

**TopCard Service Ltd**

Flughofstrasse 35
P.O. Box
8152 Glattbrugg

Tel. +41-44-828 33 00

www.topcard.ch

BANK JULIUS BAER & CO. LTD
MR ROMAN HALLER
BAHNHOFSTRASSE 36
P.O. BOX
8010 ZUERICH

Card account	0000 1863 8594 2245
Account limit	USD 60'000
Account holder	ADELA DEBUSE
Billing period	09.12.2024 - 08.01.2025
Date of invoice	08.01.2025
Bank account no.	8515 CH18120611153063
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Billing statement USD

Date	Detail	Amount USD
09.12.2024	Amount of last statement	7'717.95
30.12.2024	Direct debit (SWIFT) of 27.12.2024	-7'717.95
08.01.2025	Card total ADELA DEBUSE, TopCard Visa Card Gold	150.00
08.01.2025	Card total RONALD DOWNEY, TopCard Visa Card Gold	11'333.80
08.01.2025	Statement amount	11'483.80

**The invoice amount will be debited by 28.01.2025 directly from the account
CH68 0851 5031 5152 2200 1.**

Statement check

Eventual irregularities are to be reported **within 30 days as from the issue date of the statement**. You will find the claim form under the following link: topcard.ch/dispute



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Detail statement

Booking date	Detail	Amount USD
	ADELA DEBUSE, TopCard Visa Card Gold, 4672 77XX XXXX 1676	
08.01.2025	Annual fee credit card 08.01.2025	150.00
	Card total	150.00
	RONALD DOWNEY, TopCard Visa Card Gold, 4672 77XX XXXX 8016	
09.12.2024	LINKT SYDNEY SYDNEY AUS Toll and bridge fees 06.12.2024 Exchange rate 0.6495 of 06.12.2024 1.75% processing fee	AUD 13.02 8.60
09.12.2024	LINKT SYDNEY SYDNEY AUS Toll and bridge fees 07.12.2024 Exchange rate 0.6495 of 06.12.2024 1.75% processing fee	AUD 6.50 4.30
09.12.2024	Palm Beach Wine Co Palm Beach AUS Package stores - beer, wine and liquor 07.12.2024 Exchange rate 0.6495 of 06.12.2024 1.75% processing fee	AUD 6.50 4.30
09.12.2024	SMP*Newport General St Newport AUS Misc speciality retail 07.12.2024 Exchange rate 0.6495 of 06.12.2024 1.75% processing fee	AUD 49.80 32.91
09.12.2024	Palm Beach Wine Co Palm Beach AUS Package stores - beer, wine and liquor 07.12.2024 Exchange rate 0.6495 of 06.12.2024 1.75% processing fee	AUD 108.90 71.97
09.12.2024	La Banette Avalon Beach AUS Bakeries 08.12.2024 Exchange rate 0.6495 of 06.12.2024 1.75% processing fee	AUD 103.43 68.35
09.12.2024	Bert's Newport AUS Restaurants, Bars 08.12.2024 Exchange rate 0.6495 of 06.12.2024 1.75% processing fee	AUD 1'757.47 1'161.45
09.12.2024	DOUBLE BAY GROCER PTY Double Bay AUS Grocery stores 09.12.2024 Exchange rate 0.6495 of 06.12.2024 1.75% processing fee	AUD 96.90 64.04
	Amount carried forward to page 3	1'415.92



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Booking date	Detail			Amount USD
	Amount carried forward from page 2			1'415.92
09.12.2024	OFFICEWORKS 0222 MONA VALE AUS Office supply stores 09.12.2024 Exchange rate 0.6495 of 06.12.2024 1.75% processing fee	AUD	317.00	209.49
10.12.2024	WOOLLAHRA CNCL PARKING DOUBLE BAY AUS Automobile parking lots 09.12.2024 Exchange rate 0.658 of 09.12.2024 1.75% processing fee	AUD	7.47	5.00
10.12.2024	LS Coast Palm Beach Belrose AUS Restaurants, Bars 09.12.2024 Exchange rate 0.658 of 09.12.2024 1.75% processing fee	AUD	56.22	37.64
10.12.2024	LINKT SYDNEY SYDNEY AUS Toll and bridge fees 09.12.2024 Exchange rate 0.658 of 09.12.2024 1.75% processing fee	AUD	3.31	2.22
11.12.2024	Sake Double Bay Sydney AUS Restaurants, Bars 09.12.2024 Exchange rate 0.6484 of 10.12.2024 1.75% processing fee	AUD	312.57	206.22
10.12.2024	COLES EXPRESS 1610 AVALON BEACH AUS Service Stations with/without Anc. Serv. 10.12.2024 Exchange rate 0.658 of 09.12.2024 1.75% processing fee	AUD	91.45	61.23
10.12.2024	V/CELLARS 3671 AVALON BEACH AUS Package stores - beer, wine and liquor 10.12.2024 Exchange rate 0.658 of 09.12.2024 1.75% processing fee	AUD	66.00	44.19
11.12.2024	LS Coast Palm Beach Belrose AUS Restaurants, Bars 10.12.2024 Exchange rate 0.6484 of 10.12.2024 1.75% processing fee	AUD	70.37	46.43
12.12.2024	Alma Avalon Avalon Beach AUS Restaurants, Bars 10.12.2024 Exchange rate 0.6469 of 11.12.2024 1.75% processing fee	AUD	257.81	169.70
11.12.2024	Nourished Wholefood C Avalon Beach AUS Restaurants, Bars 11.12.2024 Exchange rate 0.6484 of 10.12.2024 1.75% processing fee	AUD	66.50	43.87
11.12.2024	CHEMIST WAREHOUSE AVALON AUS Pharmacies, Drug stores 11.12.2024 Exchange rate 0.6484 of 10.12.2024 1.75% processing fee	AUD	170.84	112.71
	Amount carried forward to page 4			2'354.62



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Booking date	Detail			Amount USD
	Amount carried forward from page 3			2'354.62
11.12.2024	Palm Beach Wine Co Palm Beach AUS Package stores - beer, wine and liquor 11.12.2024 Exchange rate 0.6484 of 10.12.2024 1.75% processing fee	AUD	92.40	60.96
11.12.2024	Palm Beach Wine Co Palm Beach AUS Package stores - beer, wine and liquor 11.12.2024 Exchange rate 0.6484 of 10.12.2024 1.75% processing fee	AUD	28.60	18.87
13.12.2024	sbng-th-rstrnt-vln-bch Sydney AUS Restaurants, Bars 11.12.2024 Exchange rate 0.6479 of 12.12.2024 1.75% processing fee	AUD	110.53	72.87
12.12.2024	Nourished Wholefood C Avalon Beach AUS Restaurants, Bars 12.12.2024 Exchange rate 0.6469 of 11.12.2024 1.75% processing fee	AUD	62.00	40.81
12.12.2024	Bar Elvina Avalon Beach AUS Restaurants, Bars 12.12.2024 Exchange rate 0.6469 of 11.12.2024 1.75% processing fee	AUD	278.76	183.49
13.12.2024	TERRYWHITE CHEMMART AV AVALON AUS Pharmacies, Drug stores 12.12.2024 Exchange rate 0.6479 of 12.12.2024 1.75% processing fee	AUD	46.48	30.64
13.12.2024	MONA VALE MEDICAL CE MONA VALE AUS Doctors, Physicians 12.12.2024 Exchange rate 0.6479 of 12.12.2024 1.75% processing fee	AUD	80.00	52.74
13.12.2024	LINKT SYDNEY SYDNEY AUS Toll and bridge fees 12.12.2024 Exchange rate 0.6479 of 12.12.2024 1.75% processing fee	AUD	7.57	4.99
13.12.2024	AVALON BEACH A AVALON BEACH AUS Banks (automated cash disbursement) 13.12.2024 Exchange rate 0.6479 of 12.12.2024 1.75% processing fee	AUD	607.50	400.49
13.12.2024	Cash advance fee 13.12.2024			16.02
16.12.2024	Alma Avalon Avalon Beach AUS Restaurants, Bars 13.12.2024 Exchange rate 0.6466 of 13.12.2024 1.75% processing fee	AUD	338.33	222.59
	Amount carried forward to page 5			3'459.09



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Booking date	Detail			Amount USD
	Amount carried forward from page 4			3'459.09
16.12.2024	LINKT SYDNEY SYDNEY AUS Toll and bridge fees 14.12.2024 Exchange rate 0.6466 of 13.12.2024 1.75% processing fee	AUD	3.31	2.18
16.12.2024	V/CELLARS 3671 AVALON BEACH AUS Package stores - beer, wine and liquor 14.12.2024 Exchange rate 0.6466 of 13.12.2024 1.75% processing fee	AUD	76.00	50.00
16.12.2024	Palm Beach Wine Co Palm Beach AUS Package stores - beer, wine and liquor 16.12.2024 Exchange rate 0.6466 of 13.12.2024 1.75% processing fee	AUD	110.89	72.96
16.12.2024	Palm Beach Wine Co Palm Beach AUS Package stores - beer, wine and liquor 16.12.2024 Exchange rate 0.6466 of 13.12.2024 1.75% processing fee	AUD	127.57	83.93
18.12.2024	LS Coast Palm Beach Belrose AUS Restaurants, Bars 17.12.2024 Exchange rate 0.6449 of 17.12.2024 1.75% processing fee	AUD	56.62	37.15
18.12.2024	COLES EXPRESS 1610 AVALON BEACH AUS Service Stations with/without Anc. Serv. 18.12.2024 Exchange rate 0.6449 of 17.12.2024 1.75% processing fee	AUD	59.95	39.34
18.12.2024	SEA WAVE THAI Avalon Beach AUS Restaurants, Bars 18.12.2024 Exchange rate 0.6449 of 17.12.2024 1.75% processing fee	AUD	77.50	50.85
20.12.2024	Voss Store Avalon Beach AUS Clothing and accessories stores 20.12.2024 Exchange rate 0.6365 of 19.12.2024 1.75% processing fee	AUD	131.38	85.09
20.12.2024	Palm Beach Wine Co Palm Beach AUS Package stores - beer, wine and liquor 20.12.2024 Exchange rate 0.6365 of 19.12.2024 1.75% processing fee	AUD	229.90	148.89
20.12.2024	WW METRO/74 BARRENJOEY ROAVALON AUS Grocery stores 20.12.2024 Exchange rate 0.6365 of 19.12.2024 1.75% processing fee	AUD	104.19	67.48
20.12.2024	HEALTHSCOPE OPERATIO FRENCHS FORESAUS Hospitals 20.12.2024 Exchange rate 0.6365 of 19.12.2024 1.75% processing fee	AUD	120.00	77.72
	Amount carried forward to page 6			4'174.68



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Booking date	Detail			Amount USD
	Amount carried forward from page 5			4'174.68
20.12.2024	Voss Store Avalon Beach AUS Clothing and accessories stores 20.12.2024 Exchange rate 0.6365 of 19.12.2024 1.75% processing fee	AUD	80.90	52.39
20.12.2024	Palm Beach Wine Co Palm Beach AUS Package stores - beer, wine and liquor 20.12.2024 Exchange rate 0.6365 of 19.12.2024 1.75% processing fee	AUD	55.00	35.62
20.12.2024	SP HEARTH CO PALM BEACH AUS Clothing - sports, riding apparel 20.12.2024 Exchange rate 0.6365 of 19.12.2024 1.75% processing fee	AUD	1'412.00	914.47
23.12.2024	JHouse Newsagency FRENCHS FORESAUS News dealers and newsstands 20.12.2024 Exchange rate 0.6359 of 20.12.2024 1.75% processing fee	AUD	107.00	69.23
23.12.2024	EPIC PHARMACY NORTHERN FRENCHS FORESAUS Pharmacies, Drug stores 20.12.2024 Exchange rate 0.6359 of 20.12.2024 1.75% processing fee	AUD	36.25	23.45
23.12.2024	NORTHERN BEACHES HOSPITALFRENCHS FORESAUS Automobile parking lots 20.12.2024 Exchange rate 0.6359 of 20.12.2024 1.75% processing fee	AUD	11.61	7.51
23.12.2024	STEYNE HOTEL OPERATION MANLY AUS Restaurants, Bars 21.12.2024 Exchange rate 0.6359 of 20.12.2024 1.75% processing fee	AUD	65.26	42.23
23.12.2024	LS Market Lane Cafe Manly AUS Restaurants, Bars 21.12.2024 Exchange rate 0.6359 of 20.12.2024 1.75% processing fee	AUD	97.31	62.96
23.12.2024	SP AGILITYAPPAREL LANE COVE NORAUS Clothing and accessories stores 21.12.2024 Exchange rate 0.6359 of 20.12.2024 1.75% processing fee	AUD	65.00	42.06
23.12.2024	Kazzi Beach Greek Manly AUS Restaurants, Bars 21.12.2024 Exchange rate 0.6359 of 20.12.2024 1.75% processing fee	AUD	317.55	205.46
23.12.2024	Manly Pacific MGal OPI Manly AUS Hotels 22.12.2024 Exchange rate 0.6359 of 20.12.2024 1.75% processing fee	AUD	1'504.00	973.13
	Amount carried forward to page 7			6'603.19



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Booking date	Detail			Amount USD
	Amount carried forward from page 6			6'603.19
23.12.2024	COLES EXPRESS 1610 AVALON BEACH AUS Service Stations with/without Anc. Serv. 23.12.2024 Exchange rate 0.6359 of 20.12.2024 1.75% processing fee	AUD	144.34	93.39
23.12.2024	Niche Mosman Mosman AUS Restaurants, Bars 23.12.2024 Exchange rate 0.6359 of 20.12.2024 1.75% processing fee	AUD	85.97	55.63
24.12.2024	Mecca Brands Pty Ltd RICHMOND AUS Cosmetic stores 23.12.2024 Exchange rate 0.6336 of 23.12.2024 1.75% processing fee	AUD	37.00	23.85
27.12.2024	Mecca Myer Warringah Brisbane AUS Cosmetic stores 23.12.2024 Exchange rate 0.6327 of 24.12.2024 1.75% processing fee	AUD	45.00	28.97
24.12.2024	BWS LIQUOR/CNR HANNAH ST BEECROFT AUS Package stores - beer, wine and liquor 24.12.2024 Exchange rate 0.6336 of 23.12.2024 1.75% processing fee	AUD	465.00	299.78
27.12.2024	GM CENTRAL PTY. LTD. BEECROFT AUS Restaurants, Bars 24.12.2024 Exchange rate 0.6327 of 24.12.2024 1.75% processing fee	AUD	20.70	13.33
27.12.2024	DELIGHT HOMEART BEECROFT AUS Furniture, home furnishings and equ.sto. 24.12.2024 Exchange rate 0.6327 of 24.12.2024 1.75% processing fee	AUD	4.50	2.90
30.12.2024	PLINE PH BEECROFT BEECROFT AUS Pharmacies, Drug stores 24.12.2024 Exchange rate 0.6318 of 27.12.2024 1.75% processing fee	AUD	69.97	44.98
30.12.2024	GUM MART BEECROFT AUS Grocery stores 24.12.2024 Exchange rate 0.6318 of 27.12.2024 1.75% processing fee	AUD	48.00	30.86
27.12.2024	UMAYA Macquarie Macquarie ParAUS Restaurants, Bars 26.12.2024 Exchange rate 0.6327 of 24.12.2024 1.75% processing fee	AUD	135.43	87.19
27.12.2024	R.M.Williams 226 NORTH RYDE AUS Clothing and accessories stores 26.12.2024 Exchange rate 0.6327 of 24.12.2024 1.75% processing fee	AUD	649.00	417.81
	Amount carried forward to page 8			7'701.88



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	Amount carried forward from page 7			7'701.88
27.12.2024	PLATYPUS MACQUARIE NORTH RYDE AUS Department stores 26.12.2024 Exchange rate 0.6327 of 24.12.2024 1.75% processing fee	AUD	39.99	25.74
30.12.2024	SIXT AU SYDNEY AIRPORT SYDNEY AUS Rent-a-car 27.12.2024 Exchange rate 0.6318 of 27.12.2024 1.75% processing fee Check-out date: 30.12.24	AUD	3'225.04	2'073.24
30.12.2024	LINKT SYDNEY SYDNEY AUS Toll and bridge fees 28.12.2024 Exchange rate 0.6318 of 27.12.2024 1.75% processing fee	AUD	19.28	12.39
30.12.2024	The Boathouse Arundel GBR Restaurants, Bars 28.12.2024 Exchange rate 1.2793 of 27.12.2024 1.75% processing fee	GBP	729.00	948.93
30.12.2024	TMF*Motley Fool 855-6953665 USAVA Continuity / Subscription Merchant 28.12.2024			499.00
03.01.2025	LINKT SYDNEY SYDNEY AUS Toll and bridge fees 31.12.2024 Exchange rate 0.6316 of 31.12.2024 1.75% processing fee	AUD	13.16	8.46
03.01.2025	LINKT SYDNEY SYDNEY AUS Toll and bridge fees 01.01.2025 Exchange rate 0.6316 of 31.12.2024 1.75% processing fee	AUD	22.04	14.16
08.01.2025	Annual fee credit card 08.01.2025			50.00
	Card total			11'333.80

Foreign currency conversion

In transactions involving currency conversion, the exchange rate on the day preceding the booking date is used, and increased by a processing surcharge of 1.75%. Such transactions are based on the UBS sell exchange rate up to an equivalent value of CHF 25,000.