





# Responsible Lending Analysis


## Applicants

Prepared by

NAME	EMAIL / PHONE	COMPLETED AT
Bikal Baral	 <a href="mailto:bikalbaral143@gmail.com">bikalbaral143@gmail.com</a>  <a href="tel:0451005028">0451 005 028</a>	09/11/2022 08:04

**Varun Goyal**  
Quick Funding  
 [varun@quickfunding.com.au](mailto:varun@quickfunding.com.au)  
 [0404515728](tel:0404515728)

## Accounts

Bikal Baral				ID: 777851
BANK	ACCOUNT NUMBER	ACCOUNT NAME	CURRENT BALANCE	
 ANZ	012-215 428142536	ANZ Access Advantage	\$124.40	

[Go to all transactions](#)

[Go to navigation outline](#)

## Summarised transactions

Wages

Income / Wages

Overall summary

Sum of 9 transactions

\$12,589.35

Frequency

11 days (Tuesday)

Date range

16 Aug 22 - 8 Nov 22

(85 days)

Sum 9 transactions credits

\$12,589.35

Monthly mean credits

\$4,535.82

Mean credits (30 days)

\$1,739.55

Mean credits (90 days)

\$1,398.82

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
08 Nov	Tue	012-215 428142536 ANZ Access Advantage	Pay/Salary From Millennium Nsw 125506/11/2022 SALARY FROM MILLENNIUM: Income	\$1,518.25
25 Oct	Tue	012-215 428142536 ANZ Access Advantage	Pay/Salary From Millennium Nsw 1255023/10/2022 SALARY FROM MILLENNIUM: Income	\$1,633.76
11 Oct	Tue	012-215 428142536 ANZ Access Advantage	Pay/Salary From Millennium Nsw 125509/10/2022 SALARY FROM MILLENNIUM: Income	\$2,066.63
27 Sep	Tue	012-215 428142536 ANZ Access Advantage	Pay/Salary From Millennium Nsw 1255025/09/2022 SALARY FROM MILLENNIUM: Income	\$1,512.85
13 Sep	Tue	012-215 428142536 ANZ Access Advantage	Pay/Salary From Millennium Nsw 1255011/09/2022 SALARY FROM MILLENNIUM: Income	\$1,498.97

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
30 Aug	Tue	012-215 428142536 ANZ Access Advantage	Pay/Salary From Millennium Nsw 1255028/08/2022 SALARY FROM MILLENNIUM: Income	\$1,564.82
23 Aug	Tue	012-215 428142536 ANZ Access Advantage	Pay/Salary From City Facilities Payroll SALARY FROM CITY FACILITIES PAYROLL: Income	\$914.42
16 Aug	Tue	012-215 428142536 ANZ Access Advantage	Pay/Salary From Millennium Nsw 1255014/08/2022 SALARY FROM MILLENNIUM: Income	\$1,232.75
16 Aug	Tue	012-215 428142536 ANZ Access Advantage	Pay/Salary From City Facilities Payroll SALARY FROM CITY FACILITIES PAYROLL: Income	\$646.90



## Drinking Place

Debit / Variable / Retail / Drinking Place

[Top of Report](#) [All Transactions](#) [Navigation Outline](#) [Next](#)

### Overall summary

Sum of 3 transactions -\$180.75		Frequency 39 days (Thursday)		Date range 15 Aug 22 - 31 Oct 22 (78 days)	
Sum 3 transactions debits -\$180.75		Monthly mean debits -\$64.37		Mean debits (30 days) -\$56.38	
				Mean debits (90 days) -\$60.25	

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
31 Oct	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Bws Liquor/68 Evaline St Campsie BWS	-\$51.00
27 Oct	Thu	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Bws Liquor/1 Dickson Plac Dickson BWS	-\$61.75
15 Aug	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Bws Liquor/1 Dickson Plac Dickson BWS	-\$68.00



## Council

Debit / Fixed / Utilities / Council

[Top of Report](#) [All Transactions](#) [Navigation Outline](#) [Next](#)

### Overall summary

Sum of 1 transaction -\$7.00		Frequency Not applicable		Date range 17 Oct 22 - 17 Oct 22 (0 days)	
Sum 1 transaction debits -\$7.00		Monthly mean debits -\$9.43		Mean debits (30 days) -\$7.00	
				Mean debits (90 days) -\$7.00	

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
17 Oct	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Waverley Council Bondi Junctio City & Regional Council	-\$7.00



## Medical

Debit / Variable / Medical

[Top of Report](#) [All Transactions](#) [Navigation Outline](#) [Next](#)

### Overall summary

Sum of 1 transaction -\$110.00		Frequency Not applicable		Date range 26 Aug 22 - 26 Aug 22 (0 days)	
Sum 1 transaction debits -\$110.00	Monthly mean debits -\$44.84	Mean debits (30 days) \$0.00		Mean debits (90 days) -\$110.00	

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
26 Aug	Fri	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Health Way Development Belconnen	-\$110.00



## Money Transfer

Debit / Variable / Money Transfer

[Top of Report](#) [All Transactions](#) [Navigation Outline](#) [Next](#)

### Overall summary

Sum of 2 transactions -\$357.98		Frequency 8 days (Thursday)		Date range 25 Aug 22 - 2 Sep 22 (9 days)	
Sum 2 transactions debits -\$357.98	Monthly mean debits -\$144.04	Mean debits (30 days) \$0.00		Mean debits (90 days) -\$178.99	

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
02 Sep	Fri	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Worldremit Pty Ltd Sydney	-\$238.99
25 Aug	Thu	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Worldremit Pty Ltd Sydney	-\$118.99



## Eating Place

Debit / Variable / Retail / Eating Place

[Top of Report](#) [All Transactions](#) [Navigation Outline](#) [Next](#)

### Overall summary

Sum of 13 transactions -\$200.81		Frequency 6 days (Monday)		Date range 15 Aug 22 - 26 Oct 22 (73 days)	
Sum 13 transactions debits -\$200.81	Monthly mean debits -\$71.52	Mean debits (30 days) -\$12.84		Mean debits (90 days) -\$15.45	

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
------	-----	---------	-------------	--------

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
26 Oct	Wed	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Aj Boost Investments Woden Boost Juice	-\$8.50
19 Oct	Wed	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Tasty Fish Woden Phillip	-\$17.17
30 Sep	Fri	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Dobinsons Woden Woden Dobinsons	-\$36.05
14 Sep	Wed	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Soul Origin Woden Phillip Soul Origin	-\$5.00
14 Sep	Wed	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Kfc 1244 Dickson KFC	-\$33.35
12 Sep	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Aj Boost Investments Woden Boost Juice	-\$9.00
05 Sep	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Tasty Fish Woden Phillip	-\$10.61
05 Sep	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Soul Origin Woden Phillip Soul Origin	-\$5.00
02 Sep	Fri	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Sq *Early Bird Xpresso Belconnen	-\$44.00
24 Aug	Wed	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Soul Origin Woden Phillip Soul Origin	-\$5.00
22 Aug	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Soul Origin Woden Phillip Soul Origin	-\$8.60
18 Aug	Thu	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Kingsleys Chicken PI Wode Phillip	-\$6.65
15 Aug	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Smp*Dominos Pizza Dick Dickson Domino's	-\$11.88



## Groceries

Debit / Variable / Retail / Groceries

[Top of Report](#) [All Transactions](#) [Navigation Outline](#) [Next](#)

### Overall summary

Sum of 14 transactions -\$497.12		Frequency 6 days (Monday)		Date range 15 Aug 22 - 4 Nov 22 (82 days)	
Sum 14 transactions debits -\$497.12	Monthly mean debits -\$177.05	Mean debits (30 days) -\$36.18		Mean debits (90 days) -\$35.51	

DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
04 Nov	Fri	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	-\$33.72
31 Oct	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Liv*Nutrition Haus Bondi Junctio	-\$27.67
27 Oct	Thu	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Hamro Grocery Pty Lt Queanbeyan	-\$30.50
17 Oct	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 7 Eleven 2007 Belmore 7-Eleven	-\$60.05
17 Oct	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	-\$28.98
12 Sep	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	-\$40.06
05 Sep	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 7 Eleven 2289 Braddon 7-Eleven	-\$83.61
29 Aug	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	-\$47.35
25 Aug	Thu	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Hamro Grocery Pty Lt Queanbeyan	-\$15.65
22 Aug	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	-\$29.01
22 Aug	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	-\$29.50
18 Aug	Thu	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Coles 0848 Phillip Coles	-\$1.80
15 Aug	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	-\$39.72
15 Aug	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	-\$29.50



## Other Purchase

Debit / Variable / Retail / Other Purchase

[Top of Report](#) [All Transactions](#) [Navigation Outline](#) [Next](#)

### Overall summary

Sum of 13 transactions  
-\$680.16

Frequency  
5 days (Monday)

Date range  
22 Aug 22 - 20 Oct 22  
(60 days)

Sum 13 transactions debits		Monthly mean debits		Mean debits (30 days)		Mean debits (90 days)	
-\$680.16		-\$263.42		-\$89.09		-\$52.32	
DATE	DAY	ACCOUNT	DESCRIPTION				AMOUNT
20 Oct	Thu	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Gorakhkali Pty Ltd Belconnen				-\$23.22
20 Oct	Thu	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Gorakhkali Pty Ltd Belconnen				-\$20.67
17 Oct	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Grand Paradise Sydney Lakemba				-\$70.06
17 Oct	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Mokshya Auburn				-\$171.50
17 Oct	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Unity Investment Hol Granville				-\$160.00
03 Oct	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Khan Brothers And Sons Phillip				-\$14.63
30 Sep	Fri	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 H Express Pty. Ltd. Canberra				-\$8.00
19 Sep	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Minit Australia Pl Woden Repair Service				-\$172.95
15 Sep	Thu	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Khan Brothers And Sons Phillip				-\$14.63
14 Sep	Wed	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Asahi Beverages Austra Southbank				-\$4.70
02 Sep	Fri	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Asahi Beverages Austra Southbank				-\$4.70
22 Aug	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Bunnings 643000 Tuggeranong D Bunnings Warehouse				-\$11.00
22 Aug	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Bunnings 475000 Majura Bunnings Warehouse				-\$4.10

Transport

Debit / Variable / Transport

Overall summary

Sum of 1 transaction	Frequency	Date range
-\$4.55	Not applicable	9 Nov 22 - 9 Nov 22 (0 days)

[Top of Report](#)
[All Transactions](#)
[Navigation Outline](#)
[Next](#)

Sum 1 transaction debits -\$4.55		Monthly mean debits -\$NaN.N		Mean debits (30 days) -\$4.55	Mean debits (90 days) -\$4.55
DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT	
09 Nov	Wed	012-215 428142536 ANZ Access Advantage	Pending POS Authorisation Wilson Parking C069 Braddon Au Card Used 0041	-\$4.55	

<div> <div>Fuel</div> <div>Debit / Variable / Transport / Fuel</div> </div> <div> <a href="#">Top of Report</a> <a href="#">All Transactions</a> <a href="#">Navigation Outline</a> <a href="#">Next</a> </div>					
Overall summary					
Sum of 6 transactions -\$466.69		Frequency 16 days (Monday)		Date range 17 Aug 22 - 3 Nov 22 (79 days)	
Sum 6 transactions debits -\$466.69	Monthly mean debits -\$170.12		Mean debits (30 days) -\$89.55	Mean debits (90 days) -\$77.78	
DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT	
03 Nov	Thu	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Coles Express 1689 Dickson Shell Coles Express	-\$91.77	
14 Oct	Fri	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Metro Petroleum Hurlst Hurlstone Par Metro Petroleum	-\$87.33	
03 Oct	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Coles Express 1689 Dickson Shell Coles Express	-\$105.12	
29 Aug	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Ampol Weston Cr 28492 F Weston Ampol	-\$60.01	
22 Aug	Mon	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Eg Group/1 Cape St Dickson Caltex	-\$92.45	
17 Aug	Wed	012-215 428142536 ANZ Access Advantage	Visa Debit Purchase Card 0041 Bp Watson 7177 Watson BP	-\$30.01	

<div> <div>External Transfer</div> <div>Transfer / External Transfer</div> </div> <div> <a href="#">Top of Report</a> <a href="#">All Transactions</a> <a href="#">Navigation Outline</a> </div>					
Overall summary					
Sum of 25 transactions -\$10,505.00		Frequency 3 days (Tuesday)		Date range 19 Aug 22 - 8 Nov 22 (82 days)	
Sum 25 transactions debits -\$10,505.00	Monthly mean debits -\$3,921.59		Mean debits (30 days) -\$468.33	Mean debits (90 days) -\$420.20	



DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
08 Nov	Tue	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 267590 To B Baral	-\$925.00
08 Nov	Tue	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 324480 To B Baral	-\$500.00
02 Nov	Wed	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 559866 To B Baral	-\$300.00
27 Oct	Thu	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 549182 To B Baral	-\$500.00
26 Oct	Wed	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 957865 To B Baral	-\$570.00
19 Oct	Wed	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 087255 To B Baral	-\$300.00
17 Oct	Mon	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 639029 To B Baral	-\$50.00
14 Oct	Fri	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 391574 To B Baral	-\$1,000.00
11 Oct	Tue	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 594294 To B Baral	-\$70.00
07 Oct	Fri	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 196930 To B Baral	-\$20.00
30 Sep	Fri	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 974448 To B Baral	-\$260.00
27 Sep	Tue	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 709077 To B Baral	-\$1,000.00
23 Sep	Fri	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 147814 To B Baral	-\$35.00
14 Sep	Wed	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 204150 To B Baral	-\$300.00
13 Sep	Tue	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 577969 To Mid City Education Pty Ltd	-\$1,250.00
13 Sep	Tue	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 900902 To B Baral	-\$35.00
12 Sep	Mon	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 808212 To B Baral	-\$50.00



DATE	DAY	ACCOUNT	DESCRIPTION	AMOUNT
08 Sep	Thu	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 338728 To B Baral	-\$100.00
06 Sep	Tue	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 313303 To B Baral	-\$700.00
05 Sep	Mon	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 327936 To B Baral	-\$50.00
31 Aug	Wed	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 585612 To B Baral	-\$200.00
24 Aug	Wed	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 018904 To B Baral	-\$2,060.00
23 Aug	Tue	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 050863 To B Baral	-\$50.00
22 Aug	Mon	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 305069 To B Baral	-\$100.00
19 Aug	Fri	012-215 428142536 ANZ Access Advantage	Anz Mobile Banking Payment 616206 To B Baral	-\$80.00

## All transactions

[Top of Report](#) [Navigation Outline](#)

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
09 Nov Wed	 Transport	Pending POS Authorisation Wilson Parking C069 Braddon Au Card Used 0041	012-215 428142536 ANZ Access Advantage	-\$4.55	
08 Nov Tue	 Wages	Pay/Salary From Millennium Nsw 125506/11/2022 SALARY FROM MILLENNIUM: Income	012-215 428142536 ANZ Access Advantage		\$1,518.25
08 Nov Tue	 External Transfer	Anz Mobile Banking Payment 267590 To B Baral	012-215 428142536 ANZ Access Advantage	-\$925.00	
08 Nov Tue	 External Transfer	Anz Mobile Banking Payment 324480 To B Baral	012-215 428142536 ANZ Access Advantage	-\$500.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
04 Nov Fri	 Groceries	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	012-215 428142536 ANZ Access Advantage	-\$33.72	
03 Nov Thu	 Fuel	Visa Debit Purchase Card 0041 Coles Express 1689 Dickson Shell Coles Express	012-215 428142536 ANZ Access Advantage	-\$91.77	
02 Nov Wed	 External Transfer	Anz Mobile Banking Payment 559866 To B Baral	012-215 428142536 ANZ Access Advantage	-\$300.00	
31 Oct Mon	 Drinking Place	Visa Debit Purchase Card 0041 Bws Liquor/68 Evaline St Campsie BWS	012-215 428142536 ANZ Access Advantage	-\$51.00	
31 Oct Mon	 Groceries	Visa Debit Purchase Card 0041 Liv*Nutrition Haus Bondi Junctio	012-215 428142536 ANZ Access Advantage	-\$27.67	
27 Oct Thu	 External Transfer	Anz Mobile Banking Payment 549182 To B Baral	012-215 428142536 ANZ Access Advantage	-\$500.00	
27 Oct Thu	 Drinking Place	Visa Debit Purchase Card 0041 Bws Liquor/1 Dickson Plac Dickson BWS	012-215 428142536 ANZ Access Advantage	-\$61.75	
27 Oct Thu	 Groceries	Visa Debit Purchase Card 0041 Hamro Grocery Pty Lt Queanbeyan	012-215 428142536 ANZ Access Advantage	-\$30.50	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
26 Oct Wed	External Transfer	Anz Mobile Banking Payment 957865 To B Baral	012-215 428142536 ANZ Access Advantage	-\$570.00	
26 Oct Wed	Eating Place	Visa Debit Purchase Card 0041 Aj Boost Investments Woden Boost Juice	012-215 428142536 ANZ Access Advantage	-\$8.50	
25 Oct Tue	Wages	Pay/Salary From Millennium Nsw 1255023/10/2022 SALARY FROM MILLENNIUM: Income	012-215 428142536 ANZ Access Advantage		\$1,633.76
20 Oct Thu	Other Purchase	Visa Debit Purchase Card 0041 Gorakhkali Pty Ltd Belconnen	012-215 428142536 ANZ Access Advantage	-\$23.22	
20 Oct Thu	Other Purchase	Visa Debit Purchase Card 0041 Gorakhkali Pty Ltd Belconnen	012-215 428142536 ANZ Access Advantage	-\$20.67	
19 Oct Wed	External Transfer	Anz Mobile Banking Payment 087255 To B Baral	012-215 428142536 ANZ Access Advantage	-\$300.00	
19 Oct Wed	Eating Place	Visa Debit Purchase Card 0041 Tasty Fish Woden Phillip	012-215 428142536 ANZ Access Advantage	-\$17.17	
17 Oct Mon	External Transfer	Anz Mobile Banking Payment 639029 To B Baral	012-215 428142536 ANZ Access Advantage	-\$50.00	
17 Oct Mon	Other Purchase	Visa Debit Purchase Card 0041 Grand Paradise Sydney Lakemba	012-215 428142536 ANZ Access Advantage	-\$70.06	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
17 Oct Mon	Other Purchase	Visa Debit Purchase Card 0041 Mokshya Auburn	012-215 428142536 ANZ Access Advantage	-\$171.50	
17 Oct Mon	Other Purchase	Visa Debit Purchase Card 0041 Unity Investment Hol Granville	012-215 428142536 ANZ Access Advantage	-\$160.00	
17 Oct Mon	Council	Visa Debit Purchase Card 0041 Waverley Council Bondi Junctio City & Regional Council	012-215 428142536 ANZ Access Advantage	-\$7.00	
17 Oct Mon	Groceries	Visa Debit Purchase Card 0041 7 Eleven 2007 Belmore 7- Eleven	012-215 428142536 ANZ Access Advantage	-\$60.05	
17 Oct Mon	Groceries	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	012-215 428142536 ANZ Access Advantage	-\$28.98	
14 Oct Fri	External Transfer	Anz Mobile Banking Payment 391574 To B Baral	012-215 428142536 ANZ Access Advantage	-\$1,000.00	
14 Oct Fri	Fuel	Visa Debit Purchase Card 0041 Metro Petroleum Hurlst Hurlstone Par Metro Petroleum	012-215 428142536 ANZ Access Advantage	-\$87.33	
11 Oct Tue	Wages	Pay/Salary From Millennium Nsw 125509/10/2022 SALARY FROM MILLENNIUM: Income	012-215 428142536 ANZ Access Advantage		\$2,066.63

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
11 Oct Tue	External Transfer	Anz Mobile Banking Payment 594294 To B Baral	012-215 428142536 ANZ Access Advantage	-\$70.00	
07 Oct Fri	External Transfer	Anz Mobile Banking Payment 196930 To B Baral	012-215 428142536 ANZ Access Advantage	-\$20.00	
03 Oct Mon	Other Purchase	Visa Debit Purchase Card 0041 Khan Brothers And Sons Phillip	012-215 428142536 ANZ Access Advantage	-\$14.63	
03 Oct Mon	Fuel	Visa Debit Purchase Card 0041 Coles Express 1689 Dickson Shell Coles Express	012-215 428142536 ANZ Access Advantage	-\$105.12	
30 Sep Fri	External Transfer	Anz Mobile Banking Payment 974448 To B Baral	012-215 428142536 ANZ Access Advantage	-\$260.00	
30 Sep Fri	Other Purchase	Visa Debit Purchase Card 0041 H Express Pty. Ltd. Canberra	012-215 428142536 ANZ Access Advantage	-\$8.00	
30 Sep Fri	Eating Place	Visa Debit Purchase Card 0041 Dobinsons Woden Woden Dobinsons	012-215 428142536 ANZ Access Advantage	-\$36.05	
27 Sep Tue	Wages	Pay/Salary From Millennium Nsw 1255025/09/2022 SALARY FROM MILLENNIUM: Income	012-215 428142536 ANZ Access Advantage		\$1,512.85
27 Sep Tue	External Transfer	Anz Mobile Banking Payment 709077 To B Baral	012-215 428142536 ANZ Access Advantage	-\$1,000.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
23 Sep Fri	■ External Transfer	Anz Mobile Banking Payment 147814 To B Baral	012-215 428142536 ANZ Access Advantage	-\$35.00	
19 Sep Mon	■ Other Purchase	Visa Debit Purchase Card 0041 Minit Australia Pl Woden Repair Service	012-215 428142536 ANZ Access Advantage	-\$172.95	
15 Sep Thu	■ Other Purchase	Visa Debit Purchase Card 0041 Khan Brothers And Sons Phillip	012-215 428142536 ANZ Access Advantage	-\$14.63	
14 Sep Wed	■ External Transfer	Anz Mobile Banking Payment 204150 To B Baral	012-215 428142536 ANZ Access Advantage	-\$300.00	
14 Sep Wed	■ Other Purchase	Visa Debit Purchase Card 0041 Asahi Beverages Austra Southbank	012-215 428142536 ANZ Access Advantage	-\$4.70	
14 Sep Wed	■ Eating Place	Visa Debit Purchase Card 0041 Soul Origin Woden Phillip Soul Origin	012-215 428142536 ANZ Access Advantage	-\$5.00	
14 Sep Wed	■ Eating Place	Visa Debit Purchase Card 0041 Kfc 1244 Dickson KFC	012-215 428142536 ANZ Access Advantage	-\$33.35	
13 Sep Tue	■ Wages	Pay/Salary From Millennium Nsw 1255011/09/2022 SALARY FROM MILLENNIUM: Income	012-215 428142536 ANZ Access Advantage		\$1,498.97

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
13 Sep Tue	■ External Transfer	Anz Mobile Banking Payment 577969 To Mid City Education Pty Ltd	012-215 428142536 ANZ Access Advantage	-\$1,250.00	
13 Sep Tue	■ External Transfer	Anz Mobile Banking Payment 900902 To B Baral	012-215 428142536 ANZ Access Advantage	-\$35.00	
12 Sep Mon	■ External Transfer	Anz Mobile Banking Payment 808212 To B Baral	012-215 428142536 ANZ Access Advantage	-\$50.00	
12 Sep Mon	■ Eating Place	Visa Debit Purchase Card 0041 Aj Boost Investments Woden Boost Juice	012-215 428142536 ANZ Access Advantage	-\$9.00	
12 Sep Mon	■ Groceries	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	012-215 428142536 ANZ Access Advantage	-\$40.06	
08 Sep Thu	■ External Transfer	Anz Mobile Banking Payment 338728 To B Baral	012-215 428142536 ANZ Access Advantage	-\$100.00	
06 Sep Tue	■ External Transfer	Anz Mobile Banking Payment 313303 To B Baral	012-215 428142536 ANZ Access Advantage	-\$700.00	
05 Sep Mon	■ External Transfer	Anz Mobile Banking Payment 327936 To B Baral	012-215 428142536 ANZ Access Advantage	-\$50.00	
05 Sep Mon	■ Eating Place	Visa Debit Purchase Card 0041 Tasty Fish Woden Phillip	012-215 428142536 ANZ Access Advantage	-\$10.61	




DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
05 Sep Mon	 Eating Place	Visa Debit Purchase Card 0041 Soul Origin Woden Phillip Soul Origin	012-215 428142536 ANZ Access Advantage	-\$5.00	
05 Sep Mon	 Groceries	Visa Debit Purchase Card 0041 7 Eleven 2289 Braddon 7- Eleven	012-215 428142536 ANZ Access Advantage	-\$83.61	
02 Sep Fri	 Other Purchase	Visa Debit Purchase Card 0041 Asahi Beverages Austra Southbank	012-215 428142536 ANZ Access Advantage	-\$4.70	
02 Sep Fri	 Money Transfer	Visa Debit Purchase Card 0041 Worldremit Pty Ltd Sydney	012-215 428142536 ANZ Access Advantage	-\$238.99	
02 Sep Fri	 Eating Place	Visa Debit Purchase Card 0041 Sq *Early Bird Xpresso Belconnen	012-215 428142536 ANZ Access Advantage	-\$44.00	
31 Aug Wed	 External Transfer	Anz Mobile Banking Payment 585612 To B Baral	012-215 428142536 ANZ Access Advantage	-\$200.00	
30 Aug Tue	 Wages	Pay/Salary From Millennium Nsw 1255028/08/2022 SALARY FROM MILLENNIUM: Income	012-215 428142536 ANZ Access Advantage		\$1,564.82
29 Aug Mon	 Groceries	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	012-215 428142536 ANZ Access Advantage	-\$47.35	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
29 Aug Mon	 Fuel	Visa Debit Purchase Card 0041 Ampol Weston Cr 28492 F Weston Ampol	012-215 428142536 ANZ Access Advantage	-\$60.01	
26 Aug Fri	 Medical	Visa Debit Purchase Card 0041 Health Way Development Belconnen	012-215 428142536 ANZ Access Advantage	-\$110.00	
25 Aug Thu	 Money Transfer	Visa Debit Purchase Card 0041 Worldremit Pty Ltd Sydney	012-215 428142536 ANZ Access Advantage	-\$118.99	
25 Aug Thu	 Groceries	Visa Debit Purchase Card 0041 Hamro Grocery Pty Lt Queanbeyan	012-215 428142536 ANZ Access Advantage	-\$15.65	
24 Aug Wed	 External Transfer	Anz Mobile Banking Payment 018904 To B Baral	012-215 428142536 ANZ Access Advantage	-\$2,060.00	
24 Aug Wed	 Eating Place	Visa Debit Purchase Card 0041 Soul Origin Woden Phillip Soul Origin	012-215 428142536 ANZ Access Advantage	-\$5.00	
23 Aug Tue	 Wages	Pay/Salary From City Facilities Payroll SALARY FROM CITY FACILITIES PAYROLL: Income	012-215 428142536 ANZ Access Advantage		\$914.42
23 Aug Tue	 External Transfer	Anz Mobile Banking Payment 050863 To B Baral	012-215 428142536 ANZ Access Advantage	-\$50.00	
22 Aug Mon	 External Transfer	Anz Mobile Banking Payment 305069 To B Baral	012-215 428142536 ANZ Access Advantage	-\$100.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
22 Aug Mon	 Other Purchase	Visa Debit Purchase Card 0041 Bunnings 643000 Tuggeranong D Bunnings Warehouse	012-215 428142536 ANZ Access Advantage	-\$11.00	
22 Aug Mon	 Other Purchase	Visa Debit Purchase Card 0041 Bunnings 475000 Majura Bunnings Warehouse	012-215 428142536 ANZ Access Advantage	-\$4.10	
22 Aug Mon	 Eating Place	Visa Debit Purchase Card 0041 Soul Origin Woden Phillip Soul Origin	012-215 428142536 ANZ Access Advantage	-\$8.60	
22 Aug Mon	 Groceries	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	012-215 428142536 ANZ Access Advantage	-\$29.01	
22 Aug Mon	 Groceries	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	012-215 428142536 ANZ Access Advantage	-\$29.50	
22 Aug Mon	 Fuel	Visa Debit Purchase Card 0041 Eg Group/1 Cape St Dickson Caltex	012-215 428142536 ANZ Access Advantage	-\$92.45	
19 Aug Fri	 External Transfer	Anz Mobile Banking Payment 616206 To B Baral	012-215 428142536 ANZ Access Advantage	-\$80.00	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
18 Aug Thu	 Eating Place	Visa Debit Purchase Card 0041 Kingsleys Chicken PI Wode Phillip	012-215 428142536 ANZ Access Advantage	-\$6.65	
18 Aug Thu	 Groceries	Visa Debit Purchase Card 0041 Coles 0848 Phillip Coles	012-215 428142536 ANZ Access Advantage	-\$1.80	
17 Aug Wed	 Fuel	Visa Debit Purchase Card 0041 Bp Watson 7177 Watson BP	012-215 428142536 ANZ Access Advantage	-\$30.01	
16 Aug Tue	 Wages	Pay/Salary From Millennium Nsw 1255014/08/2022 SALARY FROM MILLENNIUM: Income	012-215 428142536 ANZ Access Advantage		\$1,232.75
16 Aug Tue	 Wages	Pay/Salary From City Facilities Payroll SALARY FROM CITY FACILITIES PAYROLL: Income	012-215 428142536 ANZ Access Advantage		\$646.90
15 Aug Mon	 Drinking Place	Visa Debit Purchase Card 0041 Bws Liquor/1 Dickson Plac Dickson BWS	012-215 428142536 ANZ Access Advantage	-\$68.00	
15 Aug Mon	 Eating Place	Visa Debit Purchase Card 0041 Smp*Dominos Pizza Dick Dickson Domino's	012-215 428142536 ANZ Access Advantage	-\$11.88	
15 Aug Mon	 Groceries	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	012-215 428142536 ANZ Access Advantage	-\$39.72	

DATE/DAY	CATEGORY	DESCRIPTION	ACCOUNT	DEBIT	CREDIT
15 Aug Mon	 Groceries	Visa Debit Purchase Card 0041 Woolworths/1 Dickson Plac Dickson Woolworths	012-215 428142536 ANZ Access Advantage	-\$29.50	

### Navigation outline

[Top of Report](#) [All Transactions](#)

Debit

Fixed

Utilities

Council (1)

Variable

Medical (1)

Money Transfer (2)

Retail

Drinking Place (3)

Eating Place (13)

Groceries (14)

Other Purchase (13)

Transport (1)

Fuel (6)

Income

Wages (9)

Transfer

External Transfer (25)

Responsible lending analysis provided by

