Access	-$2.30	
20 Sep Tue	Eating Place	Om Indian Mart Greenacres Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$21.90	
20 Sep Tue	Groceries	Drakes Gawler East Gawler East Aus Card Xx8832 Drakes	063-608 11020055 Smart Access	-$6.95	
20 Sep Tue	Public Transport	Adelaide Metro Adelaide Aus Card Xx4698 MetroCard	063-608 11020055 Smart Access	-$15.00	
19 Sep Mon	Withdrawal	Wdl ATM Red Np Springwood Pla Gawler Eas Au	063-608 11020055 Smart Access	-$130.00	
19 Sep Mon	Fees	Non Cba ATM Withdrawal Fee	063-608 11020055 Smart Access	-$2.80	
18 Sep Sun	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$100.00
17 Sep Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$58.50	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
17 Sep Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$19.25	
17 Sep Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$16.66	
17 Sep Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$42.50	
17 Sep Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$12.75	
17 Sep Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$24.50	
17 Sep Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$31.60	
17 Sep Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$20.00	
17 Sep Sat	Retail	Kmart 1223 Kilburn Au Aus Card Xx8832 Kmart	063-608 11020055 Smart Access	-$29.00	
17 Sep Sat	Eating Place	Circum Vending Mentone Vi Aus Card Xx8832 Vending Machines	063-608 11020055 Smart Access	-$1.50	
17 Sep Sat	Groceries	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	063-608 11020055 Smart Access	-$16.90	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
17 Sep Sat	Groceries	Ekam Indian Grocerie Blair Athol Aus Card Xx8832	063-608 11020055 Smart Access	-$52.00	
17 Sep Sat	Groceries	Costco Wholesale Aus Kilburn Aus Card Xx8832 Costco	063-608 11020055 Smart Access	-$71.88	
16 Sep Fri	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$100.00
16 Sep Fri	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$200.00
15 Sep Thu	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$400.00
15 Sep Thu	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$600.00
15 Sep Thu	Internal Transfer	Transfer To Xx5426 Comm Bank App	063-608 11020055 Smart Access	-$51.01	
15 Sep Thu	External Transfer	Transfer To Gursweak Comm Bank App Pending	063-608 11020055 Smart Access	-$300.00	
15 Sep Thu	Groceries	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	063-608 11020055 Smart Access	-$10.55	
14 Sep Wed	Leisure	Xtreme Fun Amusement Melbourne Vi Aus Card Xx8832	063-608 11020055 Smart Access	-$14.00	
14 Sep Wed	Fuel	Otr Athelstone 0113 Athelstone Sa Aus Card Xx8832 On The Run	063-608 11020055 Smart Access	-$50.00	
14 Sep Wed	Fuel	Otr Athelstone 0113 Athelstone Sa Aus Card Xx8832 On The Run	063-608 11020055 Smart Access	-$4.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
13 Sep Tue	Buy Now, Pay Later	Zippay* P298162983 Sydney Ns Aus Card Xx8832 Zip Pay	063-608 11020055 Smart Access	-$50.00	
13 Sep Tue	Debit	Zlr*Hamilton Amusemen Largs North Au Aus Card Xx8832	063-608 11020055 Smart Access	-$8.11	
13 Sep Tue	Debit	Zlr*Hamilton Amusemen Largs North Au Aus Card Xx8832	063-608 11020055 Smart Access	-$16.23	
13 Sep Tue	Debit	Zlr*Bumper Boats Mac Donald Au Aus Card Xx8832	063-608 11020055 Smart Access	-$8.11	
13 Sep Tue	Debit	Desire A Spoon Of Tast Croydon Park Aus Card Xx8832	063-608 11020055 Smart Access	-$11.70	
13 Sep Tue	Leisure	Ride On Entertainment Box Hill Sout Au Aus Card Xx8832 Ride On! Entertainment	063-608 11020055 Smart Access	-$2.32	
13 Sep Tue	Leisure	Ride On Entertainment Box Hill Sout Au Aus Card Xx8832 Ride On! Entertainment	063-608 11020055 Smart Access	-$3.32	
13 Sep Tue	Retail	Officeworks 0511 Gilles Plains Au Aus Card Xx8832 Officeworks	063-608 11020055 Smart Access	-$27.89	
13 Sep Tue	Retail	Kmart 1012 Firle Au Aus Card Xx8832 Kmart	063-608 11020055 Smart Access	-$25.50	
13 Sep Tue	Retail	Daiso Hollywood Plaz Salisbury Dow Sa Aus Card Xx8832 Discount Variety Store	063-608 11020055 Smart Access	-$4.20	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
13 Sep Tue	Eating Place	Sq *Golden North Icec Wayville Au Aus Card Xx8832	063-608 11020055 Smart Access	-$5.00	
13 Sep Tue	Eating Place	Sq *Golden North Icec Wayville Au Aus Card Xx8832	063-608 11020055 Smart Access	-$5.00	
13 Sep Tue	Eating Place	Sq *Carvery Catering Wayville Au Aus Card Xx8832	063-608 11020055 Smart Access	-$6.00	
13 Sep Tue	Eating Place	Burger & Kebab House Gilles Plains Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$26.21	
13 Sep Tue	Groceries	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	063-608 11020055 Smart Access	-$6.60	
13 Sep Tue	Groceries	Vinny's Fresh Gilles Plains Au Aus Card Xx8832	063-608 11020055 Smart Access	-$18.98	
13 Sep Tue	Fuel	Otr Hazelwood Park 579 Hazelwood Par Sa Aus Card Xx8832 On The Run	063-608 11020055 Smart Access	-$52.00	
12 Sep Mon	Insurance	Direct Debit 485694 Medibank Private 006981610161 Medibank Private	063-608 11020055 Smart Access	-$166.00	
12 Sep Mon	Insurance	Direct Debit 485694 Medibank Private 006981610160 Medibank Private	063-608 11020055 Smart Access	-$275.50	
10 Sep Sat	Internal Transfer	Transfer To Xx8883 Comm Bank App	063-608 11020055 Smart Access	-$10.00	
10 Sep Sat	Internal Transfer	Transfer To Xx8883 Comm Bank App	063-608 11020055 Smart Access	-$200.00	
10 Sep Sat	Debit	Paymate*Nthgate Lndry Valy View Aus Card Xx8832	063-608 11020055 Smart Access	-$6.20	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
09 Sep Fri	Other Credit	Fast Transfer From Gursewak Jalph Gurbinder	063-608 11020055 Smart Access		$300.00
09 Sep Fri	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$1,800.00
09 Sep Fri	Groceries	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	063-608 11020055 Smart Access	-$28.90	
09 Sep Fri	Withdrawal	Wdl ATM Cba ATM Ingle Farm A Sa 516701 Aus	063-608 11020055 Smart Access	-$2,000.00	
08 Sep Thu	Other Credit	Fast Transfer From Suchetabahen Patel Om Cleaning To Gurbinder	063-608 11020055 Smart Access		$1,365.66
08 Sep Thu	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$125.00	
08 Sep Thu	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$22.65	
08 Sep Thu	Rent	Transfer To Hrishabh Gajra Comm Bank App Rent	063-608 11020055 Smart Access	-$441.00	
08 Sep Thu	Pharmacy	Chemist Warehouse Adelaide Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$9.50	
07 Sep Wed	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$50.00
07 Sep Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$10.45	
07 Sep Wed	Telecommunications	Telstra Services 132200 Vi Aus Card Xx8832 Telstra	063-608 11020055 Smart Access	-$78.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
07 Sep Wed	Groceries	Ekam Indian Grocerie Blair Athol Aus Card Xx8832	063-608 11020055 Smart Access	-$37.40	
07 Sep Wed	Fuel	Otr Hazelwood Park 579 Hazelwood Par Sa Aus Card Xx8832 On The Run	063-608 11020055 Smart Access	-$5.50	
06 Sep Tue	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$125.00
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$5.25	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$10.88	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$2.50	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$10.67	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$23.50	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$90.79	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$4.42	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$35.00	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$13.38	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$2.49	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$4.58	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$8.63	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$13.25	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$41.23	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$13.17	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$74.75	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$4.41	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$20.00	
06 Sep Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$19.25	
06 Sep Tue	Retail	Kmart 1003 Ingle Farm Au Aus Card Xx8832 Kmart	063-608 11020055 Smart Access	-$30.50	
06 Sep Tue	Retail	Kmart 1223 Kilburn Au Aus Card Xx8832 Kmart	063-608 11020055 Smart Access	-$14.00	
06 Sep Tue	Eating Place	Enjoy Bakery Cafe On Norwood Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$9.40	
06 Sep Tue	Groceries	Fresh Point Churchill Kilburn Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$11.91	
06 Sep Tue	Groceries	Costco Wholesale Aus Kilburn Aus Card Xx8832 Costco	063-608 11020055 Smart Access	-$62.41	
05 Sep Mon	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$50.00
03 Sep Sat	Buy Now, Pay Later	Zip Pay P295137214 Zip.Co Au Aus Card Xx8832 Zip Pay	063-608 11020055 Smart Access	-$40.00	
03 Sep Sat	Fuel	Liberty Clearview Clearview Sa Aus Card Xx8832 Liberty Oil	063-608 11020055 Smart Access	-$68.78	
02 Sep Fri	Other Credit	Direct Credit 421520 M&M Adelaide Hea 500012741	063-608 11020055 Smart Access		$479.50
02 Sep Fri	Retail	Big W 0550 Elizabeth Au Aus Card Xx8832 BIG W	063-608 11020055 Smart Access	-$9.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
01 Sep Thu	Other Credit	Fast Transfer From Suchetabahen Patel O Mcleaning 2 Gurbinder	063-608 11020055 Smart Access		$3,000.00
01 Sep Thu	Debit	Ronik's Farmers Marke Hampstead Gar Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$11.98	
01 Sep Thu	Telecommunications	Direct Debit 119218 Vodafone Aus T2,21f5ef,18 Vodafone	063-608 11020055 Smart Access	-$148.77	
01 Sep Thu	Pharmacy	Chemist Warehouse Athelstone Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$3.97	
01 Sep Thu	Retail	Cheap As Chips Windsor Garde Sa Aus Card Xx8832 Cheap as Chips	063-608 11020055 Smart Access	-$6.00	
01 Sep Thu	Retail	Bunnings 355000 Windsor Garde Aus Card Xx8832 Bunnings Warehouse	063-608 11020055 Smart Access	-$11.75	
01 Sep Thu	Eating Place	Om Indian Mart Greenacres Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$43.40	
01 Sep Thu	Groceries	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	063-608 11020055 Smart Access	-$17.50	
01 Sep Thu	Withdrawal	Wdl ATM Cba ATM Northpark B Sa 510602 Aus	063-608 11020055 Smart Access	-$1,000.00	
01 Sep Thu	Withdrawal	Wdl ATM Cba ATM Northpark B Sa 510602 Aus	063-608 11020055 Smart Access	-$2,000.00	
31 Aug Wed	Debit	H.L Cao & T.V.Nguyen Athelstone Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$8.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
31 Aug Wed	Leisure	Bounce Holdings Austra Greenacres Aus Card Xx8832 BOUNCE Inc	063-608 11020055 Smart Access	-$6.07	
31 Aug Wed	Eating Place	Om Indian Mart Greenacres Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$13.90	
31 Aug Wed	Eating Place	Enjoy Bakery Cafe On Norwood Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$20.90	
31 Aug Wed	Fuel	Otr Hazelwood Park 579 Hazelwood Par Sa Aus Card Xx8832 On The Run	063-608 11020055 Smart Access	-$49.00	
30 Aug Tue	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$5.25	
30 Aug Tue	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$16.66	
30 Aug Tue	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$12.74	
30 Aug Tue	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$6.57	
30 Aug Tue	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$4.60	
30 Aug Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$24.50	
30 Aug Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$42.50	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
30 Aug Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$35.00	
30 Aug Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$31.59	
30 Aug Tue	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$58.50	
30 Aug Tue	Debit	Ronik's Farmers Marke Hampstead Gar Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$25.99	
30 Aug Tue	Money Transfer	Wu 2223781047960509 1800173833 Au Aus Card Xx8832	063-608 11020055 Smart Access	-$102.90	
30 Aug Tue	External Transfer	Transfer To Mr Baljinder Singh Pay Id Phone From Comm Bank App Hair Repair Service	063-608 11020055 Smart Access	-$40.00	
30 Aug Tue	Retail	Kmart 1003 Ingle Farm Au Aus Card Xx8832 Kmart	063-608 11020055 Smart Access	-$38.00	
30 Aug Tue	Retail	Bunnings 337000 Prospect Aus Card Xx8832 Bunnings Warehouse	063-608 11020055 Smart Access	-$7.58	
30 Aug Tue	Groceries	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	063-608 11020055 Smart Access	-$43.15	
30 Aug Tue	Groceries	Coles 0423 Ingle Farm Au Aus Card Xx8832 Coles	063-608 11020055 Smart Access	-$5.26	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
30 Aug Tue	Groceries	Costco Wholesale Aus Kilburn Aus Card Xx8832 Costco	063-608 11020055 Smart Access	-$87.20	
27 Aug Sat	Retail	Kmart 1012 Firle Au Aus Card Xx8832 Kmart	063-608 11020055 Smart Access	-$7.00	
27 Aug Sat	Vehicle Maintenance	Topspeed Automotive Pt St Agnes Aus Card Xx8832	063-608 11020055 Smart Access	-$260.00	
26 Aug Fri	External Transfer	Transfer To Hrishabh Gajra Comm Bank App Pending	063-608 11020055 Smart Access	-$79.00	
25 Aug Thu	Other Credit	Transfer From Cba Net Bank O Mcleaning To Guri	063-608 11020055 Smart Access		$1,100.00
25 Aug Thu	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$400.00
25 Aug Thu	Money Transfer	Worldremit Sydney Au Aus Card Xx8832	063-608 11020055 Smart Access	-$1,102.90	
25 Aug Thu	Groceries	Coles 0423 Ingle Farm Au Aus Card Xx8832 Coles	063-608 11020055 Smart Access	-$16.00	
25 Aug Thu	Groceries	Athelstone Foodland Athelstone Sa Aus Card Xx8832 IGA	063-608 11020055 Smart Access	-$28.57	
24 Aug Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$59.68	
24 Aug Wed	Pharmacy	Chemist Warehouse Athelstone Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$34.99	
24 Aug Wed	Groceries	Athelstone Foodland Athelstone Sa Aus Card Xx8832 IGA	063-608 11020055 Smart Access	-$12.00	
23 Aug Tue	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$100.00

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
23 Aug Tue	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$16.66	
23 Aug Tue	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$12.74	
23 Aug Tue	Buy Now, Pay Later	Zip Pay P289726699 Sydney Au Aus Card Xx8832 Zip Pay	063-608 11020055 Smart Access	-$40.00	
23 Aug Tue	Money Transfer	Worldremit Sydney Au Aus Card Xx8832	063-608 11020055 Smart Access	-$500.59	
23 Aug Tue	Money Transfer	Worldremit Sydney Au Aus Card Xx8832	063-608 11020055 Smart Access	-$76.76	
23 Aug Tue	Retail	Bunnings 355000 Windsor Garde Aus Card Xx8832 Bunnings Warehouse	063-608 11020055 Smart Access	-$20.00	
23 Aug Tue	Groceries	Vinny's Fresh Gilles Plains Au Aus Card Xx8832	063-608 11020055 Smart Access	-$34.64	
23 Aug Tue	Groceries	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	063-608 11020055 Smart Access	-$35.40	
22 Aug Mon	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$1,110.00
22 Aug Mon	Insurance	Direct Debit 046548 Raa 30824713 7 1 Royal Automobile Association	063-608 11020055 Smart Access	-$37.66	
20 Aug Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$25.97	
20 Aug Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$42.50	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
20 Aug Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$31.59	
20 Aug Sat	Buy Now, Pay Later	Zipmoney* P289316557 Sydney Ns Aus Card Xx8832 Zip Money	063-608 11020055 Smart Access	-$30.00	
20 Aug Sat	Subscription Services	Microsoft*Microsoft 36 Msbill.Info Au Aus Card Xx4698 Microsoft	063-608 11020055 Smart Access	-$10.00	
20 Aug Sat	Eating Place	Om Indian Mart Greenacres Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$9.95	
20 Aug Sat	Groceries	Athelstone Foodland Athelstone Sa Aus Card Xx8832 IGA	063-608 11020055 Smart Access	-$21.54	
19 Aug Fri	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$200.00
19 Aug Fri	Telecommunications	Direct Debit 545383 Telstra Services 82a30dg9 Telstra	063-608 11020055 Smart Access	-$69.00	
19 Aug Fri	Pharmacy	Chemist Warehouse Nort Northfield Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$54.19	
18 Aug Thu	Cash Deposits	Cash De POS It Cba ATM Northpark C Sa 510603 Aus	063-608 11020055 Smart Access		$80.00
18 Aug Thu	Cash Deposits	Cash De POS It Cba ATM Northpark C Sa 510603 Aus	063-608 11020055 Smart Access		$2.20
18 Aug Thu	Cash Deposits	Cash De POS It Cba ATM Northpark C Sa 510603 Aus	063-608 11020055 Smart Access		$49.10
18 Aug Thu	Buy Now, Pay Later	Return Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access		$33.50

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
18 Aug Thu	Internal Transfer	Transfer To Xx0412 Comm Bank App	063-608 11020055 Smart Access	-$100.00	
18 Aug Thu	Groceries	Super Indian Grocery P Kilburn Aus Card Xx8832	063-608 11020055 Smart Access	-$18.95	
18 Aug Thu	Fuel	Liberty Clearview Clearview Au Liberty Oil	063-608 11020055 Smart Access	-$47.02	
17 Aug Wed	Other Credit	Direct Credit 421520 M&M Adelaide Hea 500012741	063-608 11020055 Smart Access		$901.15
17 Aug Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$44.07	
17 Aug Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$29.95	
17 Aug Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$44.09	
17 Aug Wed	Eating Place	Hungry Jacks Woolloomooloo Au Aus Card Xx8832 Hungry Jack's	063-608 11020055 Smart Access	-$12.95	
17 Aug Wed	Groceries	Little India Minimar Melrose Park Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$7.10	
17 Aug Wed	Fuel	Otr Woodville Sth 9050 Woodville Sou Sa Aus Card Xx8832 On The Run	063-608 11020055 Smart Access	-$52.80	
16 Aug Tue	Other Credit	Fast Transfer From Mr Jagdishkumar Velji To Pay Id Phone Athelstone	063-608 11020055 Smart Access		$44.00
16 Aug Tue	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$28.55	
16 Aug Tue	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$29.97	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
16 Aug Tue	Buy Now, Pay Later	Zippay* P287338592 Sydney Ns Aus Card Xx8832 Zip Pay	063-608 11020055 Smart Access	-$40.00	
16 Aug Tue	Debit	Paymate*Nthgate Lndry Valy View Aus Card Xx8832	063-608 11020055 Smart Access	-$7.20	
16 Aug Tue	Money Transfer	Wu *2904560820 Sydney Au Aus Card Xx8832	063-608 11020055 Smart Access	-$182.76	
16 Aug Tue	Groceries	Woolworths 5689 Northgate Au Aus Card Xx8832 Woolworths	063-608 11020055 Smart Access	-$74.73	
15 Aug Mon	Other Credit	Fast Transfer From Jagdishkumar Vejibhai To Pay Id Phone Athelstone	063-608 11020055 Smart Access		$88.00
15 Aug Mon	Other Credit	Direct Credit 361748 Medibank Private 650017995693	063-608 11020055 Smart Access		$39.10
15 Aug Mon	Other Credit	Direct Credit 361748 Medibank Private 650017995692	063-608 11020055 Smart Access		$39.75
15 Aug Mon	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$1,100.00
15 Aug Mon	Rent	Transfer To Gurbir Singh Comm Bank App House Rent	063-608 11020055 Smart Access	-$1,100.00	
15 Aug Mon	External Transfer	Transfer To Mr Baljinder Singh Pay Id Phone From Comm Bank App Cut Repair Service	063-608 11020055 Smart Access	-$45.00	
13 Aug Sat	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$200.00

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
13 Aug Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$2.50	
13 Aug Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$5.25	
13 Aug Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$20.00	
13 Aug Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$13.25	
13 Aug Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$5.00	
13 Aug Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$4.60	
13 Aug Sat	Buy Now, Pay Later	Zip Money P286963933 Sydney Au Aus Card Xx8832 Zip Money	063-608 11020055 Smart Access	-$30.00	
13 Aug Sat	Public Transport	Adelaide Metro Adelaide Aus Card Xx4698 MetroCard	063-608 11020055 Smart Access	-$5.00	
12 Aug Fri	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$23.50	
12 Aug Fri	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$41.25	
12 Aug Fri	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$90.79	
12 Aug Fri	Debit	Ifmc Sa Pty Ltd Ingle Farm Au	063-608 11020055 Smart Access	-$39.75	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
12 Aug Fri	Debit	Dumra Consulting Mile End Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$330.00	
12 Aug Fri	Pharmacy	Chemist Warehouse N Northfield Au	063-608 11020055 Smart Access	-$25.48	
11 Aug Thu	Insurance	Direct Debit 485694 Medibank Private 006830496576 Medibank Private	063-608 11020055 Smart Access	-$275.50	
11 Aug Thu	Insurance	Direct Debit 485694 Medibank Private 006830496577 Medibank Private	063-608 11020055 Smart Access	-$166.00	
11 Aug Thu	Memberships	Direct Debit 604133 Uwu Fees Uw Dues913913401261 United Workers Union	063-608 11020055 Smart Access	-$26.50	
10 Aug Wed	Wages	Salary Estia 25157 SALARY ESTIA: Income	063-608 11020055 Smart Access		$38.48
10 Aug Wed	Wages	Salary Randstad Pty Lim Pay903945502 SALARY RANDSTAD: Income	063-608 11020055 Smart Access		$429.37
10 Aug Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$44.09	
10 Aug Wed	Debit	Shanti Corporation P Greenacres Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$38.00	
10 Aug Wed	Council	Home Affairs Online Southport Aus Card Xx8832 Department of Home Affairs	063-608 11020055 Smart Access	-$385.32	
10 Aug Wed	Telecommunications	Telstra Services 132200 Vi Aus Card Xx8832 Telstra	063-608 11020055 Smart Access	-$100.00	
10 Aug Wed	Money Transfer	Worldremit Sydney Au Aus Card Xx8832	063-608 11020055 Smart Access	-$279.88	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
10 Aug Wed	Education	Tcp Training Pty Ltd Sydney Ns Aus Card Xx8832	063-608 11020055 Smart Access	-$49.00	
10 Aug Wed	Groceries	Vinny's Fresh Gilles Plainsau	063-608 11020055 Smart Access	-$63.74	
10 Aug Wed	Groceries	Woolworths 5689 Northgate Au Aus Card Xx4698 Woolworths	063-608 11020055 Smart Access	-$6.30	
09 Aug Tue	Cash Deposits	Cash De POS It Cba ATM Northpark C Sa 510603 Aus	063-608 11020055 Smart Access		$440.00
09 Aug Tue	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$8.45	
09 Aug Tue	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$8.45	
09 Aug Tue	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$8.45	
09 Aug Tue	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$8.45	
09 Aug Tue	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$8.44	
09 Aug Tue	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$1.10	
09 Aug Tue	Buy Now, Pay Later	Zippay* P284748449 Sydney Ns Aus Card Xx8832 Zip Pay	063-608 11020055 Smart Access	-$40.00	
09 Aug Tue	Telecommunications	Telstra Services 132200 Vi Aus Card Xx8832 Telstra	063-608 11020055 Smart Access	-$20.00	
09 Aug Tue	Money Transfer	Worldremit Sydney Au Aus Card Xx8832	063-608 11020055 Smart Access	-$95.44	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
09 Aug Tue	Eating Place	Indian Art Home Adelaide Au	063-608 11020055 Smart Access	-$11.50	
09 Aug Tue	Eating Place	McDonalds Prospect li Kilburn Sa Au McDonald's	063-608 11020055 Smart Access	-$5.00	
09 Aug Tue	Groceries	Ekam Indian Grocerie Blair Athol Au	063-608 11020055 Smart Access	-$24.35	
08 Aug Mon	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$200.00
08 Aug Mon	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$1,000.00
08 Aug Mon	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$25.00	
08 Aug Mon	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$29.97	
06 Aug Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$16.21	
06 Aug Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$4.60	
06 Aug Sat	Buy Now, Pay Later	Zipmoney* P284312925 Sydney Ns Aus Card Xx8832 Zip Money	063-608 11020055 Smart Access	-$30.00	
06 Aug Sat	Debit	Premlata Pty Ltd Modbury Au	063-608 11020055 Smart Access	-$12.45	
06 Aug Sat	Debit	Northgate Laun3081197 Plympton05 Au	063-608 11020055 Smart Access	-$10.20	
06 Aug Sat	Telecommunications	Telstra Services 132200 Vi Aus Card Xx8832 Telstra	063-608 11020055 Smart Access	-$68.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
05 Aug Fri	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$30.50	
05 Aug Fri	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$25.00	
05 Aug Fri	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$33.50	
05 Aug Fri	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$42.50	
05 Aug Fri	Groceries	Woolworths 5689 Northgate Sa Au Woolworths	063-608 11020055 Smart Access	-$10.50	
05 Aug Fri	Groceries	Woolworths 5689 Northgate Sa Au Woolworths	063-608 11020055 Smart Access	-$37.95	
04 Aug Thu	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$8.00	
04 Aug Thu	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$28.55	
04 Aug Thu	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$44.09	
04 Aug Thu	Drinking Place	Delaware North Retai Adelaide Airpau Coopers Alehouse	063-608 11020055 Smart Access	-$5.00	
03 Aug Wed	Wages	Salary Randstad Pty Lim Pay903945502 SALARY RANDSTAD: Income	063-608 11020055 Smart Access		$901.50
03 Aug Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$15.23	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
03 Aug Wed	Telecommunications	Telstra Services 132200 Vi Aus Card Xx8832 Telstra	063-608 11020055 Smart Access	-$12.00	
03 Aug Wed	Retail	Kmart 1003 Ingle Farm Au Kmart	063-608 11020055 Smart Access	-$54.25	
03 Aug Wed	Groceries	Woolworths 5689 Northgate Sa Au Woolworths	063-608 11020055 Smart Access	-$56.50	
02 Aug Tue	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$1,100.00
02 Aug Tue	Buy Now, Pay Later	Return Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access		$13.21
02 Aug Tue	Rent	Transfer To Gurbir Singh Comm Bank App 37 Rowe Ave 1 August	063-608 11020055 Smart Access	-$1,100.00	
02 Aug Tue	Telecommunications	Direct Debit 119218 Vodafone Aus T2,219ce8,1b Vodafone	063-608 11020055 Smart Access	-$147.89	
02 Aug Tue	Eating Place	Om Indian Mart Greenacres Au	063-608 11020055 Smart Access	-$6.00	
02 Aug Tue	Personal Care	Rubys Beauty Studio Enfield Au	063-608 11020055 Smart Access	-$19.00	
01 Aug Mon	Internal Transfer	Transfer To Xx8883 Comm Bank App	063-608 11020055 Smart Access	-$10.00	
01 Aug Mon	Internal Transfer	Transfer To Xx8883 Comm Bank App	063-608 11020055 Smart Access	-$25.00	
31 Jul Sun	Other Credit	Refund Purchase Kmart 1153 Modbury Au	063-608 11020055 Smart Access		$24.00
31 Jul Sun	Debit	Premlata Pty Ltd Modbury Au	063-608 11020055 Smart Access	-$7.95	
31 Jul Sun	Retail	Kmart 1153 Modbury Au Kmart	063-608 11020055 Smart Access	-$50.25	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
31 Jul Sun	Groceries	Woolworths 5689 Northgate Sa Au Woolworths	063-608 11020055 Smart Access	-$10.63	
30 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$12.44	
30 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$20.60	
30 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$17.36	
30 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$6.56	
30 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$8.74	
30 Jul Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$31.59	
30 Jul Sat	Buy Now, Pay Later	Zip Money P281002547 Zip.Co Au Aus Card Xx8832 Zip Money	063-608 11020055 Smart Access	-$30.00	
30 Jul Sat	Buy Now, Pay Later	Zip Pay P281279122 Zip.Co Au Aus Card Xx8832 Zip Pay	063-608 11020055 Smart Access	-$40.00	
30 Jul Sat	Debit	Jonny`s Popcorn Hindmarsh Au	063-608 11020055 Smart Access	-$3.00	
30 Jul Sat	Leisure	Ride On Entertainment Au	063-608 11020055 Smart Access	-$3.32	
30 Jul Sat	Money Transfer	Wu *7125801804 Sydney Au Aus Card Xx8832	063-608 11020055 Smart Access	-$102.90	
30 Jul Sat	Retail	Sq *Treat Me Adelaide Airp Au	063-608 11020055 Smart Access	-$4.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
30 Jul Sat	Eating Place	Delhi Sweets & Snacks Clearview Au	063-608 11020055 Smart Access	-$17.49	
30 Jul Sat	Eating Place	Sushi Hub Rundle Mal Adelaide Sa Au	063-608 11020055 Smart Access	-$11.40	
30 Jul Sat	Eating Place	Subway Rundle Place 7/77 Rundle Mau Subway	063-608 11020055 Smart Access	-$16.75	
29 Jul Fri	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$2.25	
29 Jul Fri	Buy Now, Pay Later	Zip Money P280794102 Zip.Co Au Aus Card Xx8832 Zip Money	063-608 11020055 Smart Access	-$6.35	
29 Jul Fri	Buy Now, Pay Later	Zip Pay P280794069 Zip.Co Au Aus Card Xx8832 Zip Pay	063-608 11020055 Smart Access	-$17.85	
29 Jul Fri	Groceries	Woolworths 5689 Northgate Sa Au Woolworths	063-608 11020055 Smart Access	-$50.69	
29 Jul Fri	Transport	Myer Centre Car Park Adelaide Sa Aus Card Xx8832	063-608 11020055 Smart Access	-$13.00	
28 Jul Thu	Memberships	Direct Debit 604133 Uwu Fees Uw Dues913775000773 United Workers Union	063-608 11020055 Smart Access	-$26.50	
28 Jul Thu	Retail	Kmart 1153 Modbury Au Kmart	063-608 11020055 Smart Access	-$17.50	
28 Jul Thu	Fuel	Liberty Nailsworth Nailsworth Au Liberty Oil	063-608 11020055 Smart Access	-$64.03	
27 Jul Wed	Wages	Salary Randstad Pty Lim Pay903945502 SALARY RANDSTAD: Income	063-608 11020055 Smart Access		$863.16

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
27 Jul Wed	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$41.25	
27 Jul Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$34.35	
27 Jul Wed	Telecommunications	Telstra Services 132200 Vi Aus Card Xx8832 Telstra	063-608 11020055 Smart Access	-$12.00	
27 Jul Wed	Groceries	IGA Hampstead Road Clearview Sa Au IGA	063-608 11020055 Smart Access	-$4.70	
27 Jul Wed	Groceries	Ekam Indian Grocerie Blair Athol Au	063-608 11020055 Smart Access	-$33.85	
26 Jul Tue	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$29.97	
26 Jul Tue	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$2.40	
26 Jul Tue	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$3.20	
26 Jul Tue	Pharmacy	Prline Pharm Nth Park Prospect Sa Au	063-608 11020055 Smart Access	-$29.98	
26 Jul Tue	Money Transfer	Wu 2220186352018610 1800173833 Au Aus Card Xx8832	063-608 11020055 Smart Access	-$102.90	
26 Jul Tue	Eating Place	Brumbys North Park Prospect Au Brumby's Bakeries	063-608 11020055 Smart Access	-$3.50	
26 Jul Tue	Groceries	Woolworths 5689 Northgate Sa Au Woolworths	063-608 11020055 Smart Access	-$21.65	
25 Jul Mon	External Transfer	Transfer To Dumra Consultancy Pty Ltd Comm Bank App Gurbinder Singh	063-608 11020055 Smart Access	-$100.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
25 Jul Mon	Eating Place	Hungry Jacks Hillcrest Au Hungry Jack's	063-608 11020055 Smart Access	-$15.35	
25 Jul Mon	Eating Place	Om Indian Mart Greenacres Au	063-608 11020055 Smart Access	-$24.45	
24 Jul Sun	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$25.00	
24 Jul Sun	Groceries	Coles 4948 Greenacres Au Coles	063-608 11020055 Smart Access	-$15.50	
24 Jul Sun	Groceries	Costco Wholesale Austr Kilburn Au Costco	063-608 11020055 Smart Access	-$1.49	
23 Jul Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$25.99	
23 Jul Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$30.50	
23 Jul Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$42.11	
23 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$10.66	
23 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$17.38	
23 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$5.00	
23 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$13.50	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
23 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$4.50	
23 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$12.65	
23 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$16.23	
23 Jul Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$26.00	
23 Jul Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$25.00	
23 Jul Sat	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$8.45	
23 Jul Sat	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$9.81	
23 Jul Sat	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$9.78	
23 Jul Sat	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$8.45	
23 Jul Sat	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$8.45	
23 Jul Sat	Buy Now, Pay Later	Zip Money P278604662 Sydney Au Aus Card Xx8832 Zip Money	063-608 11020055 Smart Access	-$20.00	
23 Jul Sat	Buy Now, Pay Later	Zip Pay P279073633 Zip.Co Au Aus Card Xx8832 Zip Pay	063-608 11020055 Smart Access	-$40.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
23 Jul Sat	Pharmacy	Star Pharmacy Group Pooraka Au	063-608 11020055 Smart Access	-$29.99	
23 Jul Sat	Retail	Kmart 1003 Ingle Farm Au Kmart	063-608 11020055 Smart Access	-$15.00	
23 Jul Sat	Eating Place	India Junction Pty L Edwardstown Au	063-608 11020055 Smart Access	-$6.95	
23 Jul Sat	Groceries	Coles 0439 Salisbury Dnsau Coles	063-608 11020055 Smart Access	-$6.80	
22 Jul Fri	Internal Transfer	Transfer To Xx8883 Comm Bank App	063-608 11020055 Smart Access	-$8.57	
22 Jul Fri	Subscription Services	Microsoft*Microsoft 36 Msbill.Info Au Aus Card Xx4698 Microsoft	063-608 11020055 Smart Access	-$10.00	
22 Jul Fri	Eating Place	Brumbys Northgate Northgate Sa Au Brumby's Bakeries	063-608 11020055 Smart Access	-$3.20	
22 Jul Fri	Groceries	Woolworths 5689 Northgate Sa Au Woolworths	063-608 11020055 Smart Access	-$29.02	
22 Jul Fri	Fuel	Costco Fuel Kilburn Kilburn Au	063-608 11020055 Smart Access	-$50.00	
22 Jul Fri	Vehicle Maintenance	Repco Kilburn Au Repco	063-608 11020055 Smart Access	-$27.00	
21 Jul Thu	Eating Place	Indian Plaza Enfield Au	063-608 11020055 Smart Access	-$20.63	
21 Jul Thu	Eating Place	Om Indian Mart Greenacres Au	063-608 11020055 Smart Access	-$6.00	
20 Jul Wed	Wages	Salary Estia 25157 SALARY ESTIA: Income	063-608 11020055 Smart Access		$291.16
20 Jul Wed	Wages	Salary Randstad Pty Lim Pay903945502 SALARY RANDSTAD: Income	063-608 11020055 Smart Access		$865.00
20 Jul Wed	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$40.00

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
20 Jul Wed	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$6.56	
20 Jul Wed	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$8.00	
20 Jul Wed	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$8.75	
20 Jul Wed	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$9.81	
20 Jul Wed	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$9.81	
20 Jul Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$25.52	
20 Jul Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$29.41	
20 Jul Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$28.55	
20 Jul Wed	Telecommunications	Vodafone Australia North Sydney Au Aus Card Xx8832 Vodafone	063-608 11020055 Smart Access	-$50.00	
20 Jul Wed	Insurance	Direct Debit 046548 Raa 30824713 6 1 Royal Automobile Association	063-608 11020055 Smart Access	-$37.66	
19 Jul Tue	Buy Now, Pay Later	Zip Pay P276651675 Sydney Au Aus Card Xx8832 Zip Pay	063-608 11020055 Smart Access	-$40.00	
19 Jul Tue	Money Transfer	Wu *9567355920 Sydney Au Aus Card Xx8832	063-608 11020055 Smart Access	-$102.90	
19 Jul Tue	Money Transfer	Wu *2160808464 Sydney Au Aus Card Xx8832	063-608 11020055 Smart Access	-$102.90	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
18 Jul Mon	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$1,100.00
18 Jul Mon	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$27.00
18 Jul Mon	Rent	Transfer To Gurbir Singh Comm Bank App House Rent	063-608 11020055 Smart Access	-$1,100.00	
18 Jul Mon	Leisure	Ride On Entertainment Au	063-608 11020055 Smart Access	-$3.32	
18 Jul Mon	Pharmacy	Chemist Warehouse N Northfield Au	063-608 11020055 Smart Access	-$9.99	
18 Jul Mon	Groceries	Coles 0439 Salisbury Dnsau Coles	063-608 11020055 Smart Access	-$28.85	
17 Jul Sun	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$100.00
17 Jul Sun	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$25.11	
17 Jul Sun	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$34.35	
17 Jul Sun	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$31.72	
16 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$9.61	
16 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$15.25	
16 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$12.67	
16 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$20.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
16 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$4.50	
16 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$5.00	
16 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$12.44	
16 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$13.50	
16 Jul Sat	Buy Now, Pay Later	Afterpay Melbourne Vi Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$10.00	
16 Jul Sat	Buy Now, Pay Later	Afterpay Afterpay.Com Au Aus Card Xx8832 After Pay	063-608 11020055 Smart Access	-$26.00	
16 Jul Sat	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$8.45	
16 Jul Sat	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$9.81	
16 Jul Sat	Retail	Bunnings 355000 Windsor Gardeau Bunnings Warehouse	063-608 11020055 Smart Access	-$13.50	
16 Jul Sat	Eating Place	Sector 17 Indian Cu North Adelaide Au	063-608 11020055 Smart Access	-$4.00	
16 Jul Sat	Eating Place	Sq *Littleonestuff Ingle Farm Au	063-608 11020055 Smart Access	-$20.00	
16 Jul Sat	Eating Place	Sq *Littleonestuff Ingle Farm Au	063-608 11020055 Smart Access	-$25.00	
16 Jul Sat	Groceries	Woolworths 5639 Oaklands Par Sa Au Woolworths	063-608 11020055 Smart Access	-$10.10	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
15 Jul Fri	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$46.48	
15 Jul Fri	Buy Now, Pay Later	Zip Money P276238322 Zip.Co Au Aus Card Xx8832 Zip Money	063-608 11020055 Smart Access	-$20.00	
15 Jul Fri	Fuel	Liberty Clearview Clearview Au Liberty Oil	063-608 11020055 Smart Access	-$80.02	
15 Jul Fri	Public Transport	Adelaide Metro Adelaide Aus Card Xx4698 MetroCard	063-608 11020055 Smart Access	-$15.00	
14 Jul Thu	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$2.20	
14 Jul Thu	Memberships	Direct Debit 604133 Uwu Fees Uw Dues913663301518 United Workers Union	063-608 11020055 Smart Access	-$26.50	
14 Jul Thu	Groceries	Woolworths 5689 Northgate Sa Au Woolworths	063-608 11020055 Smart Access	-$29.00	
13 Jul Wed	Wages	Salary Randstad Pty Lim Pay903945502 SALARY RANDSTAD: Income	063-608 11020055 Smart Access		$863.30
13 Jul Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$25.00	
13 Jul Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$25.52	
13 Jul Wed	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$29.42	
12 Jul Tue	Buy Now, Pay Later	Zip Pay P274001477 Sydney Au Aus Card Xx8832 Zip Pay	063-608 11020055 Smart Access	-$40.00	
11 Jul Mon	Other Credit	Transfer From Xx8883 Comm Bank App	063-608 11020055 Smart Access		$270.00

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
11 Jul Mon	Insurance	Direct Debit 485694 Medibank Private 006830202894 Medibank Private	063-608 11020055 Smart Access	-$275.50	
11 Jul Mon	Groceries	Woolworths 5689 Northgate Sa Au Woolworths	063-608 11020055 Smart Access	-$4.00	
11 Jul Mon	Groceries	Woolworths 5689 Northgate Sa Au Woolworths	063-608 11020055 Smart Access	-$46.70	
09 Jul Sat	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$9.81	
09 Jul Sat	Groceries	IGA Hampstead Road Clearview Sa Au IGA	063-608 11020055 Smart Access	-$9.58	
08 Jul Fri	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$28.55	
08 Jul Fri	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$3.32	
08 Jul Fri	Buy Now, Pay Later	Step Pay Repayment StepPay	063-608 11020055 Smart Access	-$2.20	
08 Jul Fri	Buy Now, Pay Later	Zip Money P273436388 Zip.Co Au Aus Card Xx8832 Zip Money	063-608 11020055 Smart Access	-$20.00	
08 Jul Fri	Debit	Drytickets.Com.Au Blacktown Ns Aus Card Xx4698	063-608 11020055 Smart Access	-$91.71	
08 Jul Fri	Eating Place	Om Indian Mart Greenacres Au	063-608 11020055 Smart Access	-$26.20	
08 Jul Fri	Public Transport	Adelaide Metro Adelaide Aus Card Xx4698 MetroCard	063-608 11020055 Smart Access	-$15.00	
07 Jul Thu	Buy Now, Pay Later	Humm Bnpl Adelaide Sa Aus Card Xx8832 Humm	063-608 11020055 Smart Access	-$21.01	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
07 Jul Thu	Groceries	Costco Wholesale Aus Kilburn Au Costco	063-608 11020055 Smart Access	-$98.14	
07 Jul Thu	Vehicle Maintenance	Super Cheap Auto Kilburn Nort Au Supercheap Auto	063-608 11020055 Smart Access	-$35.00	

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  - Fees (1)
  - Fixed
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    - Memberships (3)
    - Rent (6)
    - Utilities
      - Council (1)
      - Subscription Services (3)
      - Telecommunications (13)
  - Variable
    - Leisure (6)
    - Medical
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    - Money Transfer (15)
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      - Drinking Place (1)
      - Eating Place (35)
      - Education (1)
      - Groceries (60)
      - Personal Care (3)
    - Transport (1)
      - Fuel (11)
      - Public Transport (5)
      - Vehicle Maintenance (3)
    - Withdrawal (5)
- Income
  - Cash Deposits (5)
  - Wages (7)
- Other Credit (43)
- Risk

- Loans
  - Buy Now, Pay Later (181)
- Transfer
  - External Transfer (6)
  - Internal Transfer (11)

Responsible lending analysis provided by

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