

Bendigo Business Everyday Account

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GIPPS CARE PTY LTD
U 1 13 ARIANNE RD
GLEN WAVERLEY VIC 3150



Your details at a glance

BSB number	633-000
Account number	198440356
Customer number	49067994/1201
Account title	GIPPS CARE PTY LTD ATF HAPPY FAMILIES UNIT TRUST

Account summary

Statement period	1 Feb 2025 - 28 Feb 2025
Statement number	24
Opening balance on 1 Feb 2025	\$22,061.89
Deposits & credits	\$51,379.93
Withdrawals & debits	\$42,498.06
Closing Balance on 28 Feb 2025	\$30,943.76

Any questions?

Contact Trish Vanes at Shop 11/79 Centre Dandenong Rd, Dingley Village 3172 on **03 9551 6111**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Everyday Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$22,061.89
1 Feb 25	MONTHLY SERVICE FEE	15.00		22,046.89
1 Feb 25	INTEREST		0.00	22,046.89
1 Feb 25	BILL PAYMENT 0162593480 BPAY TO: VEOLIA ENV. SERVICES	210.16		21,836.73
1 Feb 25	BILL PAYMENT 0162593526 BPAY TO: VEOLIA ENV. SERVICES	21.02		21,815.71
3 Feb 25	PENSION 190S07XF555140246C CTRLINK PENSION 0380750676		799.01	22,614.72
3 Feb 25	OSKO PAYMENT Priyan Govender Ente Rent	14,000.00		8,614.72
3 Feb 25	DIRECT DEBIT 0000001003 GRENKE-GC LEASIN 0381000609	199.99		8,414.73
3 Feb 25	WWW.RECKON.COM\ AUS RETAIL PURCHASE 03/02 Card Number 519244XXXXXXX596 1	28.00		8,386.73

Bendigo Business Everyday Account *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
4 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 03/02 Card Number 519244XXXXXXXXX053 1	166.48		8,220.25
4 Feb 25	PENSION 190J07YT555140246C CTRLINK PENSION 0381232113		2,597.03	10,817.28
4 Feb 25	DIRECT CREDIT STL:Furniss, Sandr State Trustees 0381357251		820.00	11,637.28
4 Feb 25	DIRECT CREDIT HEF00041 CHVL NON TENANT 0381434803		850.00	12,487.28
4 Feb 25	DIRECT CREDIT E184703 LCHS 0381458100		992.80	13,480.08
5 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 04/02 Card Number 519244XXXXXXXXX053 1	124.86		13,355.22
5 Feb 25	DIRECT CREDIT Mark Warr M G WARR 0381609925		850.00	14,205.22
5 Feb 25	DIRECT CREDIT STL:Britton, Richa State Trustees 0381686783		830.00	15,035.22
5 Feb 25	DIRECT CREDIT 030J080K555140246C CTRLINK NEW START 0381924566		549.01	15,584.23
6 Feb 25	BUNNINGS 654000, KEY SBOROUGH AUS RETAIL PURCHASE 04/02 Card Number 519244XXXXXXXXX191 1	75.00		15,509.23
6 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 05/02 Card Number 519244XXXXXXXXX053 1	87.65		15,421.58
6 Feb 25	COLES 0561COLES 0561, MORWELL AUS RETAIL PURCHASE 05/02 Card Number 519244XXXXXXXXX053 1	67.55		15,354.03
6 Feb 25	BILL PAYMENT 0162716016 BPAY TO: VEOLIA ENV. SERVICES	356.46		14,997.57
6 Feb 25	PENSION 190J081X555140246C CTRLINK PENSION 0381950574		799.01	15,796.58
6 Feb 25	PAYPAL *CENTRALCLEA Sydne AUS RETAIL PURCHASE 06/02 Card Number 519244XXXXXXXXX191 1	319.92		15,476.66

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Bendigo Business Everyday Account *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
6 Feb 25	DIRECT CREDIT STL:Velez, Helen State Trustees 0382088362		800.00	16,276.66
6 Feb 25	DIRECT CREDIT HEF00042 CHVL NON TENANT 0382250468		1,275.00	17,551.66
7 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 06/02 Card Number 519244XXXXXXX053 1	185.13		17,366.53
7 Feb 25	ALDI STORES - MORWEL L MORW AUS RETAIL PURCHASE 07/02 Card Number 519244XXXXXXX053 1	203.16		17,163.37
7 Feb 25	ALDI STORES - MORWEL L MORW AUS RETAIL PURCHASE 07/02 Card Number 519244XXXXXXX053 1	146.93		17,016.44
7 Feb 25	DIRECT CREDIT STL:Hoskin, Elisha State Trustees 0382425952		50.00	17,066.44
7 Feb 25	DIRECT CREDIT STL:Hoskin, Elisha State Trustees 0382425953		840.00	17,906.44
9 Feb 25	COSTCO WHOLESALE2,MOO RABBIN AIR AUS RETAIL PURCHASE 07/02 Card Number 519244XXXXXXX191 1	54.84		17,851.60
10 Feb 25	DIRECT CREDIT STL:Fenwick, Wendy State Trustees 0382806887		820.00	18,671.60
10 Feb 25	DIRECT CREDIT STL:Macinnes, Norm State Trustees 0382806888		820.00	19,491.60
10 Feb 25	DIRECT CREDIT E185109 LCHS 0382918704		1,825.30	21,316.90
11 Feb 25	JB Hi Fi Solutions F ,Southbank AUS RETAIL PURCHASE 08/02 Card Number 519244XXXXXXX191 1	780.00		20,536.90
11 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 10/02 Card Number 519244XXXXXXX053 1	159.15		20,377.75
11 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 10/02 Card Number 519244XXXXXXX596 1	35.00		20,342.75
11 Feb 25	OSKO PAYMENT SIMONA CHIRILA loan repayment		100.00	20,442.75
11 Feb 25	PENSION 190J086Q555140246C CTRLINK PENSION 0382992073		1,698.02	22,140.77
11 Feb 25	OSKO PAYMENT Speedy Locksmith 23611	20.00		22,120.77

Bendigo Business Everyday Account *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
12 Feb 25	BUNNINGS 639000, MOR WELL AUS RETAIL PURCHASE 10/02 Card Number 519244XXXXXX596 1	72.43		22,048.34
12 Feb 25	BECON FUEL, TRAFALGA R AUS RETAIL PURCHASE 10/02 Card Number 519244XXXXXX596 1	56.29		21,992.05
12 Feb 25	WOOLWORTHS 32081, MO R WELL AUS RETAIL PURCHASE 11/02 Card Number 519244XXXXXX053 1	113.25		21,878.80
12 Feb 25	PENSION 190J088F555140246C CTRLINK PENSION 0383312786		1,598.02	23,476.82
12 Feb 25	PENSION 190B088F555140246C CTRLINK PENSION 0383312858		849.01	24,325.83
12 Feb 25	BILL PAYMENT 0162875952 BPAY TO: TAX OFFICE PAYMENTS	947.00		23,378.83
12 Feb 25	OSKO PAYMENT SS accounting 36582	125.00		23,253.83
12 Feb 25	OSKO PAYMENT SS accounting 30434	125.00		23,128.83
12 Feb 25	DIRECT CREDIT AJ181023/34 State Trustees 0383465130		50.00	23,178.83
12 Feb 25	DIRECT CREDIT STL:Harris, Michae State Trustees 0383465132		840.00	24,018.83
12 Feb 25	DIRECT CREDIT STL:Black, David State Trustees 0383465131		800.00	24,818.83
12 Feb 25	OSKO PAYMENT Joana Raborar Thanks grocery shopping	196.00		24,622.83
12 Feb 25	OSKO PAYMENT Amarbir Singh Salary	2,128.00		22,494.83
12 Feb 25	OSKO PAYMENT Damian Fitzgerald Salary	1,030.00		21,464.83
12 Feb 25	OSKO PAYMENT Ishnoor Kaur Salary	1,422.00		20,042.83
12 Feb 25	OSKO PAYMENT Rupinder Kaur Salary	1,692.30		18,350.53
12 Feb 25	OSKO PAYMENT Shaneela Reddy Salary	656.10		17,694.43
12 Feb 25	OSKO PAYMENT Ishnoor Kaur Salary	948.00		16,746.43
12 Feb 25	OSKO PAYMENT ISHNOOR KAUR Repay salary		1,422.00	18,168.43

Bendigo Business Everyday Account *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
13 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 12/02 Card Number 519244XXXXXXX053 1	138.77		18,029.66
13 Feb 25	ALDI STORES - MORWEL L MORW AUS RETAIL PURCHASE 13/02 Card Number 519244XXXXXXX053 1	200.95		17,828.71
13 Feb 25	ALDI STORES - MORWEL L MORW AUS RETAIL PURCHASE 13/02 Card Number 519244XXXXXXX053 1	99.59		17,729.12
13 Feb 25	DIRECT CREDIT Rent Russell McKay ROBYN MCKAY 0383752486		850.00	18,579.12
13 Feb 25	DIRECT CREDIT STL:Bowyer, Elizab State Trustees 0383846196		820.00	19,399.12
13 Feb 25	DIRECT CREDIT STL:Hiskins, Kelvi State Trustees 0383846197		850.00	20,249.12
13 Feb 25	DIRECT CREDIT STL:Collins, Ashle State Trustees 0383846198		900.00	21,149.12
13 Feb 25	OSKO PAYMENT Christine A Petersen Tommy Gilmours rent		830.00	21,979.12
14 Feb 25	OSKO PAYMENT Johnson Controls 1109492	1,195.06		20,784.06
15 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 14/02 Card Number 519244XXXXXXX053 1	52.66		20,731.40
16 Feb 25	BUNNINGS 639000, MOR WELL AUS RETAIL PURCHASE 14/02 Card Number 519244XXXXXXX053 1	17.98		20,713.42
17 Feb 25	OSKO PAYMENT Aqua wash 11342	765.68		19,947.74
17 Feb 25	PENSION 190S08DX555140246C CTRLINK PENSION 0384410914		799.01	20,746.75
18 Feb 25	BUNNINGS 365000, MEN TONE AUS RETAIL PURCHASE 16/02 Card Number 519244XXXXXXX191 1	30.29		20,716.46
18 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 17/02 Card Number 519244XXXXXXX053 1	144.36		20,572.10
18 Feb 25	PENSION 190J08GM555140246C CTRLINK PENSION 0384846644		2,597.03	23,169.13
18 Feb 25	DIRECT DEBIT 21759005 MOMENTUM ENERGY 0384963568	2,074.99		21,094.14

Bendigo Business Everyday Account *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
18 Feb 25	DIRECT CREDIT STL:Furniss, Sandr State Trustees 0384984376		820.00	21,914.14
18 Feb 25	DIRECT CREDIT E185445 LCHS 0385081177		3,393.77	25,307.91
19 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 18/02 Card Number 519244XXXXXXX053 1	119.57		25,188.34
19 Feb 25	THE GOOD GUYS, MOORA BBIN AUS RETAIL PURCHASE 17/02 Card Number 519244XXXXXXX191 1	2,194.00		22,994.34
19 Feb 25	DIRECT CREDIT Mark Warr M G WARR 0385240302		850.00	23,844.34
19 Feb 25	DIRECT CREDIT STL:Britton, Richa State Trustees 0385313745		830.00	24,674.34
19 Feb 25	DIRECT CREDIT STL:Hoskin, Elisha State Trustees 0385545236		70.00	24,744.34
19 Feb 25	DIRECT CREDIT 030J08JC555140246C CTRLINK NEW START 0385548922		549.01	25,293.35
20 Feb 25	BUNNINGS 654000, KEY SBOROUGH AUS RETAIL PURCHASE 18/02 Card Number 519244XXXXXXX191 1	335.02		24,958.33
20 Feb 25	BUNNINGS 654000, KEY SBOROUGH AUS RETAIL PURCHASE RETURN 18/02 Card Number 519244XXXXXXX191 1		32.84	24,991.17
20 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 19/02 Card Number 519244XXXXXXX053 1	125.25		24,865.92
20 Feb 25	PENSION 190J08KQ555140246C CTRLINK PENSION 0385559111		799.01	25,664.93
20 Feb 25	DIRECT CREDIT STL:Velez, Helen State Trustees 0385722660		800.00	26,464.93
21 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 20/02 Card Number 519244XXXXXXX053 1	141.75		26,323.18
21 Feb 25	SALVOS STORES, MORWE LL AUS RETAIL PURCHASE 20/02 Card Number 519244XXXXXXX053 1	3.00		26,320.18
21 Feb 25	ALDI STORES - MORWEL L MORW AUS RETAIL PURCHASE 21/02 Card Number 519244XXXXXXX053 1	200.59		26,119.59
21 Feb 25	ALDI STORES - MORWEL L MORW AUS RETAIL PURCHASE 21/02 Card Number 519244XXXXXXX053 1	188.92		25,930.67

Bendigo Business Everyday Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
21 Feb 25	DIRECT CREDIT STL:Hoskin, Elisha State Trustees 0386074975		50.00	25,980.67
21 Feb 25	DIRECT CREDIT STL:Hoskin, Elisha State Trustees 0386074976		840.00	26,820.67
24 Feb 25	COLES 0561COLES 0561 , MORWELL AUS RETAIL PURCHASE 23/02 Card Number 519244XXXXXX053 1	32.50		26,788.17
24 Feb 25	DIRECT CREDIT STL:Fenwick, Wendy State Trustees 0386450351		820.00	27,608.17
24 Feb 25	DIRECT CREDIT STL:Macinnes, Norm State Trustees 0386450352		820.00	28,428.17
24 Feb 25	DIRECT DEBIT 351054 M2 COMMANDER PTY 0386475879	159.01		28,269.16
25 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 24/02 Card Number 519244XXXXXX053 1	174.20		28,094.96
25 Feb 25	Reddy Express 6825Re ,Trafalgar AUS RETAIL PURCHASE 24/02 Card Number 519244XXXXXX596 1	63.03		28,031.93
25 Feb 25	OSKO PAYMENT SIMONA CHIRILA loan repayment		100.00	28,131.93
25 Feb 25	PENSION 190J08QJ555140246C CTRLINK PENSION 0386643500		1,698.02	29,829.95
26 Feb 25	BUNNINGS 639000, MOR WELL AUS RETAIL PURCHASE 24/02 Card Number 519244XXXXXX596 1	13.99		29,815.96
26 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 25/02 Card Number 519244XXXXXX053 1	126.33		29,689.63
26 Feb 25	PENSION 190B08RX555140246C CTRLINK PENSION 0386977450		849.01	30,538.64
26 Feb 25	PENSION 190J08RX555140246C CTRLINK PENSION 0386977526		1,598.02	32,136.66
26 Feb 25	DIRECT CREDIT AJ181023/35 State Trustees 0387123122		50.00	32,186.66
26 Feb 25	DIRECT CREDIT STL:Black, David State Trustees 0387123123		800.00	32,986.66
26 Feb 25	DIRECT CREDIT STL:Harris, Michae State Trustees 0387123124		840.00	33,826.66
27 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 26/02 Card Number 519244XXXXXX053 1	120.41		33,706.25

Bendigo Business Everyday Account *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
27 Feb 25	DIRECT CREDIT Rent Russell McKay ROBYN MCKAY 0387413055		850.00	34,556.25
27 Feb 25	OSKO PAYMENT Joanah Raborar Grocery Shopping thanks	126.00		34,430.25
27 Feb 25	OSKO PAYMENT Shaneela Reddy Salary	769.60		33,660.65
27 Feb 25	OSKO PAYMENT Rupinder Kaur Salary	1,792.10		31,868.55
27 Feb 25	OSKO PAYMENT Ishnoor Kaur Salary	948.00		30,920.55
27 Feb 25	OSKO PAYMENT Damian Fitzgerald Salary	1,030.00		29,890.55
27 Feb 25	OSKO PAYMENT Amarbir Singh Salary	1,884.00		28,006.55
27 Feb 25	DIRECT CREDIT STL:Bowyer, Elizab State Trustees 0387514004		820.00	28,826.55
27 Feb 25	DIRECT CREDIT STL:Hiskins, Kelvi State Trustees 0387514005		850.00	29,676.55
27 Feb 25	DIRECT CREDIT STL:Collins, Ashle State Trustees 0387514006		900.00	30,576.55
27 Feb 25	OSKO PAYMENT Christine A Petersen Tommy Gilmours rent.		830.00	31,406.55
28 Feb 25	WOOLWORTHS 32081, MO RWE L AUS RETAIL PURCHASE 27/02 Card Number 519244XXXXXXX053 1	179.87		31,226.68
28 Feb 25	ALDI STORES - MORWEL L MORW AUS RETAIL PURCHASE 28/02 Card Number 519244XXXXXXX053 1	204.07		31,022.61
28 Feb 25	ALDI STORES - MORWEL L MORW AUS RETAIL PURCHASE 28/02 Card Number 519244XXXXXXX053 1	78.85		30,943.76
Transaction totals / Closing balance		\$42,498.06	\$51,379.93	\$30,943.76

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit [/mybusinesscard](https://bendigobank.com.au/mybusinesscard).

An International Transaction Fee of 3% of the transaction amount (in AUD) is payable for each transaction which is conducted in a currency other than Australian dollars (AUD), or conducted in Australian dollars (AUD) but with or using a merchant, payment processor, financial institution or other entity (including an online merchant) who is outside of Australia. (Fee does not apply to Bendigo Ready Credit Card). Note: It may not always be apparent to you that an online merchant is located outside of Australia. Additional charges may apply for cash transactions.

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/mycard for all card related information. Business customers visit [/mybusinesscard](https://bendigobank.com.au/mybusinesscard).

Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: www.afca.org.au

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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