



BUSINESS ADVANTAGE STATEMENT

STATEMENT NUMBER 50

25 OCTOBER 2021 TO 24 DECEMBER 2021

THE DIRECTOR
COMBINED FACILITY SERVICES PTY LTD
PO BOX 450
EAST MELBOURNE VIC 8002

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

COMBINED FACILITY SERVICES PTY LTD
ACN 166 410 724

Branch Number (BSB)

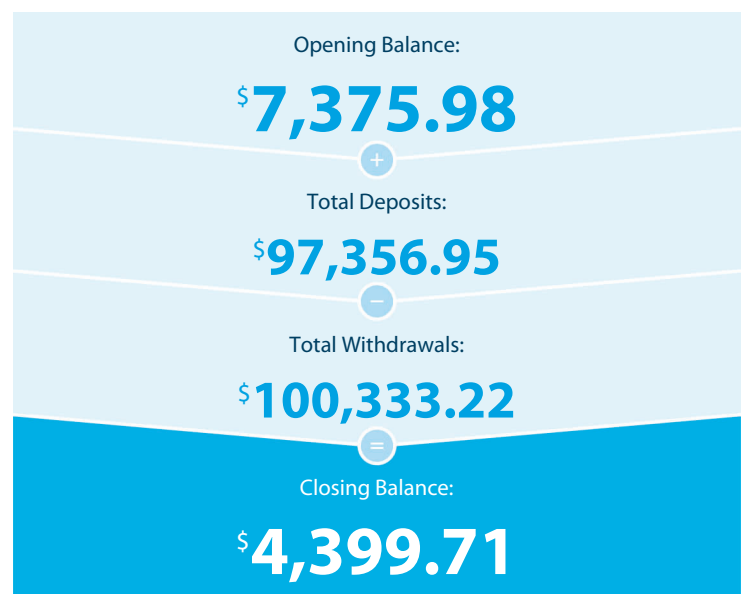
013-441

Account Number

2111-69842

Account Descriptor

BUSINESS ADVANTAGE



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
25 OCT	OPENING BALANCE			7,375.98
26 OCT	TRANSFER FROM BURWELL TECHNOLO BURWELL		1,120.00	8,495.98
26 OCT	VISA DEBIT PURCHASE CARD 4041 CENTRAL CLEANING WEST FOOTSCRA EFFECTIVE DATE 25 OCT 2021	115.81		8,380.17
27 OCT	TRANSFER FROM WESTPAC BANKING 11214194-DJPR EFT		5,600.00	13,980.17
27 OCT	VISA DEBIT PURCHASE CARD 4041 PAYSTAY MELBOURNE EFFECTIVE DATE 23 OCT 2021	11.34		13,968.83
27 OCT	ANZ INTERNET BANKING BPAY TELSTRA CORP LTD {931239}	99.00		13,869.83
27 OCT	VISA DEBIT PURCHASE CARD 4041 EG GROUP/CNR TAYLORSRD & SYDENHAM EFFECTIVE DATE 26 OCT 2021	121.67		13,748.16
27 OCT	ANZ INTERNET BANKING BPAY ASIC {934669}	276.00		13,472.16
27 OCT	ANZ MOBILE BANKING PAYMENT 932932 TO CGC	308.00		13,164.16
27 OCT	ANZ M-BANKING FUNDS TFER TRANSFER 144754 TO 4564807015767740	1,000.00		12,164.16
27 OCT	ANZ M-BANKING FUNDS TFER TRANSFER 678759 TO 013441211169869	1,414.09		10,750.07
27 OCT	ANZ M-BANKING FUNDS TFER TRANSFER 146157 TO 013441211169869	6,000.00		4,750.07
28 OCT	ANZ INTERNET BANKING BPAY DIGITAL PACIFIC P/ {428468}	29.90		4,720.17
28 OCT	PAYMENT TO LEASE PAY 001-1711465-001	591.77		4,128.40
28 OCT	PAYMENT TO ATO ATODD7125207710092	1,000.00		3,128.40
29 OCT	PAYMENT TO BUDGET DIRECT 117326589070213067	67.36		3,061.04
29 OCT	ANZ MOBILE BANKING PAYMENT 171494 TO IREM RAFTOPOULOS	100.00		2,961.04
29 OCT	EFTPOS SKYWAYS HOTEL RC AIRPORT WEST AU	202.00		2,759.04
29 OCT	EFTPOS SKYWAYS HOTEL RC AIRPORT WEST AU	202.00		2,557.04
29 OCT	PAYMENT TO MB FINANCIAL CONTRACT 500435	1,478.94		1,078.10
01 NOV	ANZ MOBILE BANKING PAYMENT 753427 TO DUYGU GUNER EFFECTIVE DATE 30 OCT 2021	300.00		778.10
01 NOV	NON-ANZ ATM CASHCARD SOUTHBANK INCLUDES ATM OPERATOR CHARGE \$2.50 EFFECTIVE DATE 31 OCT 2021	302.50		475.60
TOTALS AT END OF PAGE		\$13,620.38	\$6,720.00	

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
01 NOV	NON-ANZ ATM CASHCARD SOUTHBANK INCLUDES ATM OPERATOR CHARGE \$2.50 EFFECTIVE DATE 30 OCT 2021	402.50		73.10
02 NOV	PAYMENT TO HCFHEALTH 035084455SIZEA6WIX	219.45		146.35DR
03 NOV	HONOUR/OVERDRAWN FEE	37.70		184.05DR
04 NOV	TRANSFER FROM OCORP 004377388 INV00003889		448.00	263.95
04 NOV	TRANSFER FROM POLARIS SALES POLARIS		2,067.18	2,331.13
04 NOV	TRANSFER FROM A/C ID 15493 72 WITHERS STREET		381.36	2,712.49
04 NOV	TRANSFER FROM HOLLY AND WILLIA SP1PS431073 000233		3,576.80	6,289.29
04 NOV	TRANSFER FROM HOLLY AND WILLIA SP2PS431073 000375		7,015.20	13,304.49
04 NOV	TRANSFER FROM OCORP PS729480T1 INV00003894		221.00	13,525.49
04 NOV	TRANSFER FROM OCORP PS729480T2 INV00003894		303.33	13,828.82
04 NOV	PAYMENT TO MYOB AUSTRALIA MYOB 1-79633005506	120.00		13,708.82
04 NOV	PAYMENT TO BUDGET DIRECT 117895104070413274	137.00		13,571.82
04 NOV	ANZ MOBILE BANKING PAYMENT 282859 TO ALEJANDRA OCHOA	322.00		13,249.82
05 NOV	TRANSFER FROM NIND INV UT 00003896		640.00	13,889.82
05 NOV	TRANSFER FROM A/C ID 532107 115 GILLIES STREET		187.00	14,076.82
05 NOV	TRANSFER FROM A/C ID 548194 9 ST NINIANS COURT		1,443.56	15,520.38
05 NOV	ANZ MOBILE BANKING PAYMENT 567504 TO VICKI KONSTANTINIDIS	115.00		15,405.38
05 NOV	ANZ MOBILE BANKING PAYMENT 572979 TO JOSE MENDOZA	187.50		15,217.88
05 NOV	ANZ MOBILE BANKING PAYMENT 566973 TO JHONNY MARTINEZ	240.00		14,977.88
05 NOV	ANZ MOBILE BANKING PAYMENT 564802 TO MARIO FARRUGIA	520.00		14,457.88
05 NOV	ANZ MOBILE BANKING PAYMENT 562837 TO JHON MANJARRES	540.00		13,917.88
05 NOV	ANZ MOBILE BANKING PAYMENT 563682 TO ROBIN OCAMPO	690.00		13,227.88
05 NOV	ANZ M-BANKING FUNDS TFER TRANSFER 050517 TO 4564807015767740	1,000.00		12,227.88
08 NOV	TRANSFER FROM FORSYTHECONSTRUC CFS INV3899		7,276.50	19,504.38
08 NOV	TRANSFER FROM MYPLANMANAGER.CO 00003907KKKNIGHT		82.50	19,586.88
TOTALS AT END OF PAGE		\$4,531.15	\$23,642.43	

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
08 NOV	TRANSFER FROM A/C ID 434722 1-5 LYNDHURST STRE		363.00	19,949.88
08 NOV	TRANSFER FROM A/C ID 346845 20-22 HOTHAM STREE		512.00	20,461.88
08 NOV	EFTPOS SMV ENTERPRISES PL RAVENHALL VICAU	60.00		20,401.88
08 NOV	ANZ INTERNET BANKING BPAY PRIMUS TELECOM {562674} EFFECTIVE DATE 07 NOV 2021	78.84		20,323.04
08 NOV	ANZ INTERNET BANKING BPAY BUNNINGS {449714}	600.00		19,723.04
08 NOV	ANZ M-BANKING FUNDS TFER TRANSFER 267417 TO 4564807015767740	2,000.00		17,723.04
09 NOV	ANZ INTERNET BANKING BPAY OPTUS BILLING SVCS {151794}	89.00		17,634.04
09 NOV	ANZ MOBILE BANKING PAYMENT 568417 TO GUNER TRUST NAB	5,000.00		12,634.04
10 NOV	VISA DEBIT PURCHASE CARD 4041 MCW - RICHMOND RICHMOND EFFECTIVE DATE 09 NOV 2021	20.00		12,614.04
10 NOV	PAYMENT TO BUDGET DIRECT 118146447070611668	71.21		12,542.83
10 NOV	VISA DEBIT PURCHASE CARD 4041 COLES EXPRESS 6801 E MELBOURNE EFFECTIVE DATE 09 NOV 2021	116.97		12,425.86
10 NOV	PAYMENT TO BUDGET DIRECT 116747851070599538	118.25		12,307.61
10 NOV	ANZ INTERNET BANKING BPAY LINKT MELB TOLLS {060194}	150.00		12,157.61
10 NOV	ANZ INTERNET BANKING BPAY DIGITAL PACIFIC P/ {111279}	179.00		11,978.61
10 NOV	ANZ M-BANKING FUNDS TFER TRANSFER 981845 TO 4564807015767740	1,000.00		10,978.61
11 NOV	ANZ INTERNET BANKING TRANSFER 111121 ALIA HOMES - SPE		806.00	11,784.61
11 NOV	TRANSFER FROM CBA MAVI HOMES PROJECT		1,457.50	13,242.11
11 NOV	TRANSFER FROM ROSS-HUNT REAL E DE PAYMENT 042317		220.00	13,462.11
12 NOV	TRANSFER FROM RODD & GUNN AUST RODD & GUNN AUSTRA		1,341.70	14,803.81
12 NOV	INTERNET BANKING BUSINESS	15.00		14,788.81
12 NOV	ANZ INTERNET BANKING BPAY HSBC CARDS {167588}	242.00		14,546.81
12 NOV	ANZ INTERNET BANKING BPAY MELTON CITY RATES {605876}	679.32		13,867.49
12 NOV	ANZ M-BANKING FUNDS TFER TRANSFER 831355 TO 4564807015767740	1,000.00		12,867.49
15 NOV	PAYMENT TO BUDGET DIRECT 116711104070741361	60.79		12,806.70
TOTALS AT END OF PAGE		\$11,480.38	\$4,700.20	

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
15 NOV	EFTPOS UC TAYLORS HILL TAYLORS HILL AU	61.54		12,745.16
15 NOV	ANZ M-BANKING FUNDS TFER TRANSFER 300206 TO 4564699028506482 EFFECTIVE DATE 13 NOV 2021	1,000.00		11,745.16
15 NOV	ANZ MOBILE BANKING PAYMENT 802913 TO GUNER TRUST NAB EFFECTIVE DATE 14 NOV 2021	5,000.00		6,745.16
16 NOV	ANZ REFUND ANZ REFUND RID2023		0.58	6,745.74
16 NOV	ANZ INTERNET BANKING BPAY GWW 1 {051419}	62.96		6,682.78
16 NOV	ANZ INTERNET BANKING BPAY GWW 1 {046636}	133.92		6,548.86
16 NOV	ANZ MOBILE BANKING PAYMENT 257118 TO VICKI KONSTANTINIDIS	135.00		6,413.86
16 NOV	ANZ MOBILE BANKING PAYMENT 257566 TO JHONNY MARTINEZ	240.00		6,173.86
16 NOV	NON-ANZ ATM CBA\CAROLINE SPRINGS VIC IC	500.00		5,673.86
16 NOV	ANZ MOBILE BANKING PAYMENT 258285 TO JHON MANJARRES	500.00		5,173.86
16 NOV	ANZ MOBILE BANKING PAYMENT 256755 TO MARIO FARRUGIA	520.00		4,653.86
16 NOV	ANZ MOBILE BANKING PAYMENT 258031 TO JESUS MONTOYA	537.50		4,116.36
17 NOV	TRANSFER FROM UNITED LIFT SERV ULS		426.00	4,542.36
17 NOV	VISA DEBIT PURCHASE CARD 4041 COLES 0554 CAROLINE SPRS EFFECTIVE DATE 16 NOV 2021	90.57		4,451.79
17 NOV	NON-ANZ ATM CARD 4041 CASHCARD EAST MELBOUR INCLUDES ATM OPERATOR CHARGE \$2.50	202.50		4,249.29
17 NOV	ANZ M-BANKING FUNDS TFER TRANSFER 871205 TO 4564807015767740	500.00		3,749.29
17 NOV	ANZ MOBILE BANKING PAYMENT 790401 TO ROBIN OCAMPO	690.00		3,059.29
17 NOV	VISA DEBIT PURCHASE CARD 4041 BIOLOGY BY DESIGN ESSENDON EFFECTIVE DATE 16 NOV 2021	1,425.00		1,634.29
18 NOV	TRANSFER FROM EDWARD & CO PROP SP332367B 000020		4,333.33	5,967.62
18 NOV	VISA DEBIT PURCHASE CARD 4041 KMART 1286 CAROLINE SPRS EFFECTIVE DATE 17 NOV 2021	10.00		5,957.62
18 NOV	VISA DEBIT PURCHASE CARD 4041 COLES EXPRESS 6801 E MELBOURNE EFFECTIVE DATE 17 NOV 2021	136.69		5,820.93
18 NOV	ANZ MOBILE BANKING PAYMENT 507567 TO ALEJANDRA OCHOA	322.00		5,498.93
TOTALS AT END OF PAGE		\$12,067.68	\$4,759.91	

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
22 NOV	VISA DEBIT PURCHASE CARD 4041 EG GROUP/CNR TAYLORSRD & SYDENHAM EFFECTIVE DATE 20 NOV 2021	84.66		5,414.27
22 NOV	VISA DEBIT PURCHASE CARD 4041 EG GROUP/399 MELTON-KEILO SYDENHAM EFFECTIVE DATE 21 NOV 2021	98.83		5,315.44
22 NOV	ANZ M-BANKING FUNDS TFER TRANSFER 412948 TO 4564699028506482 EFFECTIVE DATE 20 NOV 2021	500.00		4,815.44
23 NOV	VISA DEBIT PURCHASE CARD 4041 BUDGET DIRECT TOOOWONG EFFECTIVE DATE 22 NOV 2021	52.37		4,763.07
23 NOV	EFTPOS SQ *ZENSSA THERAPY \TRUGANINA AU	170.00		4,593.07
24 NOV	VISA DEBIT PURCHASE CARD 4041 COLES 0554 CAROLINE SPRS EFFECTIVE DATE 23 NOV 2021	79.92		4,513.15
24 NOV	ANZ MOBILE BANKING PAYMENT 407716 TO MELINA RUIZ	200.00		4,313.15
24 NOV	ANZ M-BANKING FUNDS TFER TRANSFER 278895 TO 4564699028506482	260.00		4,053.15
24 NOV	ANZ MOBILE BANKING PAYMENT 340826 TO GARRY AND LORRAINE NASH	265.45		3,787.70
24 NOV	ANZ INTERNET BANKING PAYMENT 593262 TO WESTERN UNION	307.00		3,480.70
24 NOV	ANZ M-BANKING FUNDS TFER TRANSFER 941787 TO 4564807015767740	500.00		2,980.70
24 NOV	ANZ MOBILE BANKING PAYMENT 340154 TO GARRY AND LORRAINE NASH	587.50		2,393.20
24 NOV	ANZ MOBILE BANKING PAYMENT 341706 TO GARRY AND LORRAINE NASH	607.50		1,785.70
24 NOV	ANZ MOBILE BANKING PAYMENT 340537 TO GARRY AND LORRAINE NASH	625.00		1,160.70
25 NOV	EFTPOS TK MAXX BRAYBROOK BRAYBROOK VICAU	35.13		1,125.57
25 NOV	ANZ M-BANKING FUNDS TFER TRANSFER 246527 TO 4564807015767740	50.00		1,075.57
25 NOV	EFTPOS MECCA HIGHPOINT MARIBYRNONG AU	113.00		962.57
25 NOV	ANZ INTERNET BANKING BPAY XCHANGING {778986}	259.30		703.27
25 NOV	ANZ MOBILE BANKING PAYMENT 648009 TO JOHNSHAYES	316.52		386.75
25 NOV	DEBIT INTEREST CHARGED	0.15		386.60
25 NOV	ACCOUNT SERVICING FEE	10.00		376.60
26 NOV	TRANSFER FROM PARL OF VIC 18768-67435		88.00	464.60
26 NOV	VISA DEBIT PURCHASE CARD 4041 POLITIX HIGHPOINT MARIBYRNONG EFFECTIVE DATE 25 NOV 2021	62.95		401.65
TOTALS AT END OF PAGE		\$5,185.28	\$88.00	

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
26 NOV	VISA DEBIT PURCHASE CARD 4041 CENTRAL CLEANING CARLTON EFFECTIVE DATE 25 NOV 2021	90.00		311.65
29 NOV	TRANSFER FROM FORSYTHECONSTRUC CFS INV3916		5,318.50	5,630.15
29 NOV	PAYMENT TO BUDGET DIRECT 117326589071264910	67.36		5,562.79
29 NOV	ANZ INTERNET BANKING BPAY LINKT MELB TOLLS {701297} EFFECTIVE DATE 27 NOV 2021	100.00		5,462.79
29 NOV	NON-ANZ ATM CASHCARD SOUTHBANK INCLUDES ATM OPERATOR CHARGE \$2.50 EFFECTIVE DATE 28 NOV 2021	202.50		5,260.29
29 NOV	PAYMENT TO LEASE PAY 001-1711465-001	591.77		4,668.52
29 NOV	PAYMENT TO ATO ATODD7125704215032	4,000.00		668.52
30 NOV	PAYMENT FROM FIERO PROJECTS PTY LTD		176.00	844.52
30 NOV	TRANSFER FROM MYPLANMANAGER.CO 00003924KKNIGHT		82.50	927.02
30 NOV	TRANSFER FROM BURWELL TECHNOLO BURWELL		700.00	1,627.02
30 NOV	TRANSFER FROM A/C ID 434722 1-5 LYNDHURST STRE		363.00	1,990.02
30 NOV	TRANSFER FROM A/C ID 346845 20-22 HOTHAM STREE		462.00	2,452.02
30 NOV	TRANSFER FROM A/C ID 548194 9 ST NINIANS COURT		1,443.56	3,895.58
30 NOV	ANZ MOBILE BANKING PAYMENT 535901 TO ALEJANDRA OCHOA	322.00		3,573.58
30 NOV	ANZ MOBILE BANKING PAYMENT 540824 TO VIVIANA PAEZ	368.00		3,205.58
30 NOV	ANZ MOBILE BANKING PAYMENT 966001 TO NEVIN GUNER	650.00		2,555.58
30 NOV	ANZ MOBILE BANKING PAYMENT 538670 TO JESUS MONTOYA	962.50		1,593.08
30 NOV	PAYMENT TO MB FINANCIAL CONTRACT 500435	1,478.94		114.14
01 DEC	TRANSFER FROM NAB ALIA HOMES- 011221		3,476.79	3,590.93
01 DEC	TRANSFER FROM OCORP LP051464 INV00003910		86.66	3,677.59
01 DEC	TRANSFER FROM OCORP LP051464 INV00003909		86.66	3,764.25
01 DEC	TRANSFER FROM OCORP LP051464 INV00003928		86.66	3,850.91
02 DEC	PAYMENT FROM CAMBERWELL MAGPIES CRICKET		1,364.00	5,214.91
02 DEC	TRANSFER FROM OCORP PS729480T2 INV00003933		303.33	5,518.24
TOTALS AT END OF PAGE		\$8,833.07	\$13,949.66	

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
02 DEC	TRANSFER FROM OCORP PS729480T1 INV00003933		341.00	5,859.24
02 DEC	TRANSFER FROM ROSS-HUNT REAL E DE PAYMENT 042910		220.00	6,079.24
02 DEC	VISA DEBIT PURCHASE CARD 4041 COLES 7841 TAYLORS HILL EFFECTIVE DATE 01 DEC 2021	47.55		6,031.69
02 DEC	ANZ MOBILE BANKING PAYMENT 538609 TO VICKI KONSTANTINIDIS	125.00		5,906.69
02 DEC	ANZ INTERNET BANKING BPAY LINKT MELB TOLLS {789047}	150.00		5,756.69
02 DEC	PAYMENT TO HCFHEALTH 035084455S27X7QRB2	219.45		5,537.24
02 DEC	NON-ANZ ATM CASHCARD EAST MELBOUR INCLUDES ATM OPERATOR CHARGE \$2.50	242.50		5,294.74
02 DEC	ANZ MOBILE BANKING PAYMENT 539041 TO JHONNY MARTINEZ	300.00		4,994.74
02 DEC	ANZ MOBILE BANKING PAYMENT 537421 TO JHON MANJARRES	562.50		4,432.24
02 DEC	ANZ MOBILE BANKING PAYMENT 538058 TO MARIO FARRUGIA	650.00		3,782.24
02 DEC	ANZ MOBILE BANKING PAYMENT 539924 TO ROBIN OCAMPO	782.00		3,000.24
03 DEC	TRANSFER FROM CBA MAVI HOMES PROJECT		693.00	3,693.24
03 DEC	TRANSFER FROM CUA HEALTH COVID 4293473		150.00	3,843.24
03 DEC	TRANSFER FROM A/C ID 15493 72 WITHERS STREET		381.36	4,224.60
03 DEC	PAYMENT TO MYOB AUSTRALIA MYOB 1-79901308856	120.00		4,104.60
03 DEC	EFTPOS IMBUE FOOD AND WINE MARIBYRNONG VI	138.00		3,966.60
03 DEC	ANZ INTERNET BANKING BPAY BUNNINGS {808239}	300.00		3,666.60
06 DEC	TRANSFER FROM NIND INV UT 00003945		640.00	4,306.60
06 DEC	TRANSFER FROM FIERO FIERO		176.00	4,482.60
06 DEC	EFTPOS BLUE HIPPO LAUNDRY (JA KINGSVILLEVICAU	7.30		4,475.30
06 DEC	VISA DEBIT PURCHASE CARD 4041 ESPRESSO STATION 3121 CREMORNE EFFECTIVE DATE 04 DEC 2021	18.50		4,456.80
06 DEC	ANZ INTERNET BANKING BPAY PRIMUS TELECOM {936364} EFFECTIVE DATE 04 DEC 2021	78.03		4,378.77
06 DEC	ANZ INTERNET BANKING PAYMENT 417091 TO WESTERN UNION	102.90		4,275.87
TOTALS AT END OF PAGE		\$3,843.73	\$2,601.36	

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
06 DEC	EFTPOS THE BLU CO PTY LTD COBURG NORTH AU EFFECTIVE DATE 05 DEC 2021	113.40		4,162.47
06 DEC	VISA DEBIT PURCHASE CARD 4041 COLES 0554 CAROLINE SPRS EFFECTIVE DATE 05 DEC 2021	158.95		4,003.52
06 DEC	PAYMENT TO BUDGET DIRECT 117895104071539173	175.85		3,827.67
06 DEC	ANZ INTERNET BANKING BPAY COMMONWEALTH CARDS {937802} EFFECTIVE DATE 04 DEC 2021	800.00		3,027.67
07 DEC	TRANSFER FROM CBA MAVI HOMES PROJECT		132.00	3,159.67
07 DEC	TRANSFER FROM CBA KK FLEET INV3936		425.00	3,584.67
07 DEC	TRANSFER FROM CBA KK FLEET INV3903		525.00	4,109.67
07 DEC	TRANSFER FROM POLARIS SALES POLARIS		2,092.70	6,202.37
07 DEC	TRANSFER FROM HOLLY AND WILLIA SP1PS431073 000239		3,576.80	9,779.17
07 DEC	TRANSFER FROM HOLLY AND WILLIA SP2PS431073 000381		7,015.20	16,794.37
07 DEC	VISA DEBIT PURCHASE CARD 4041 C SPRINGS PHARMACY CAROLINE SPRI EFFECTIVE DATE 05 DEC 2021	10.12		16,784.25
07 DEC	VISA DEBIT PURCHASE CARD 4041 WOOLWORTHS/29 LAKE STREET CAROLINE SPGS EFFECTIVE DATE 06 DEC 2021	12.00		16,772.25
07 DEC	VISA DEBIT PURCHASE CARD 4041 COLES 0554 CAROLINE SPRS EFFECTIVE DATE 06 DEC 2021	17.55		16,754.70
07 DEC	VISA DEBIT PURCHASE CARD 4041 FOURIER TRANSFORM PTY TAYLORS LAKES EFFECTIVE DATE 05 DEC 2021	29.00		16,725.70
07 DEC	VISA DEBIT PURCHASE CARD 4041 THE BLU CO PTY LTD COBURG NORTH EFFECTIVE DATE 05 DEC 2021	39.50		16,686.20
07 DEC	VISA DEBIT PURCHASE CARD 4041 IRO SEAFOOD PTY. LTD. TAYLORS LAKES EFFECTIVE DATE 05 DEC 2021	69.71		16,616.49
07 DEC	VISA DEBIT PURCHASE CARD 4041 EG GROUP/CNR TAYLORSRD & SYDENHAM EFFECTIVE DATE 06 DEC 2021	83.10		16,533.39
07 DEC	EFTPOS SQ *ZENSSA THERAPY \TRUGANINA AU	85.00		16,448.39
07 DEC	ANZ INTERNET BANKING BPAY VODAFONE POSTPAID {453405}	525.00		15,923.39
07 DEC	ANZ MOBILE BANKING PAYMENT 899156 TO GUNER TRUST NAB	5,000.00		10,923.39
08 DEC	TRANSFER FROM FORSYTHECONSTRUC CFS INV3941		770.00	11,693.39
TOTALS AT END OF PAGE		\$7,119.18	\$14,536.70	

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08 DEC	ANZ INTERNET BANKING BPAY OPTUS BILLING SVCS {646213}	91.20		11,602.19
08 DEC	EFTPOS AA DEER PARK 3857 \DEER PARK AU	100.00		11,502.19
08 DEC	ANZ INTERNET BANKING BPAY LINKT MELB TOLLS {207963}	200.00		11,302.19
08 DEC	ANZ INTERNET BANKING BPAY HSBC CARDS {207729}	300.00		11,002.19
08 DEC	ANZ M-BANKING FUNDS TFER TRANSFER 708246 TO 4564807015767740	1,000.00		10,002.19
08 DEC	ANZ INTERNET BANKING BPAY MIDLAND INSURANCE {203199}	1,340.00		8,662.19
08 DEC	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {207258}	5,863.00		2,799.19
09 DEC	TRANSFER FROM EDWARD & CO PROP SP332367B 000032		4,378.33	7,177.52
09 DEC	ANZ MOBILE BANKING PAYMENT 692233 TO STINKY BINS PTY LTD	42.90		7,134.62
09 DEC	ANZ MOBILE BANKING PAYMENT 694514 TO JOHNSHAYES	442.89		6,691.73
10 DEC	TRANSFER FROM PARL OF VIC 18768-68258		160.00	6,851.73
10 DEC	TRANSFER FROM NAB ALIA HOMES- 101221		1,235.00	8,086.73
10 DEC	TRANSFER FROM RODD & GUNN AUST RODD & GUNN AUSTRA		1,181.70	9,268.43
10 DEC	VISA DEBIT PURCHASE CARD 4041 EBAY O*11-07977-38976 SYDNEY EFFECTIVE DATE 08 DEC 2021	9.89		9,258.54
10 DEC	PAYMENT TO BUDGET DIRECT 118146447071736331	71.21		9,187.33
10 DEC	PAYMENT TO BUDGET DIRECT 116747851071720374	118.25		9,069.08
10 DEC	ANZ MOBILE BANKING PAYMENT 207196 TO AYTEN GUNER	210.00		8,859.08
10 DEC	VISA DEBIT PURCHASE CARD 4041 EBAY O*16-07976-30893 SYDNEY EFFECTIVE DATE 08 DEC 2021	244.65		8,614.43
10 DEC	NON-ANZ ATM CASHCARD SOUTHBANK INCLUDES ATM OPERATOR CHARGE \$2.50	502.50		8,111.93
10 DEC	ANZ M-BANKING FUNDS TFER TRANSFER 454227 TO 4564699028506482	1,200.00		6,911.93
13 DEC	PAYMENT FROM MR TYSON ANDREW YEO TYSON FOB EFFECTIVE DATE 12 DEC 2021		110.00	7,021.93
13 DEC	TRANSFER FROM OCORP 004377388 INV00003922		435.00	7,456.93
13 DEC	TRANSFER FROM OCORP PS544720E INV00003926		770.00	8,226.93
TOTALS AT END OF PAGE		\$11,736.49	\$8,270.03	

BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
13 DEC	VISA DEBIT PURCHASE CARD 4041 FRESH 2 YOU PTY LTD EAST MELBOURN EFFECTIVE DATE 09 DEC 2021	33.80		8,193.13
13 DEC	EFTPOS C SPRINGS PHARMACY \CAROLINE SPRINGS AU	39.24		8,153.89
13 DEC	VISA DEBIT PURCHASE CARD 4041 SHEIKE AND CO PTY LT MARIBYRNONG EFFECTIVE DATE 11 DEC 2021	119.95		8,033.94
13 DEC	VISA DEBIT PURCHASE CARD 4041 COLES 0649 KEILOR DOWNS EFFECTIVE DATE 11 DEC 2021	150.87		7,883.07
13 DEC	VISA DEBIT PURCHASE CARD 4041 COLES 0554 CAROLINE SPRS EFFECTIVE DATE 11 DEC 2021	316.88		7,566.19
14 DEC	TRANSFER FROM MYPLANMANAGER.CO 00003953KKNIGHT		82.50	7,648.69
14 DEC	VISA DEBIT PURCHASE CARD 4041 AU79 CHADSTONE PTY LTD CHADSTONE EFFECTIVE DATE 12 DEC 2021	3.80		7,644.89
14 DEC	INTERNET BANKING BUSINESS	15.00		7,629.89
14 DEC	EFTPOS MERCURY HEALING PTY LT ESSENDON AU	35.80		7,594.09
14 DEC	VISA DEBIT PURCHASE CARD 4041 GRILL'D PTY LTD - HIGH MARIBYRNONG EFFECTIVE DATE 11 DEC 2021	44.70		7,549.39
14 DEC	VISA DEBIT PURCHASE CARD 4041 COLES 0554 CAROLINE SPRS EFFECTIVE DATE 13 DEC 2021	50.45		7,498.94
14 DEC	PAYMENT TO BUDGET DIRECT 116711104071830386	69.95		7,428.99
14 DEC	EFTPOS FIFTY FIVE TRADING P NORTH MELBOURVICAU	104.49		7,324.50
14 DEC	ANZ MOBILE BANKING PAYMENT 375110 TO VICKI KONSTANTINIDIS	125.00		7,199.50
14 DEC	ANZ MOBILE BANKING PAYMENT 373913 TO VIVIANA PAEZ	184.00		7,015.50
14 DEC	ANZ MOBILE BANKING PAYMENT 375515 TO JHONNY MARTINEZ	300.00		6,715.50
14 DEC	ANZ MOBILE BANKING PAYMENT 373217 TO ALEJANDRA OCHOA	350.00		6,365.50
14 DEC	ANZ MOBILE BANKING PAYMENT 372056 TO JHON MANJARRES	625.00		5,740.50
14 DEC	ANZ MOBILE BANKING PAYMENT 374501 TO MARIO FARRUGIA	650.00		5,090.50
14 DEC	ANZ MOBILE BANKING PAYMENT 372741 TO JESUS MONTOYA	837.50		4,253.00
15 DEC	TRANSFER FROM UNITED LIFT SERV ULS		836.00	5,089.00
16 DEC	TRANSFER FROM DEPT VET AFFAIRS DVAV2026125697		651.60	5,740.60
16 DEC	TRANSFER FROM HOLLY AND WILLIA SP1PS431073 000243		3,576.80	9,317.40
TOTALS AT END OF PAGE		\$4,056.43	\$5,146.90	

BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
16 DEC	TRANSFER FROM HOLLY AND WILLIA SP2PS431073 000386		8,731.20	18,048.60
16 DEC	VISA DEBIT PURCHASE CARD 4041 WOOLWORTHS/29 LAKE STREET CAROLINE SPGS EFFECTIVE DATE 15 DEC 2021	26.00		18,022.60
16 DEC	ANZ MOBILE BANKING PAYMENT 894914 TO DUYGU GUNER	100.00		17,922.60
16 DEC	PAYMENT TO MYOB PAY SUPER SP000002279786	567.00		17,355.60
17 DEC	TRANSFER FROM OCORP PS810383L- INV00003925		140.00	17,495.60
17 DEC	VISA DEBIT PURCHASE CARD 4041 COLES 0554 CAROLINE SPRS EFFECTIVE DATE 16 DEC 2021	8.50		17,487.10
17 DEC	VISA DEBIT PURCHASE CARD 4041 POST EAST MELBOURNE EA EAST MELBOURN EFFECTIVE DATE 15 DEC 2021	17.99		17,469.11
17 DEC	VISA DEBIT PURCHASE CARD 4041 COLES 0554 CAROLINE SPRS EFFECTIVE DATE 16 DEC 2021	127.32		17,341.79
17 DEC	ANZ INTERNET BANKING BPAY AGL SALES P/L {912558}	216.43		17,125.36
17 DEC	ANZ M-BANKING FUNDS TFER TRANSFER 916368 TO 4564699028506482	350.00		16,775.36
17 DEC	ANZ ATM DELAHEY TAYLORS RD DELAHEY VI	750.00		16,025.36
20 DEC	VISA DEBIT PURCHASE CARD 4041 7-ELEVEN 1303 MOONEE PONDS EFFECTIVE DATE 17 DEC 2021	2.54		16,022.82
20 DEC	VISA DEBIT PURCHASE CARD 4041 RUMI TREASURE PTY LTD DONCASTER EAS EFFECTIVE DATE 16 DEC 2021	4.50		16,018.32
20 DEC	VISA DEBIT PURCHASE CARD 4041 POST EAST MELBOURNE EA EAST MELBOURN EFFECTIVE DATE 16 DEC 2021	13.99		16,004.33
20 DEC	VISA DEBIT PURCHASE CARD 4041 COLES 0526 MITCHAM EFFECTIVE DATE 18 DEC 2021	15.10		15,989.23
20 DEC	VISA DEBIT PURCHASE CARD 4041 WOOLWORTHS/29 LAKE STREET CAROLINE SPGS EFFECTIVE DATE 19 DEC 2021	35.46		15,953.77
20 DEC	EFTPOS PLINE PH WATERGARDENS TAYLORS LAKESVICAU	41.07		15,912.70
20 DEC	VISA DEBIT PURCHASE CARD 4041 SMP* BYBLOS MARKET BURNSIDE EFFECTIVE DATE 16 DEC 2021	44.20		15,868.50
20 DEC	ANZ INTERNET BANKING BPAY AGL SALES P/L {810704}	69.29		15,799.21
20 DEC	ANZ MOBILE BANKING PAYMENT 964454 TO IREM RAFTOPOULOS	170.00		15,629.21
TOTALS AT END OF PAGE		\$2,559.39	\$8,871.20	

BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
20 DEC	VISA DEBIT PURCHASE CARD 4041 CHEMIST WAREHOUSE BURNSIDE EFFECTIVE DATE 16 DEC 2021	185.90		15,443.31
20 DEC	NON-ANZ ATM CASHCARD SOUTHBANK INCLUDES ATM OPERATOR CHARGE \$2.50 EFFECTIVE DATE 18 DEC 2021	202.50		15,240.81
20 DEC	ANZ MOBILE BANKING PAYMENT 808558 TO AKILA PEIRISPULLE	500.00		14,740.81
20 DEC	ANZ MOBILE BANKING PAYMENT 249640 TO GARRY AND LORRAINE NASH	575.00		14,165.81
20 DEC	ANZ MOBILE BANKING PAYMENT 248241 TO GARRY AND LORRAINE NASH	825.00		13,340.81
20 DEC	ANZ MOBILE BANKING PAYMENT 548908 TO ROBIN OCAMPO	908.50		12,432.31
20 DEC	ANZ M-BANKING FUNDS TFER TRANSFER 335626 TO 4564807015767740 EFFECTIVE DATE 18 DEC 2021	1,000.00		11,432.31
20 DEC	PAYMENT TO MYOB PAY SUPER SP000002283306	5,898.55		5,533.76
21 DEC	PAYMENT FROM CAMBERWELL MAGPIES CRICKET		1,364.00	6,897.76
21 DEC	VISA DEBIT PURCHASE CARD 4041 BLUE HIPPO LAUNDRY KINGSVILLE EFFECTIVE DATE 19 DEC 2021	5.30		6,892.46
21 DEC	VISA DEBIT PURCHASE CARD 4041 LAURENT BAKERIES EAST MELBOURN EFFECTIVE DATE 18 DEC 2021	15.20		6,877.26
21 DEC	VISA DEBIT PURCHASE CARD 4041 LAURENT BAKERIES EAST MELBOURN EFFECTIVE DATE 18 DEC 2021	71.00		6,806.26
21 DEC	VISA DEBIT PURCHASE CARD 4041 COLES EXPRESS 6763 RICHMOND EFFECTIVE DATE 20 DEC 2021	81.97		6,724.29
21 DEC	ANZ INTERNET BANKING PAYMENT 521096 TO WESTERN UNION	407.00		6,317.29
21 DEC	ANZ INTERNET BANKING PAYMENT 580839 TO WESTERN UNION	407.00		5,910.29
21 DEC	NON-ANZ ATM CASHCARD EAST MELBOUR INCLUDES ATM OPERATOR CHARGE \$2.50	752.50		5,157.79
21 DEC	ANZ M-BANKING FUNDS TFER TRANSFER 595303 TO 4564807015767740	1,100.00		4,057.79
22 DEC	VISA DEBIT PURCHASE CARD 4041 MCDONALDS COLLINGWOOD COLLINGWOOD EFFECTIVE DATE 19 DEC 2021	3.85		4,053.94
22 DEC	VISA DEBIT PURCHASE CARD 4041 GHANDA TAYLORS LAKES EFFECTIVE DATE 20 DEC 2021	64.95		3,988.99
22 DEC	ANZ INTERNET BANKING BPAY ALINTA ENERGY {081508}	88.00		3,900.99
TOTALS AT END OF PAGE		\$13,092.22	\$1,364.00	

BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
22 DEC	VISA DEBIT PURCHASE CARD 4041 COLES EXPRESS 6801 E MELBOURNE EFFECTIVE DATE 21 DEC 2021	107.71		3,793.28
22 DEC	VISA DEBIT PURCHASE CARD 4041 MY BEAUTY SPOT TAYLORS LAKES EFFECTIVE DATE 20 DEC 2021	109.99		3,683.29
22 DEC	VISA DEBIT PURCHASE CARD 4041 CHEMIST WAREHOUSE TAYLORS LAKES EFFECTIVE DATE 20 DEC 2021	120.47		3,562.82
22 DEC	ANZ INTERNET BANKING BPAY LINKT MELB TOLLS {083441}	150.00		3,412.82
22 DEC	EFTPOS C SPRINGS PHARMACY \CAROLINE SPRINGS AU	159.95		3,252.87
22 DEC	ANZ MOBILE BANKING PAYMENT 956011 TO MELINA RUIZ	200.00		3,052.87
23 DEC	TRANSFER FROM PARL OF VIC 18768-68961		240.00	3,292.87
23 DEC	TRANSFER FROM A/C ID 346845 20-22 HOTHAM STREE		462.00	3,754.87
23 DEC	TRANSFER FROM A/C ID 434722 1-5 LYNDHURST STRE		561.00	4,315.87
23 DEC	TRANSFER FROM A/C ID 548194 9 ST NINIANS COURT		1,443.56	5,759.43
23 DEC	VISA DEBIT PURCHASE CARD 4041 COLES 0554 CAROLINE SPRS EFFECTIVE DATE 22 DEC 2021	41.92		5,717.51
23 DEC	ANZ INTERNET BANKING BPAY VICROADS {326746}	213.98		5,503.53
24 DEC	VISA DEBIT PURCHASE CARD 4041 AUG GEL CAR SPRINGS CAROLINE SPRI EFFECTIVE DATE 22 DEC 2021	39.50		5,464.03
24 DEC	VISA DEBIT PURCHASE CARD 4041 DELAHEY SUPERFRESH PTY DELAHEY EFFECTIVE DATE 22 DEC 2021	46.82		5,417.21
24 DEC	NON-ANZ ATM CASHCARD EAST MELBOUR INCLUDES ATM OPERATOR CHARGE \$2.50	202.50		5,214.71
24 DEC	NON-ANZ ATM CASHCARD EAST MELBOUR INCLUDES ATM OPERATOR CHARGE \$2.50	302.50		4,912.21
24 DEC	NON-ANZ ATM CASHCARD SOUTHBANK INCLUDES ATM OPERATOR CHARGE \$2.50	502.50		4,409.71
24 DEC	ACCOUNT SERVICING FEE	10.00		4,399.71
TOTALS AT END OF PAGE		\$2,207.84	\$2,706.56	
TOTALS AT END OF PERIOD		\$100,333.22	\$97,356.95	\$4,399.71

BUSINESS ADVANTAGE STATEMENT

Account Number 2111-69842

This Statement Includes

Interest paid on borrowings	\$0.15
ANZ bank charges	\$87.70

Fee Summary

Fees Charged for period: 26 OCT 2021 to 25 NOV 2021

Summary of ANZ Transaction Fees

	Transactions			Fee Per	Total
	Total	Free	Additional	Transaction (\$)	Charge (\$)
SERVICE FEES					
MONTHLY ACCOUNT SERVICE FEE					10.00
Total Account Service Fees					\$10.00
Total Bank Account Fees Charged					\$10.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 26 NOV 2021 to 24 DEC 2021

Summary of ANZ Transaction Fees

	Transactions			Fee Per	Total
	Total	Free	Additional	Transaction (\$)	Charge (\$)
SERVICE FEES					
MONTHLY ACCOUNT SERVICE FEE					10.00
Total Account Service Fees					\$10.00
Total Bank Account Fees Charged					\$10.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.

WE'RE REMINDING YOU ABOUT INFORMATION REGARDING YOUR ANZ BUSINESS VISA DEBIT CARD

We wanted to remind you about what to do if you need to dispute a transaction on your ANZ Business Visa Debit card.

WHAT YOU NEED TO KNOW

ANZ has a process in place to help you with any incorrect or unauthorised transactions charged to your card

WHAT YOU CAN DO IF THIS HAPPENS

You may be entitled to have a transaction reversed (a chargeback) in some situations where you have a dispute with the merchant. If you believe you're entitled to have a transaction reversed, you should let us know promptly. The Visa scheme rules impose time limits for raising a dispute. Generally under the scheme rules, ANZ must lodge a fully detailed claim on your behalf within 120 days¹. However, we recommend that you raise your dispute with us as soon as possible.

If you do not notify us of your disputed transaction and provide us with all necessary details and documentation in time for ANZ to meet this deadline, ANZ may not be able to assist you in having the disputed transaction reversed.

In some cases, the time limits under the scheme rules may not apply to your disputed transaction. However, you should still let us know about your dispute as soon as you can.

If we're satisfied after an investigation that you're entitled to have the transaction reversed, we'll credit your account for the amount originally debited for the transaction.

If we're not notified in time, we may not be able to investigate your claim, which means you're likely to be liable for the transaction.

Therefore, it's important to review your statements carefully.

VISA SECURE AND EFTPOS SECURE

Visa Secure and EFTPOS Secure provides an extra level of protection for online Visa purchases at participating retailers utilising One Time Password via SMS sent to your mobile phone number held by ANZ. It's only possible to reverse a transaction that's been authenticated using Visa Secure or EFTPOS Secure where ANZ is liable as provided in the Electronic Banking Conditions of Use contained in your product Terms and Conditions or Conditions of Use.

ANY QUESTIONS?

For more information on disputing a transaction, refer to the relevant Terms and Conditions or Conditions of Use.

If you have any questions, please visit www.anz.com or call us on 1800 801 485 (8.30am – 8pm Melbourne time, Monday – Friday).

Hearing and speech impaired customers can utilise the TTY service by calling 133 677.

¹ For transactions performed using the EFTPOS system, longer time limits may apply.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.

Australian Credit Licence Number 234527. Item No. 96878 10.2021 WZ112142

