

Bendigo Business Everyday Account

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

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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 519244XXXXXX596 1	28.00		8,386.73

Bendigo Business Everyday Account (continued).

Date	Transaction		Withdrawals	Deposits	Balance
4 Feb 25	WOOLWORTHS 32081, MO RWELL RETAIL PURCHASE 03/02 Card Number 519244XXXXXX053 1	AUS	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 RETAIL PURCHASE 04/02 Card Number 519244XXXXXX053 1	AUS	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 NEWSTART 0381924566			549.01	15,584.23
6 Feb 25	BUNNINGS 654000, KEY SBOROUGH AUS RETAIL PURCHASE 04/02 Card Number 519244XXXXXX191 1		75.00		15,509.23
6 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 05/02 Card Number 519244XXXXXX053 1		87.65		15,421.58
6 Feb 25	COLES 0561COLES 0561 , MORWELL AUS RETAIL PURCHASE 05/02 Card Number 519244XXXXXX053 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 519244XXXXXX191 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 RETAIL PURCHASE	06/02 Card Number 519244XXXXXX053 1	AUS	185.13	17,366.53
7 Feb 25	ALDI STORES - MORWEL L RETAIL PURCHASE	07/02 Card Number 519244XXXXXX053 1	MORW AUS	203.16	17,163.37
7 Feb 25	ALDI STORES - MORWEL L RETAIL PURCHASE	07/02 Card Number 519244XXXXXX053 1	MORW AUS	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 WHOLESAL2,MOO RABBIN AIR AUS RETAIL PURCHASE	07/02 Card Number 519244XXXXXX191 1	AUS	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 519244XXXXXX191 1	AUS	780.00	20,536.90
11 Feb 25	WOOLWORTHS 32081, MO RWELL RETAIL PURCHASE	10/02 Card Number 519244XXXXXX053 1	AUS	159.15	20,377.75
11 Feb 25	WOOLWORTHS 32081, MO RWELL RETAIL PURCHASE	10/02 Card Number 519244XXXXXX596 1	AUS	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 519244XXXXXXX596 1	72.43		22,048.34
12 Feb 25	BECON FUEL, TRAFALGA R AUS RETAIL PURCHASE 10/02 Card Number 519244XXXXXXX596 1	56.29		21,992.05
12 Feb 25	WOOLWORTHS 32081, MO RWELL AUS RETAIL PURCHASE 11/02 Card Number 519244XXXXXXX053 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, Michael 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 Joannah 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 Shanelle 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	138.77		18,029.66
	RETAIL PURCHASE	12/02			
	Card Number 519244XXXXXX053	1			
13 Feb 25	ALDI STORES - MORWEL L	MORW AUS	200.95		17,828.71
	RETAIL PURCHASE	13/02			
	Card Number 519244XXXXXX053	1			
13 Feb 25	ALDI STORES - MORWEL L	MORW AUS	99.59		17,729.12
	RETAIL PURCHASE	13/02			
	Card Number 519244XXXXXX053	1			
13 Feb 25	DIRECT CREDIT	Rent Russell McKay		850.00	18,579.12
	ROBYN MCKAY	0383752486			
13 Feb 25	DIRECT CREDIT	STL: Bowyer, Elizabeth		820.00	19,399.12
	State Trustees	0383846196			
13 Feb 25	DIRECT CREDIT	STL: Hiskins, Kelvi		850.00	20,249.12
	State Trustees	0383846197			
13 Feb 25	DIRECT CREDIT	STL: Collins, Ashle		900.00	21,149.12
	State Trustees	0383846198			
13 Feb 25	OSKO PAYMENT	Christine A Petersen		830.00	21,979.12
	Tommy Gilmours rent				
14 Feb 25	OSKO PAYMENT	Johnson Controls	1,195.06		20,784.06
	1109492				
15 Feb 25	WOOLWORTHS 32081, MO RWELL	AUS	52.66		20,731.40
	RETAIL PURCHASE	14/02			
	Card Number 519244XXXXXX053	1			
16 Feb 25	BUNNINGS 639000, MOR WELL	AUS	17.98		20,713.42
	RETAIL PURCHASE	14/02			
	Card Number 519244XXXXXX053	1			
17 Feb 25	OSKO PAYMENT	Aqua wash	765.68		19,947.74
	11342				
17 Feb 25	PENSION	190S08DX555140246C		799.01	20,746.75
	CTRLINK PENSION	0384410914			
18 Feb 25	BUNNINGS 365000, MEN TONE	AUS	30.29		20,716.46
	RETAIL PURCHASE	16/02			
	Card Number 519244XXXXXX191	1			
18 Feb 25	WOOLWORTHS 32081, MO RWELL	AUS	144.36		20,572.10
	RETAIL PURCHASE	17/02			
	Card Number 519244XXXXXX053	1			
18 Feb 25	PENSION	190J08GM555140246C		2,597.03	23,169.13
	CTRLINK PENSION	0384846644			
18 Feb 25	DIRECT DEBIT	21759005	2,074.99		21,094.14
	MOMENTUM ENERGY	0384963568			

Bendigo Business Everyday Account (continued).

Date	Transaction		Withdrawals	Deposits	Balance
18 Feb 25	DIRECT CREDIT STL:Furniss, Sandra 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 RETAIL PURCHASE 18/02 Card Number 519244XXXXXX053 1	AUS	119.57		25,188.34
19 Feb 25	THE GOOD GUYS, MOORA BBIN RETAIL PURCHASE 17/02 Card Number 519244XXXXXX191 1	AUS	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 RETAIL PURCHASE 18/02 Card Number 519244XXXXXX191 1	AUS	335.02		24,958.33
20 Feb 25	BUNNINGS 654000, KEY SBOROUGH RETAIL PURCHASE RETURN 18/02 Card Number 519244XXXXXX191 1	AUS		32.84	24,991.17
20 Feb 25	WOOLWORTHS 32081, MO RWELL RETAIL PURCHASE 19/02 Card Number 519244XXXXXX053 1	AUS	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 RETAIL PURCHASE 20/02 Card Number 519244XXXXXX053 1	AUS	141.75		26,323.18
21 Feb 25	SALVOS STORES, MORWE LL RETAIL PURCHASE 20/02 Card Number 519244XXXXXX053 1	AUS	3.00		26,320.18
21 Feb 25	ALDI STORES - MORWELL MORW AUS RETAIL PURCHASE 21/02 Card Number 519244XXXXXX053 1	AUS	200.59		26,119.59
21 Feb 25	ALDI STORES - MORWELL MORW AUS RETAIL PURCHASE 21/02 Card Number 519244XXXXXX053 1	AUS	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 RETAIL PURCHASE 24/02 Card Number 519244XXXXXX053 1	AUS	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 RETAIL PURCHASE 24/02 Card Number 519244XXXXXX596 1	AUS	13.99		29,815.96
26 Feb 25	WOOLWORTHS 32081, MO RWELL RETAIL PURCHASE 25/02 Card Number 519244XXXXXX053 1	AUS	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, Michael State Trustees	0387123124		840.00	33,826.66
27 Feb 25	WOOLWORTHS 32081, MO RWELL RETAIL PURCHASE 26/02 Card Number 519244XXXXXX053 1	AUS	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, Elizabeth 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, Ashlee 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 RWELL RETAIL PURCHASE	27/02 AUS Card Number 519244XXXXXX053 1		179.87	31,226.68
28 Feb 25	ALDI STORES - MORWEL L MORW AUS RETAIL PURCHASE	28/02 Card Number 519244XXXXXX053 1		204.07	31,022.61
28 Feb 25	ALDI STORES - MORWEL L MORW AUS RETAIL PURCHASE	28/02 Card Number 519244XXXXXX053 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](#).

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](#).

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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